

# Power of Attorney Application

United Trust Bank is able to set up Power of Attorney (POA) for existing customers subject to the POA being registered with the Office of the Public Guardian.

## Section A

Please provide the details of one of the donors' UTB accounts.

Please complete all sections in full

## Section B

### Donor applicant

Title: \_\_\_\_\_

Forenames: \_\_\_\_\_

Surname: \_\_\_\_\_

Date of birth: \_\_\_\_\_

Country of birth: \_\_\_\_\_

Nationality: \_\_\_\_\_

Occupation: \_\_\_\_\_

Years in current employment: \_\_\_\_\_

National Insurance number: \_\_\_\_\_

Home address: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Postcode: \_\_\_\_\_

Telephone (home): \_\_\_\_\_

Mobile: \_\_\_\_\_

Email: \_\_\_\_\_

### Contact Preferences

Preferred communication channels tick all that apply  
 Email  Post  Telephone  SMS

Donor previous address: (Please complete this if you have lived at your current address for less than three years, if there are more addresses, please provide the information on a duplicate sheet.)

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Postcode: \_\_\_\_\_

Country: \_\_\_\_\_

When did you move from here?: \_\_\_\_\_

### Attorney applicant

Title: \_\_\_\_\_

Forenames: \_\_\_\_\_

Surname: \_\_\_\_\_

Date of birth: \_\_\_\_\_

Country of birth: \_\_\_\_\_

Nationality: \_\_\_\_\_

Occupation: \_\_\_\_\_

Years in current employment: \_\_\_\_\_

National Insurance number: \_\_\_\_\_

Home address: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Postcode: \_\_\_\_\_

Telephone (home): \_\_\_\_\_

Mobile: \_\_\_\_\_

Email: \_\_\_\_\_

\* All correspondence will sent to the attorneys address unless otherwise requested

### Contact Preferences

Preferred communication channels tick all that apply  
 Email  Post  Telephone  SMS

Attorney previous address: (Please complete this if you have lived at your current address for less than three years, if there are more addresses, please provide the information on a duplicate sheet.)

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Postcode: \_\_\_\_\_

Country: \_\_\_\_\_

When did you move from here?: \_\_\_\_\_

If there is more than one attorney to be registered, please provide the information on a duplicate sheet.

## Section C

**Donors' nominated bank account (for transferring funds to, and receiving funds from your UTB account)**

Account name: \_\_\_\_\_

Account number: \_\_\_\_\_

Sort code: \_\_\_\_\_

Branch name: \_\_\_\_\_

## Section D

**Your new account (if applicable)**

Type of account required (please check available products)

**Notice deposit**

Period \_\_\_\_\_ days

**Please tick here to have annual interest repaid to your nominated bank account.**

**Fixed deposit**

Term \_\_\_\_\_ months/years  
(delete as appropriate)

**Please tick here to have annual interest repaid to your nominated bank account. (Only available for terms longer than 1 year)**

**Opening balance**

I/We wish to open a deposit account on the basis set out above with an initial deposit of

£: \_\_\_\_\_

**Please note, funds must be sent to United Trust Bank either by way of electronic transfer or a cheque from the donors' nominated bank account (details provided in Section C of this application).**

**Please choose one of the options below:**

Faster payment, BACS, CHAPS or cheque made payable to United Trust Bank - once your account has been opened

Cheque made payable to United Trust Bank - enclosed with this application

**Source of Funds:**

Please indicate the source used to fund your savings i.e. Savings from Salary/Bonus / Inheritance Etc.

\_\_\_\_\_

\_\_\_\_\_

## Section E

**Please confirm the donor is registered in the UK for tax purposes**

**Is the donor registered in another country outside of the UK for tax purposes?**

No  Yes

If yes please provide the following information:

Non-UK tax residency country: \_\_\_\_\_

Tax reference number: \_\_\_\_\_

If the donor is a US citizen or resident of the US for tax purposes under US Internal Revenue Service ("IRS") regulations you should also provide a completed, signed and dated IRS Form W-9. It can be downloaded at the following address [www.irs.gov/pub/irs-pdf/fw9.pdf](http://www.irs.gov/pub/irs-pdf/fw9.pdf)

## Section F

**How did you hear about United Trust Bank Limited?**

Please choose one option from the list below:

- Existing customer  
 Recommendation  
 United Trust Bank Limited website  
 Other website or search engine (please provide details)

## Section G

**Marketing Consent**

At United Trust Bank Limited we take your privacy and the security of the data you provide to us seriously.

Occasionally we would like to provide you with details of the deposit accounts, savings rates and other products that we offer.

If you confirm your consent to receive these details, you are free to withdraw it at any time in the future. You can do this by visiting [www.utbank.co.uk/preference-centre](http://www.utbank.co.uk/preference-centre) or by giving us a call on 020 7190 5555.

