Understanding and registering power of attorney

Contents

Introduction

Power of attorney can be important at any stage of life, but it can feel like a big step – especially if you're dealing with a change in health, or supporting someone else. It's about planning ahead to make sure someone you trust can step in and help if you ever need it. Having this support in place can bring reassurance to you and your loved ones, both now and in the future.

At Nationwide, we're here to help you through the process and support you and your representatives whenever you need us.

In this leaflet, we use 'you' and 'your' to mean the donor, but the information is also helpful for attorneys.

This leaflet explains:

- **what a power of attorney is and why it's important**
- **how to register a power of attorney with us**
- **where to find support if you need it**

This is a general guide and isn't legal, financial or medical advice. It doesn't recommend any specific option. For more information or advice, you may want to speak to a solicitor, contact **citizensadvice.org.uk**, or the **Office of the Public Guardian (or the Office of Care and Protection in Northern Ireland).**

If there isn't a power of attorney in place and someone has lost mental capacity, the Court of Protection may need to step in to appoint someone to act on their behalf. Find out more about this, and the process in Scotland and Northern Ireland, by searching "deputies" on **GOV.UK**

What is a power of attorney?

A power of attorney is a legal document that allows one or more people to make decisions for another person about their money, property or in some cases, their personal welfare.

There are two parties involved in a power of attorney:

- **the 'Donor'** – the person who has given someone authority to make decisions about their money, property, health or welfare
- **the 'Attorney'** – the person or people authorised to manage decisions about the donor's money, property, health or welfare

The importance of a power of attorney

Many people choose to put a power of attorney in place to prepare for life's unexpected changes. It means someone you trust can step in and make decisions for you if there comes a time when you're not able to.

There are different types of power of attorney for different situations.

Some types can be used for short-term or specific situations, such as selling a house or helping to pay for care. Longer-term arrangements help make sure support is in place if you're unable to make decisions in the future.

Once it's set up, it's a good idea to talk to your chosen attorney(s), so they know it's in place and where important documents are kept.

How attorneys work together

When setting up a power of attorney, you decide how your attorneys can act. This includes how they make decisions, what banking access they have, and what happens if one attorney can no longer act.

Sole attorney

A sole attorney is the only person authorised to act on your behalf and will make decisions for you.

Joint attorneys

Joint attorneys must act together when making decisions.

- All attorneys need to agree before carrying out any transactions or giving instructions, such as taking money out or making changes to accounts.
- If one attorney is no longer able to act, this may affect whether the power of attorney can continue. This will depend on the type of power of attorney and whether you've named a replacement attorney.

Jointly and severally attorneys

If attorneys are appointed 'jointly and severally' (sometimes called 'joint and several'), they can act together or on their own, unless there are instructions in the power of attorney document that say otherwise. This means:

- Any one attorney can manage everyday tasks, such as paying bills or accessing accounts, without needing the others to agree.
- They can still choose to make decisions together if they want to.
- If one attorney is unable to act, the others can usually continue to support you.

Types of power of attorney

Depending on where you live in the UK and the kind of support you need, there are different types of power of attorney available.

For most types:

- As the donor, you must be **18 or over** (or **16 in Scotland**) and have mental capacity when setting it up.
- Attorneys must be **18 or over** and able to understand and carry out their role In Scotland, your attorney must be aged over 16 and willing to take on the role.
- For financial decisions, an attorney cannot be bankrupt or under certain debt restrictions.

Your attorney(s) could be:

- a relative
- a friend
- a professional, for example a solicitor
- a spouse, or partner.

You could think about:

- how well the potential attorney(s) look after their own affairs, for example their finances
- how well you know the potential attorney, and trust them to make decisions in your best interests
- how happy the potential attorney will be to make decisions for you.

We explain the most common power of attorney options below. For more information on other types of power of attorney, such as Enduring Power of Attorney (England, Wales and Northern Ireland) and Continuing Power of Attorney (Scotland), visit **GOV.UK** or speak to Citizens Advice.

Lasting Power of Attorney (LPA)

Used for longer-term planning, including if you lose mental capacity.

There are **two types of LPA**:

- **Health and welfare** – decisions about care, treatment and daily living
- **Property and financial affairs** – decisions about money and property.

An LPA must be set up while you still have mental capacity, and must be registered with the Office of the Public Guardian before it can be used. A health and welfare LPA can only be used if you can't make decisions. A property and financial affairs LPA may be used sooner, depending on how it's set up.

Ordinary/General Power of Attorney

Used for short-term support. For example if you're abroad, in hospital, or unable to manage your finances for a temporary period of time due to a life event such as an accident or bereavement.

A General Power of Attorney:

- only covers financial and property matters
- only works while you still have mental capacity and ends if you lose mental capacity.

The cost of setting up a power of attorney

This can vary depending on the type you choose and how you set it up.

- There is a fee to register a Lasting Power of Attorney (LPA) with the Office of the Public Guardian
- If you set up more than one type of LPA, you'll need to pay for each one.

You may be able to pay less, or nothing if you're on a low income or receive certain benefits.

A power of attorney is an important legal document. You may want to get independent legal advice, especially if your situation is more complex. There may be a charge for this advice.

How to find urgent support

It may take up to 10 weeks to complete the full power of attorney application, with the Office of the Public Guardian. While your power of attorney is being processed, or registered with us, your attorney may need to access money, for example to help with bills or care costs. They can visit us in branch, where we'll do what we can to support them.

Before you register a power of attorney with us

Step 1: Set up your power of attorney

Before we can register it, you'll need to have a valid power of attorney in place.

If you're setting up a Lasting Power of Attorney (LPA), you can do this by completing the forms online or on paper through **GOV.UK**. Once completed, it must be registered with the Office of the Public Guardian before it can be used. You can find more information on **GOV.UK**

If you live in Scotland or Northern Ireland

The process is slightly different depending on where your power of attorney was set up.

- **Scotland**
  Your Continuing Power of Attorney must be registered with the Office of the Public Guardian (Scotland) before it can be used
  Find out more: **mygov.scot/power-of-attorney**
- **Northern Ireland**
  In Northern Ireland, the Enduring Power of Attorney is commonly used. It must be registered with the High Court (Office of Care and Protection) if you as the donor have lost, or are losing, mental capacity
  Find out more by searching "enduring power of attorney" on **nidirect.gov.uk**

If your power of attorney was set up in Scotland or Northern Ireland and hasn't been registered yet, you'll need to arrange this first before we can register it with us.

Step 2: Register it with us

Once your power of attorney is set up and registered (where required), the next step is to register it with us so we can support you.

How to register a power of attorney with us

Before you register your power of attorney with us, it can help to check:

- your power of attorney document is complete and up to date
- all attorneys are aware and ready to act
- you have the right type of power of attorney in place.

This can help avoid delays. Then you can follow the steps on the next page.

What you'll need

- If you've set up your LPA online, you may have an online access code. This usually starts with the letter "V" and lets you securely share your power of attorney details without sending paper copies.
- If you haven't got an access code, you'll need your original or certified copy of the power of attorney, including confirmation it has been registered with the relevant authority, such as the Office of the Public Guardian.
- Your attorney will need proof of identity, such as a valid passport or driver's license, and proof of address such as a council tax or utility bill (if they're not already a Nationwide customer).

How to register

You can register your power of attorney in the way that works best for you:

Register online

Many customers choose to register online:

- It can be quicker and more convenient.
- If you have an LPA access code, you can enter it instead of sending documents, or upload a clear photo or scan of your power of attorney.
- You can create an access code through the Government website at **GOV.UK** to securely share your power of attorney details without sending paper copies.
- Access codes:
  - start with the letter "V"
  - last for 30 days
  - are only available for powers of attorney registered on or after 1 January 2016.

If your power of attorney was registered before this, you'll need to upload the full document.

> If you have an access code, you can use it however you choose to register - online, in branch or by post. It can make it easier and quicker to share large documents.

Register in branch or by post

If you'd prefer, you can:

- **Visit a branch** – we can help you get started
  Find your local branch at: **nationwide.co.uk/branchfinder**
- Register by post – if that's easier for you. You can find the form and address to send to at **nationwide.co.uk/power-of-attorney**

Getting ready for a branch visit

To make your visit as smooth as possible:

- Contact your branch in advance to check a colleague will be available to help you.
- If you're bringing a printed power of attorney, make sure you have all pages with you.
- If your attorney needs to prove their identity, they can check what to bring at **nationwide.co.uk/identity**
- If it's a joint power of attorney, all attorneys will need to visit the branch together. Please see page 5 for information about 'Jointly and Severally' power of attorneys.

What attorneys can and cannot do with us

The power of attorney document explains what an attorney can and cannot do. When someone agrees to act as an attorney, they agree to make decisions in your best interest and only in the ways set out in the document. If there comes a time when you can no longer make decisions or manage your money yourself, your attorney can step in to help, depending on the type of power of attorney and how it has been set up.

You can see what attorneys can and cannot do with Nationwide below.

What attorneys can do	What attorneys cannot do
1. Manage money and accounts • Manage money on your behalf. • Check statements, make payments, open or close accounts. • Switch an existing current account to us. If there's a power of attorney on the account, we may take an extra step before completing your switch – we'll handle this and keep you updated. **2. Speak to us directly** • Discuss account queries on your behalf, so decisions can be made quickly and easily. • Contact us by phone or visit a branch. Attorneys must bring acceptable ID when interacting with us. **3. Choose account access options** • Decide who has a chequebook. • Debit cards: Only one debit card can be issued per account. This can be in either your name as the account holder, or the attorney's name — if a card is issued to an attorney, it will replace your card. • Request internet bank access. This allows attorneys to make payments and transfers, and view transactions without visiting a branch. The set up of the power of attorney determines which access options are available.	**1. Apply for credit** • Attorneys cannot apply for credit cards, overdrafts, loans, or increase existing credit limits. **2. Use telephone banking for payments or transfers** • Attorneys may call with account questions, but cannot normally make payments or transfers over the phone with us. **3. Use your details to access the account** • Attorneys cannot use a donor's cards, chequebooks, or login details. **4. Use our banking app** • They may use internet banking instead, if eligible. **5. Use internet banking if any of the following apply:** • The power of attorney document limits what they can do. • They do not have their own Nationwide account that can be managed online (they can open an account first, then request access). • They are a business or organisation and so not personally named as an attorney. • They are acting jointly with other attorneys (all decisions must be made together).

Please turn over for more information on 'What attorneys can and cannot do'.

What attorneys can do	What attorneys cannot do
4. Choose where correspondence is sent • Attorneys can select whether statements and correspondence go to you or them. • Only one person may receive correspondence per account, even if there are multiple attorneys. • Any attorney can obtain statement copies via internet banking (if they have access) or in branch. **5. Make cash withdrawals in branch** • We may ask questions or request supporting information to make sure the withdrawal is in your best interests. **6. Pay off existing debts** • The attorney can pay off existing debts and manage mortgage payments.	**6. Have cheques written in their own name** • Cheques can be made payable to either the receiver or you, as the donor. • Monetary gifts - there are rules about when attorneys can make gifts. These are usually for small, reasonable amounts, such as birthdays, special occasions or charities you would normally support. Gifts to the attorney themselves should only be considered in limited situations, where the power of attorney allows it and it's clearly in your best interests. When a request is made, we'll carry out checks to make sure it's appropriate and in line with the power of attorney. **7.** Attorneys can usually manage accounts on your behalf, depending on what the power of attorney allows. But there are some types of accounts which can't be managed by an attorney, such as Child Trust Funds and Junior ISAs. We'll let you know if you have any accounts that can't be managed by an attorney.

What happens after you've registered with us

Once you've registered your power of attorney with us, we'll start setting everything up.

It usually takes up to **11 working days** for us to register someone as an attorney. Once this is done, we'll return any documents you sent to us.

We'll then send your attorney a **confirmation by post** to let them know everything is in place.

If your attorney has asked for additional items, such as a chequebook or debit card, we'll send these separately and they may take a few more days to arrive.

We'll keep you updated along the way, so you know what to expect.

You can ask us to update or remove a power of attorney from your accounts at any time. In some cases, you may also need to make changes to the legal document through the Office of the Public Guardian, or the Office of Care and Protection in Northern Ireland.

Accessing and managing accounts

Attorneys can find out how to access and manage accounts at:
nationwide.co.uk/power-of-attorney

Where to get more help

You don't have to go through this on your own.

If you need more information, or want to talk things through, you can contact us in the way that suits you best.

You'll also need to register your power of attorney separately with each bank or provider you use.

Talk to us	More help online	General information about power of attorney
If you'd like to speak to someone, you can: • visit any **Nationwide branch**, or • call us on **0800 464 3018** Our lines are open Monday to Friday from 9am to 5pm, and Saturday from 9am to 12pm. We can explain your options, answer any questions, and guide you through what to do next. All at your own pace. **Dementia UK clinics** We host clinics in over 200 Nationwide branches, where Dementia UK provides practical advice and support. To find your nearest branch: **nationwide.co.uk/branchfinder**	Visit **nationwide.co.uk/power-of-attorney** or go to **nationwide.co.uk** and search "**power of attorney**"	You may also find it helpful to speak to a solicitor or independent organisations such as: • **Office of the Public Guardian** • **Office of Care and Protection** (Northern Ireland) • **Citizens Advice** – practical support and guidance **citizensadvice.org.uk** • **Dementia UK** – advice and support for people living with dementia and those supporting them **dementiauk.org** These organisations can offer additional guidance alongside the support you receive from us.

Take your time

Putting a power of attorney in place can feel like a big step. It's okay to take your time.

Whether you're planning ahead or dealing with something more urgent, you can move forward in a way that feels right for you.

Glossary – Key terms explained

- **Power of attorney** – a legal document that allows one or more people to make decisions for someone else about their money, property, health or welfare
- **Lasting Power of Attorney (LPA)** – a type of power of attorney, used in England and Wales that helps with longer term planning
- **Donor** – the person who gives someone else the authority to make decisions on their behalf
- **Attorney** – the person authorised to make decisions for the donor
- **Loses mental capacity** – no longer able to make certain decisions for themselves. If needed, a doctor or other medical professional may be asked to assess this.
- **Power of attorney access code (sometimes called a 'V code')** – a secure code that gives you the option to share a registered LPA online instead of sending paper copies and allows organisations to view a digital version of your LPA. These codes are available for LPAs registered on or after 1 January 2016.

Notes

Ask **in branch**
Call **0800 464 3018**
Visit the **Help & Support** pages of our website

Nationwide Building Society. Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire SN38 1NW.

You can receive this document and others like it, in Braille, large print or on audio CD.
Just call **03457 30 20 11** or visit your local branch if you'd like us to arrange this for you.

If you have hearing or speech difficulties:

- You can use Text Relay if you have a textphone. Dial **18001**, followed by the phone number you want to ring
- SignVideo is also available if you're deaf and use British Sign Language. Just visit Signvideo.co.uk

To find out about other ways we may be able to help, search 'accessibility tools' on nationwide.co.uk

FSC www.fsc.org MIX Paper from responsible sources FSC® C003270

recycle When you have finished with this leaflet please recycle it

SMD1897 (June 2026)