



Help with Banking

How to give someone access to your account when you need support



We recognise that its not always easy managing your finances and there may be a point where you require assistance from a trusted person to support you.

This may be because:

- **Your circumstances have recently changed**
- **You are finding it more difficult to understand and carry out your daily banking, such as making a payment or paying a bill.**

Additionally, we want to support those who have been asked to assist a family member or friend to manage their daily banking.

Here we'll explain the different options that are available so you can consider which is most suitable for you.

These options apply to Northern Ireland and relate to AIB (NI) accounts only. It is also worth noting that for every option all parties must be at least 18 years of age.

Options available to you

With a range of different support options available we understand that knowing which one is right for you can sometimes be difficult.

To help you establish which type of support might be suitable for your situation the below table outlines the options available.

	Temporary period of time	Planning for the future	Lost mental capacity
Third Party Authority	✓	✗	✗
General Power of Attorney	✓	✓	✗
Enduring Power of Attorney	✗	✓	✓*
Office of Care and Protection Order	✗	✗	✓

*The Enduring Power of Attorney must be put in place while you have mental capacity

Further information on each option is detailed on next pages.

Third Party Authority

Third Party Authority allows you to nominate a person (for example, a relative or friend) to assist you with your daily banking. This is usually a short term arrangement.

Your nominated person will be authorised to

- Withdraw cash at one of our branches
- They will be able to set up and cancel payments such as direct debits, regular payments and cheque payments

Importantly, **only** you, the account holder, are authorised to make purchases or withdraw cash via a cash machine using a debit card. You must not let anyone else use your card and never tell anyone your PIN.

Your nominated person will not be able to make decisions such as changing the address on the account, opening/closing accounts or applying for any lending products in your name. They will also not have access to Online Banking.

What to do next?

If this is the most suitable choice for you please visit one of our branches or telephone us on 0345 6005 925 (Mon - Fri 9am-5pm) (excluding bank holidays) and we will be happy to arrange an appointment. We will advise you what documents are required and who should attend the appointment.

To Find Out More

For more information including frequently asked questions you can check out our website aibni.co.uk

Telephone **0345 6005 925** (Mon-Fri 9am-5pm) (excluding bank holidays)

A power of attorney is a document by which one party (the Donor) gives another person (the Attorney) the power to act on his or her behalf.

In Northern Ireland there are two types of power of attorney:

General Power of Attorney (POA)

- A General Power of Attorney (POA), also known as an 'Ordinary' POA, is a legal document giving a person that you nominate the authority to take actions or make decisions on your behalf. It can be drawn up for you by your legal advisor and kept until needed. This is a short term arrangement and could be used in certain circumstances, for example, during a period of illness or travelling abroad.
- An attorney can manage your account in a number of different ways – choosing the right one will depend on your needs and circumstances.
- You can grant general authority to an attorney to act on your behalf in relation to all of your financial affairs and property. This could include for example, your bank accounts, household bills or property.
- You may wish to restrict the powers granted to the attorney(s), when you set up a General POA. It is important to seek legal advice as careful consideration should be given to the range of powers you may wish to give to your attorney(s).
- You can continue to operate your own account supported by the attorney(s). A General POA ceases if you become mentally incapable of managing your affairs.

Enduring Power of Attorney (EPOA)

- An Enduring Power of Attorney (EPOA) is similar to a General POA, except that it will continue to be effective after you have become mentally incapable of managing your affairs. If you lose mental capacity, the EPOA must be registered with the High Court (at the Office of Care and Protection). The EPOA must be set up while you have mental capacity. An EPOA can still be used without being registered with the High Court if you remain mentally capable.
- Setting up an EPOA allows you to appoint a nominated person as an attorney to manage your financial affairs and this can continue in the event that you lose mental capacity.

How to choose an Attorney?

As there are different Power of Attorney options available, it is important that you choose the correct type depending on your situation. You can also appoint more than one attorney if you wish for them to act jointly (attorneys must all act together) or jointly and severally (attorneys can act together or separately). The nominated person can be a relative, friend or a professional person such as a Solicitor.

What to do next?

If you would like to appoint a nominated person as an attorney to manage your financial affairs, you will need to seek independent legal advice from your solicitor or Advice NI as to the most suitable option for you. We are unable to provide legal advice.

Office of Care and Protection Order

When do the Office of Care and Protection need to be involved?

The Office of Care and Protection is a division of the High Court. In the event that you lose mental capacity to manage your finances and there is no Enduring Power of Attorney in place, an 'Order' (known as a 'Controllership Order' or 'Short Procedure Order') may be granted, which allows an Appointed Controller (this could be a relative, friend or a solicitor) to deal with the day to day management of your financial affairs.

The order will state exactly what the Appointed Controller can do and can impose certain restrictions on them.

Additional support available

You can find more information about all these options including frequently asked questions on our website aibni.co.uk

Other organisations that will be able to help you:

NI Direct Government Services nidirect.gov.uk

The Office of Care and Protection justice-ni.gov.uk

Advice NI adviceni.net

This brochure does not constitute legal advice and is provided for general information purposes only. You should obtain advice based on your own particular circumstances from your professional advisors (legal, tax accounting or otherwise).

If you need this brochure in Braille, in large print or on audio, ring **0345 6005 925** or ask your branch. Customers with hearing difficulties can use our Text Relay service by dialling **18001 0345 6005 925**.

In Branch **0345 6005 925** | aibni.co.uk



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