

Assisting a Customer to Manage Their Account

This leaflet may be useful to you if:

- You hold an account with Barclays and wish to make arrangements for someone else to operate the account on your behalf, or
- You have written permission from a Barclays customer to manage their money and banking affairs, or
- You have written permission from the Court or the Department of Work and Pensions (DWP) to manage someone else's money, as they are not able to do this for themselves.

All of these situations are referred to as Third Party Access and the person who has authority to manage someone else's money is called the Third Party.

There are a number of different ways that Third Party Access can be established but in every case it is important that proper documentation is either completed or presented to Barclays for approval.

The documentation is necessary to ensure that:

- the Third Party has written permission from the Barclays customer or the legal authority to manage someone else's money, and
- that the Third Party is who they say they are. The usual documents such as passport or driving licence together with a recent utility bill would be acceptable. Full details of acceptable documents can be obtained from a Customer Advisor.

The following table will help you understand the usual situations that may occur and also the documentation that Barclays will expect to see in each case. The table is not intended to address every situation, but rather to provide general practical guidance. For further support you should seek assistance from a Customer Advisor.

	Barclays Authority	Power of Attorney and Unregistered Enduring Power of Attorney	Registered Enduring Power of Attorney	Court of Protection Order	Department of Work and Pensions Appointment
Name given to Third Party	Authorised person	Attorney	Attorney	Receiver	Official Appointee
Who appoints the Third Party?	The Barclays account holder who wants the Third Party to manage their Barclays accounts.	The Barclays account holder who wants the Third Party to manage their money.	The person who wants the Third Party to manage their money. The Court of Protection has approved the arrangement.	The Court of Protection.	The Department of Work and Pensions.
What documentation is required to prove that the Third Party has authority?	This is a letter of instruction that Barclays has produced for use by its customers; a copy can be obtained from a Barclays Customer Advisor.	An original or certified copy of a suitable Deed of Power of Attorney or Enduring Power of Attorney. There are risks involved in creating a Power of Attorney or Enduring Power of Attorney and you should always seek advice from an experienced advisor, for example, a solicitor or a Citizens Advice Bureau advisor.	An original or certified copy of a suitable Deed of Enduring Power of Attorney bearing the seal of the Court of Protection. There are risks involved in creating an Enduring Power of Attorney and you should always seek advice from an experienced advisor, for example, a solicitor or a Citizens Advice Bureau advisor.	An original or certified copy of an order issued by the Court of Protection.	An original letter from the DWP confirming the Official Appointee arrangement or DWP form BF57. In addition a letter from the customer's doctor is required this should confirm that the customer is not mentally capable of managing his or her own financial affairs.

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What documentation is required to prove that the customer is who they say they are?	Usually none as they are already known to Barclays.	Usually none as they are already known to Barclays.	Usually the registered Enduring Power of Attorney will be sufficient documentation.	Usually the Court Order will be sufficient documentation.	Usually the letter from the DWP or form 57 will be sufficient documentation.
Are there any restrictions on the way in which the Third Party will be able to manage the customer's account?	The authorised person will be allowed to carry out normal banking activities.	Usually the Power of Attorney or Enduring Power of Attorney will say what restrictions there are to the extent of the Attorney's authority.	Usually the Enduring Power of Attorney will say what restrictions there are to the extent of the Attorney's authority.	Usually the Court Order will say what is the scope of the Receivers authority. It might say that the receiver can only manage certain specified accounts of the customer.	An appointee can only manage the customer's benefits money. Barclays has set a limit of £5,000 being the maximum amount, which can be on an account that is managed by an Official Appointee in respect of benefits. If the balance of the account exceeds £5,000 then alternative arrangements will need to be made with the Court of Protection.
Other consideration.	The Barclays authority may only be used in conjunction with Barclays accounts and if the customer wishes to arrange for the wider control of their financial affairs then alternative arrangements may need to be made.	None.	Once the Enduring Power of Attorney has been registered this is treated as confirmation that the customer is no longer able to manage their own financial affairs. The Attorney will take control of the operation of the bank account.	Once the Court Order is presented to Barclays this is treated as confirmation that the customer is no longer able to manage their own financial affairs. The Receiver will take control of the operation of the bank account.	Once the letter from the DWP and Doctor's confirmation is presented to Barclays, this is treated as confirmation that the customer is no longer able to manage their own financial affairs. The Official Appointee will take control of the operation of the bank account.

More Information.

All the external Internet site addresses and telephone numbers featured in this brochure are here to help you achieve your goals, whatever they may be. However, inclusion of companies or organisations in this brochure does not constitute an endorsement of their products and services. Accordingly, readers are advised to satisfy themselves as to the suitability of any organisation mentioned in this publication with whom they may subsequently enter into dealings.

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Barclays Bank PLC
If you want to find out more information about Power of Attorney visit www.barclays.co.uk/personal and click on "ask a question" then type 'Power of Attorney'.

Barclays Information Line: 0800 400 100

Customer with hearing impairments should ring: Text phone 0845 60 60 567

Calls to 0800 numbers are free if made from a UK landline. 0845 calls will cost no more than 3p per minute, min call charge 5p, normal (current at November 2005) for BT customers. The price on non-BT phone lines may be different.

To make sure we maintain a high quality service we may monitor or record phone calls.

This item can be obtained in Braille, large print or audio tape/CD by calling 0800 400 100* (via TextDirect if appropriate). If outside the UK call: +44 (0)1624 684444* or order online via our website www.barclays.co.uk

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