We will only ever use your personal information in accordance with any legal rights we have and always in accordance with our Privacy Notice [www.utbank.co.uk/privacy-policy](http://www.utbank.co.uk/privacy-policy)

Please note that we will never pass your details to any third party for marketing purposes.

Please confirm your preferences below:

**I would like to receive information from United Trust Bank Limited, regarding Deposit accounts, savings rates and other products that you offer**

Preferred communication channels tick all that apply:

Email  Post  Telephone  SMS

**I do not wish to receive such information from United Trust Bank Limited.**

**Section H**

Are there any health or other issues we should be made aware of for you the attorney or for the donor?

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We will use this personal sensitive information in accordance with the UTB Data Protection Policy. Further details of this can be found within our UTB Privacy Notice.

What, if any, adjustments do you as the attorney require?

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If you the attorney require correspondence in an alternative format, please select from the below.

Braille  Large print  Audio  Text phone (relay service)

**Section I**

**Signing arrangements**

Instructions to operate this account will need to adhere to the arrangement made in the attorney document and will require:

Any one attorney  All attorneys  One attorney and donor  Other: \_\_\_\_\_

**Donor applicant (if applicable)**

I have received and read a copy of the Depositor Protection Information Sheet

Signature:

Date: \_\_\_\_\_

Name: \_\_\_\_\_

**Attorney applicant**

I have received and read a copy of the Depositor Protection Information Sheet

Signature:

Date: \_\_\_\_\_

Name: \_\_\_\_\_

**If there is more than one attorney to be registered, please provide signatures for the second and subsequent attorneys on a duplicate sheet.**

**Section J**

Regulations require us to verify the identity of all account holders and signatories for each account. In order to process your application, we will perform an identity check on all parties with one or more credit reference agencies ("CRAs").

If we are unable to verify account holders or signatories we will require you to submit identification documents.

**Registration documents**

- We can only accept Power of Attorneys registered at the Office of the Public Guardian, please send us the original, certified copy or the secure access code.

Secure access code \_\_\_\_\_

- For donors that reside in a care home, please provide an original letter from the care home confirming residence

**Checklist:**

Before you send us your application, please ensure the following are checked:

- Original, certified copy or the secure access code for the power of attorney document. Please note we can only accept Power of Attorneys registered at the Office of Public Guardian
- For donors that reside in a care home, please provide an original letter from the care home confirming residence
- All pages of your application form have been completed
- Marketing consent completed
- Depositor Protection Information Sheet acknowledgement box completed and sheet retained for your records

**Please return your completed application to United Trust Bank, One Ropemaker Street, London EC2Y 9AW**



Protected

# Financial Services Compensation Scheme (FSCS) Depositor Protection Information Sheet

## Basic information about the protection of your eligible deposits

Eligible deposits in United Trust Bank Limited are protected by:	<b>The Financial Services Compensation Scheme ("FSCS")<sup>1</sup></b>
Limit of protection:	<b>£85,000 per depositor per bank / building society / credit union<sup>2</sup></b>
If you have more eligible deposits at the same bank / building society / credit union:	<b>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>.</b>
If you have a joint account with other person(s):	<b>The limit of £85,000 applies to each depositor separately.<sup>3</sup></b>
Reimbursement period in case of bank / building society / credit union's failure:	<b>20 working days<sup>4</sup></b>
Currency of reimbursement:	<b>Pounds sterling (GBP, £)</b>
To contact United Trust Bank Limited for enquiries relating to your account:	<b>United Trust Bank Limited Deposits Department, 1 Ropemaker Street, London EC2Y 9AW Tel: 020 7190 5599 Email: deposits@utbank.co.uk</b>
To contact the FSCS for further information on compensation:	<b>Financial Services Compensation Scheme 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk</b>
More information:	<b>www.fscs.org.uk</b>

Additional information (all or some of the below)

### <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 a 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 at [www.fscs.org.uk](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.

#### 4. Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; 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.

Where the FSCS cannot make the repayment 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 expense or operating cost (in the case of a depositor which is not an individual or a large company) within 5 working days of 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 at [www.fscs.org.uk](http://www.fscs.org.uk).

#### Other important information

In general, all retail depositors and businesses are covered by the 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.

#### 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>1</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>2</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 or a Member State on 2 July 2014).
6. It is a deposit of a collective investment scheme which qualifies as a small company.<sup>3</sup>
7. It is a deposit of an overseas financial services institution which qualifies as a small company.<sup>4</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>5</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 United Kingdom.

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

<sup>1</sup> Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

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

<sup>3</sup> Under the Companies Act 1985 or Companies Act 2006

<sup>4</sup> See footnote 3

<sup>5</sup> See footnote 3

May 2020

United Trust Bank Limited, One Ropemaker Street, London EC2Y 9AW  
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[www.utbank.co.uk](http://www.utbank.co.uk)

Registered in England and Wales 549690  
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority