

# Account Registration Form

This form is to be completed to enable attorney(s), deputy(ies) or guardian(s) to administer and carry out transactions on the account(s).

If you need any help completing this form, please call us on 0345 266 1209 or visit your local branch.

## Section 1: Type of registration

Power of Attorney     Deputy (Court of Protection)     Financial Guardianship

## Section 2: Account holder details (Donor)

Account Holder Name (Donor)     Customer number (for colleague use only)     Customer Date of Birth

Account number(s) of account holder      Address   
     Postcode

Please register against any remaining accounts not listed above

Please register on new account

*Please refer to section 11 for more information on opening an ISA as attorney. Please ensure the relevant application form has been completed with the donor's details.*

## Section 3: Operator details (Attorney(s), Deputy(ies) or Guardian(s) being added to the account)

### Details of first operator

Title     First Name(s)     Any other initial(s)

Surname     Date of birth

Address   
Postcode

Home Telephone Number     Mobile

Email Address

### Details of second operator

Title     First Name(s)     Any other initial(s)

Surname     Date of birth

Address   
Postcode

Home Telephone Number     Mobile

Email Address

If more than two Operators are required, please complete an additional Account Registration Form

## Section 4: Alerts and preferences

### Transaction Alerts

We offer an email/text alert service to help keep you up to date about your account. If you would like to sign up to receive transaction alerts please complete this section. If you do not want receive alerts, please leave this section blank.

#### Operator 1

I would like to receive alerts via

Email     Text

I would like to register for alerts on all accounts held by the donor

I would like to register for alerts on the accounts below:

  

I have read and accept the terms and conditions associated with receiving email and text alerts from Skipton Building Society (attached to this form)

#### Operator 2

I would like to receive alerts via

Email     Text

I would like to register for alerts on all accounts held by the donor

I would like to register for alerts on the accounts below:

  

I have read and accept the terms and conditions associated with receiving email and text alerts from Skipton Building Society (attached to this form)

Continued overleaf

## Section 4: Alerts and preferences (continued)

### Electronic Payment Statements

When there's an electronic payment out of the donors account we'll produce a statement detailing the electronic transactions for the monthly period.

If you've registered with us online you can view information about electronic transactions at any time.

Where you have provided an email address or are already registered online, you'll receive a notification email confirming your Electronic Payment Statement is available for you to view online.

#### Operator 1

Do you wish to be supplied with an electronic payment statement?

Yes  No

#### Operator 2

Do you wish to be supplied with an electronic payment statement?

Yes  No

### Your Preferences - Keeping you up to date about products and services

We would occasionally like to share information with you about our products, services, news and offers. Let us know how you'd like us to keep you updated about these below:

#### Operator 1

Telephone  Yes  No

Post  Yes  No

Email  Yes  No

Text message  Yes  No

#### Operator 2

Telephone  Yes  No

Post  Yes  No

Email  Yes  No

Text message  Yes  No

We'll remind you of your right to update your marketing preferences from time to time. You can change them at any time by going into a branch, logging in and going to 'My Account' (if you're registered for Skipton Online), calling us on 0345 850 1700 or writing to FREEPOST SKIPTON BUILDING SOCIETY (please use block capitals). Please be assured the Freepost address is correct despite its simplicity.

## Section 5: Annual General Meeting Pack Recipient

If you would like the AGM voting pack to be sent to an Operator (Attorney, Deputy or Guardian) at their address above, rather than the account holder, please select which Operator wishes to receive it. If not stated, the AGM voting pack will be sent to the account holder.

Please note, the AGM voting pack is sent subject to eligibility

1st Operator  2nd Operator

## Section 6: Identification for new operators

If you are an existing customer of the Society you will not be required to supply any identification. In all other cases we may use an electronic verification system.

In certain circumstances we may require further proof of your identity and address as outlined in the attached Power of Attorney registration help sheet.

## Section 7: Correspondence address

Please complete where you would like the account correspondence to be sent to. Please note that all account correspondence will be sent to the address below only. If not stated, correspondence will continue to go to the account holder's address.

Postcode

## Section 8: Investment Products held through Skipton

Please complete this section if the account holder has products or investments arranged through Skipton.

You/ the account holder need to provide legal documentation confirming registration requirements, it is important that you/the account holder is aware that product providers require original documents and that these can be passed on to other providers if required. It may take several weeks for these originals to be seen and processed by all providers in an account holders portfolio and they will be returned to you once this is done.

Do you/the account holder wish to register an attorney on all on all investments held through Skipton?  Some  All  
(If you have ticked 'Some', a member of our team will contact you/the customer to discuss further)

Original documents attached? (If original documents are not attached a member of our team will contact you to discuss further)

Continued overleaf

## Section 9: Online LPA Viewing Code

If you have been provided with an Online Viewing Code from the Office of the Public Guardian, please enter below. Please note, Skipton Building Society may still require sight of the original document in some cases.

V -     -     -

Please note these codes last for 30 days after being issued, if you have any issues with the code please contact the Office of the Public Guardian.

## Section 10: Power of Attorney – Declaration of Capacity Status

We ask in your view as Attorney/Deputy/Financial Guardian if the customer is mentally capable of managing their financial affairs so that we may allow them to transact accordingly. Please tick the appropriate option below.

You may wish to seek legal or medical advice for Enduring, Lasting or Continuing Powers of Attorney.

The account holder is **not** mentally capable of managing their own financial affairs

Accepted Documentation to be Provided:

- Enduring Power of Attorney (OPG\* stamped)
- Lasting Power of Attorney
- Scottish (continuing & combined)
- Court Appointed Deputy – OPG\* sealed order
- Financial Guardianship Order

The account holder is mentally capable of managing their own financial affairs

Accepted Documentation to be Provided:

- General Power of Attorney
- Enduring Power of Attorney (unstamped by the OPG\*)
- Lasting Power of Attorney
- Scottish (continuing & combined)

\* Office of The Public Guardian

Please note where queries and restrictions may apply we may request medical evidence or written communication from an attorney(s) in order to validate and register a document with the Skipton.

## Section 11: Opening a New ISA on someone's behalf

Type of document	Circumstances	Can be opened by Attorney/ Deputy
General (or ordinary)	Where the Donor is a member of the Armed Forces posted in a warzone or is physically unable to sign the application form	✓
	Where the Donor is not a member of the Armed Forces posted in a warzone and is fully able to make the application themselves.	X <sup>†</sup>
Lasting POA	Registered with the Office of the Public Guardian (OPG)	✓*
Enduring POA	Unregistered	X <sup>†</sup>
	Registered with the Office of the Public Guardian (OPG)	✓
Deputyship order/Financial guardianship	N/A	✓*

Note:

✓\* Dependent upon any restrictions within the document and provided it is broad enough to cover the opening of an ISA.

X<sup>†</sup> The donor/customer should sign their own ISA Application to open a new ISA account.

## Section 12: Signature of Operator(s) (Attorney(s)/Deputy(ies)/Financial Guardian(s)) to be added the account(s)

Signature of Attorney(s)/Deputies/Financial Guardian(s) to be registered onto the account(s)

Attorney/Deputy/Guardian Name

Signed

Date (DD/MM/YY)

  /   /  

Attorney/Deputy/Guardian Name

Signed

Date (DD/MM/YY)

  /   /  

Continued overleaf

## Section 13: Your Personal Data

### How We Use Your Personal Data

For the purposes of Data Protection, Skipton Building Society is the Data Controller responsible for the collection, use, sharing, holding and protection of your personal data.

Skipton respects your privacy and is committed to protecting your personal data.

We endeavour to ensure that all personal data is kept confidential, accurate, up to date, available to you and held and transferred securely.

We put in place a range of security measures to help protect your data.

We only collect, use, share and hold your personal data when we have a lawful basis that allows us to.

We hold personal data for a period determined by our regulatory, legal and business requirements and this will continue beyond the closure of your account.

By providing your personal data and registering as a Power of Attorney you will be taking steps to enter into a contract with us.

### We use personal data about you to:

- identify you
- check the eligibility of products and services you apply for on behalf of the customer (the donor) or that they already have with us, and review this on an ongoing basis
- process, manage and administer your applications, enquiries, accounts, transactions, relationships, products and services on behalf of the customer (the donor)
- link this application to your customer record and other accounts, products and services you hold with us
- manage your experience with us
- protect you and provide security
- provide colleague training to help improve the quality of our service and for general quality assurance and communication monitoring
- prevent crime, money laundering, protect you and others from fraud and for public safety
- communicate with you about the products and services the customer (donor) holds with us
- send marketing communications, by the methods you or the customer (donor) have agreed to
- undertake research and gain insights into market trends, consumer behaviour, our competitors and changes in technology
- meet our legal, regulatory, auditing, tax and accounting obligations
- trace and recover debts

### Who We Share Your Personal Data With

To help process, administer and manage your application, accounts and relationships with us as a Power of Attorney we will share your personal data, where needed, with a range of other parties including:

- the customer (donor), your authorised representatives and joint account holders
- mortgage guarantors or potential guarantors and their legal representatives
- yours or the customers (donors) mortgage intermediary, financial advisers and other professional advisers
- central and local government departments including HMRC and The Office of Public Guardian
- solicitors, licensed conveyors, valuers and panel managers
- credit reference, fraud prevention, law enforcement agencies, tracing agent, field agents, debt collection agencies, appointed receivers and trustees in bankruptcy (including details of late payments, undisputed personal debts in default where no satisfactory repayment proposals have been received following the Society's final demand, repossessions)
- other financial organisations including payment services providers
- external auditors
- research and insight agencies
- mailing houses and printers
- information technology service providers
- risk, data modelling and ratings agencies

### Your Rights

In respect of your personal data, you have rights to:

- be informed about the personal data we collect, use, share and hold about you. The purpose of this privacy notice is to do this
- request details of the personal data we hold about you
- have inaccurate or incomplete personal data corrected
- request the erasure of your personal data
- restrict the collection, use, sharing and retention of your personal data in some circumstances
- request the electronic transfer of your personal data to you or another service provider
- object to the collection, use, sharing and holding of your personal data
- challenge automated decisions
- complain to the Information Commissioner's Office

For more information about how we use your personal data, who we share it with and why, how long we keep it, the lawful bases that apply, and your rights and how to exercise them please refer to our full Privacy Notice at [skipton.co.uk](https://skipton.co.uk), ask at your local branch, call us on 0345 850 1700 or write to our Data Protection Officer at Skipton Building Society, Skipton, North Yorkshire, BD23 1DN.



Call 0345 850 1700



Go to [skipton.co.uk](https://skipton.co.uk)



Visit us in branch

## Information sheet

### What we need to register a Power of Attorney:

- the Power of Attorney document
- a completed account registration form
- identification for new customers and attorneys who are not existing Skipton customers
- application form (if a new account is being opened for the customer).

### Step 1 - The Power of Attorney document

The Power of Attorney document provided must be either the original or an original copy certified by either the donor, a solicitor, a notary public, or a stock broker.

Please see the below table to make sure your Power of Attorney document can be registered.

Document requirements	General	Enduring	Lasting	Scottish
Can this document be used if the customer does not have mental capacity?	No	Yes*	Yes	Yes
Does this document need to be registered with the Office of the Public Guardian?	N/A	If applicable*	Yes	Yes*

\*This document must be registered with the Office of the Public Guardian if the customer does not have mental capacity.

### Step 2 - Identification

You'll need identification if the donor (customer), or any attorney to be registered over an account, is not an existing Skipton customer. If you're visiting a branch you'll need two forms of identification. One from section (A) and one from section (B) below.

#### (A) Verification of identity:

- Current valid UK passport
- Current Full or Provisional UK photo-card driving licence (the date of the licence and photograph must be in date)
- Current Full valid UK paper driving licence
- Current Full EU photo-card drivers licence
- HMRC coding/assessment/statement/tax credit notification (not a P45/P60) (must be the most recently issued and less than 12m old)
- Evidence of entitlement to state/local authority benefit (most recently issued and less than 12m old)
- Evidence of entitlement to tax credit (most recently issued and less than 12m old)
- Evidence from the Department for Work & Pensions (DWP) of entitlement to state pension (most recently issued and less than 12m old)
- Evidence of entitlement to other government/local authority grant (most recently issued and less than 12m old)
- Armed Forces/Police ID Card
- Current EU Member State ID Card
- Current Signed Firearms Certificate
- Current UK Residence Permit.

#### (B) Verification of address:

- Utility bill (must be less than 3m old and show current address). We cannot accept a mobile phone bill
- Council tax bill for the current tax year
- Current UK photo-card driving licence
- Current Full valid UK paper driving licence
- Bank or Building Society statement showing address (must be issued in the last 3m). We cannot accept credit card statements
- Recent mortgage statement (must be most recent and issued in the last 12m)
- Evidence of entitlement to state/local authority benefit (must be most recent and issued in last 12m)
- Official letter from, DWP, Pension Service, Job Centre Plus or local authority confirming right to benefits (must be issued in last 3m)
- Care Home letter confirming residency and signed by an appropriate authority (must be issued in last 3m)
- Council tenancy agreement, or correspondence from local authority concerning tenancy agreement (must be issued in last 3 months)
- Court appointment instruction (e.g. Probate or Court registered Power of Attorney (must be issued in last 3m)
- Signed letter from Commanding Officer confirming residency in quarters (armed forces only) (must be on official letterhead and dated within last 3m)

## Step 2 - Identification (continued)

### What if I don't want to send an original document?

Unfortunately we cannot accept Internet printouts. We can only accept original documents or a certified photocopy. Our branch staff will be happy to certify the documents for you, or alternatively we can accept a document certified by a person from the following list.

- Solicitor (registered with the relevant national professional body)
- Chartered Accountant (registered with the relevant national professional body)
- Barrister
- Councillor (Local or County)
- Justice of the Peace
- Post Office Certification Service
- Member of Parliament
- Registered Doctor / Dentist
- Serving Police Officer
- Regulated Financial Services Intermediary
- Officer of the armed services (armed forces applicants only)

Copies of your original documents should be certified with the words 'I confirm that I have seen the original document'

The certifier must sign and print their full name and note their profession, company address, phone number and date. The person certifying should be currently employed in a role listed above and must not be related to you in any way (i.e. they must not be your husband, wife, brother, sister-in-law etc.). They must also not be named as a joint account holder for the new account you are opening.

You cannot certify your own identification.

## Step 3 - Account registration form

There are a few things to bear in mind when you complete this form.

- Decide where you would like the correspondence to go. Correspondence will be sent to the donor's (customer's) address if a correspondence address is not supplied.
- Declaration of Capacity Status - for security purposes, please tell us whether or not the donor (customer) is mentally capable of managing their own financial affairs.
- If you are in branch and all documents are presented, we can register the Power of Attorney. If you have sent the documents to our head office, please allow five working days for the Power of Attorney to be registered. We will aim to return your documents within ten working days with a covering letter.

Please note, for security reasons, we do not offer online and telephone access for the attorney(s), however the customer can continue to use these services providing they have mental capacity and their account allows it.

## Step 4 – Application form (if a new account is being opened)

If the donor (customer) is opening a new account, we need an account application form with their details, which will need to be signed by the attorney(s) if the donor (customer) does not have mental capacity.



Call 0345 850 1700



Go to [skipton.co.uk](https://www.skipton.co.uk)



Visit us in branch

Skipton Building Society is a member of the Building Societies Association. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, under registration number 153706, for accepting deposits, advising on and arranging mortgages and providing Restricted financial advice. Principal Office, The Bailey, Skipton, North Yorkshire BD23 1DN.

# Text & Email Alerts

## Terms & Conditions

These terms and conditions apply to alerts we'll send you by text message or email about electronic payments credited to your Skipton Building Society savings account.

### How to set up or amend text message or email alerts

1. To set up text message or email alerts you must hold a Skipton savings account. If you have more than one account then you'll need to subscribe separately to receive notifications for each account.
2. To subscribe to text message alerts you'll need to give us a valid mobile phone number. For email alerts we'll need a valid email address. For security purposes we can only send text message or email alerts to the mobile phone number or email address registered against your account(s). We can only register one mobile phone number and one email address for each account holder, these will be the same mobile phone number and email address we hold on your customer record.
3. You can check and amend your mobile phone number, email address or your alerts contact preferences via Skipton Online (if you're registered), at your local branch or by calling us on 0345 850 1722. If you're an online customer, to change your details you'll will need to log on using your Grid Card or Secure Passcode.
4. You must tell us straight away if your mobile phone is lost or stolen or if you change your mobile phone number or email address. Please be aware that it may take up to 24 hours for us to update our system, so alerts may still be sent to the mobile phone number and/or email address registered with us during this time.

### Charges

5. We won't charge you for text message or email alerts, but your mobile network provider may charge you (for example, if you're abroad) and you will be responsible for these charges.

### Receiving alerts

6. Each alert will show the amount received, date received and the last four digits of your account.
7. We'll send you an alert every time your account receives a BACS, CHAPS or faster payment on the day it is credited to your account. You won't receive an alert for cheques or cash payments.
8. We are not responsible if you're unable to receive alerts because of the failure of any machine, data processing system, transmission link or anything else beyond our control, or if others are able to read your alerts. You are responsible for making sure that your mobile phone number and the device(s) that you use to access your emails are suitable to receive alerts and are adequately protected against external threats, for example unauthorised access and viruses.

### Joint accounts

9. For joint accounts, we'll only send alerts to the account holder who has subscribed to receive alerts for the account. If you prefer, both account holders can register separately for alerts. We'll then send separate alerts to each joint account holder.
10. If an account holder is removed from a joint account they will stop receiving alerts.

### How to stop your alerts

11. You can unsubscribe from alerts via Skipton Online (if you're registered), at your local branch or by calling us on 0345 850 1722. If you have more than one Skipton account, you'll need to unsubscribe separately for each account.
12. If you close your Skipton account your alerts will stop automatically. If you open another Skipton account in future you can subscribe again for alerts for that account.

### Changes to terms and conditions

13. We may make changes to these terms and conditions without notice.
14. We reserve the right to withdraw or suspend the alerts service at any time and shall have no liability to you if we do withdraw this service or if for any reason you do not receive an alert. Where possible we will give you prior notice of such withdrawal or suspension.

### General

15. These terms and conditions are governed by the laws of England and are subject to the exclusive jurisdiction of the English Courts.

# Financial Services Compensation Scheme Information Sheet



Protected

**SKIPTON**  
BUILDING SOCIETY



Since 1853

Please retain for your record keeping purposes.

Basic information about the protection of your eligible deposits.

Eligible deposits in Skipton Building Society are protected by:	The Financial Services Compensation Scheme ("FSCS") <sup>1</sup>
Limit of Protection:	£85,000 per depositor per bank / building society / credit union <sup>2</sup>
If you have eligible deposits at the same bank / building society / credit union:	All your eligible deposits at the same bank / building society / credit union are 'aggregated' and the total is subject to the limit of £85,000 <sup>2</sup>
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately <sup>3</sup>
Reimbursement period in case of bank, building society or credit union's failure:	10 working days <sup>4</sup>
Currency of reimbursement:	Pound sterling (GBP, £)
To contact Skipton Building Society with enquiries relating to your account:	<b>Skipton Building Society</b> Principal Office, The Bailey, Skipton, North Yorkshire, BD23 1DN Tel: 0345 850 1700
To contact the FSCS for further information on compensation:	<b>Financial Services Compensation Scheme</b> 10th Floor Beaufort House, 15 St Botolph House, London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	<a href="http://www.fscs.org.uk">http://www.fscs.org.uk</a>

## Additional Information

### <sup>1</sup>Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

### <sup>2</sup>General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

In some cases eligible deposits which are categorised as 'temporary high balances' are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under <http://www.fscs.org.uk>.

### <sup>3</sup>Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

### <sup>4</sup>Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your deposits (up to £85,000) within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

*Continued overleaf*

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.

### Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society, or credit union shall also confirm this on the statement of account.

## Financial Services Compensation Scheme – Exclusion List

A deposit is excluded from protection if:

- (1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.
- (2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- (3) It is a deposit made by a depositor which is one of the following:
  - credit institution
  - financial institution
  - investment firm
  - insurance undertaking
  - reinsurance undertaking
  - collective investment undertaking
  - pension or retirement fund<sup>5</sup>
  - public authority, other than a small local authority
- (4) It is a deposit of a credit union to which the credit union itself is entitled.
- (5) It is a deposit which can only be proven by a financial instrument<sup>6</sup> unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014).
- (6) It is a deposit of a collective investment scheme which qualifies as a small company.<sup>7</sup>
- (7) It is a deposit of an overseas financial services institution which qualifies as a small company.<sup>8</sup>
- (8) It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company<sup>9</sup> – refer to the FSCS for further information on this category
- (9) It is not held by an establishment of a bank, building society or credit union in the UK or, in the case of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

**For further information about exclusions, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk).**

<sup>5</sup>Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

<sup>6</sup>As listed in Part I of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001 read with Part 2 of that Schedule

<sup>7</sup>Under the Companies Act 1985 or Companies Act 2006

<sup>8</sup>See footnote 7

<sup>9</sup>See footnote 7

