

Third Party Guide

There might be occasions when you need to ask a third party to help you manage your accounts with us.

This would be suitable for short or medium term needs. For anything else, other options like a Power of Attorney could be considered. This factsheet helps you, or your third party, know what to expect when being asked to be added onto an account.

When would third party access be needed

There are various reasons why someone might need extra help with their accounts. Here are some examples:

- The account holder will be going into hospital or will need to stay at home for a known period
- The account holder plans on leaving the country for an extended duration and will find it difficult to manage or look after their accounts
- The account holder requires a third party to support them with their day to day banking needs

In situations like this, having an extra person to help with their accounts can be reassuring. There are options for both permanent and temporary support.

Who can be registered as a third party

To be a registered third party you must be over the age of 18.

What accounts can have third party access

- Third party access can be given on any Santander International bank account or savings account. If the account has more than one owner, like a joint account, we will ask all account holders to give their authority to add a third party to the account
- We are unable to register this access on any other products that we offer, such as a mortgage. Contact us to find out what your options are if you need help in managing another type of product

How does third party access work

We will register the third party to your account to enable them to act on the account, which will permit them to have most of the same information and services you have. If asked for, and the facilities are available on the type of account, we will give the third party a Visa debit card and their own credentials to use for online and mobile banking. The telephone banking password setup will be shared with the other parties to the account.

The third party does not become an account holder (or owner), which means they are not able to make decisions about the account (such as closing the account or updating your personal details), and there will be some restrictions on what they can do, like applying for a mortgage in the account holder's name or change signatories on the account.

It is important to understand that the account holder is responsible for the transactions made by their third party. They are responsible for making sure the third party acts within the Terms & Conditions of the account which will apply to all the instructions the third party gives us.

What account access is provided

Once third party access has been registered, a third party is able to service the accounts in the following ways:

- Over the phone
- Online and mobile banking
- In writing or in person at our Isle of Man or Jersey Work Café
- Visa debit card (where available with a Gold Account)

What account services are not provided

Once third party access has been registered, they are able to use the accounts in all the same ways as an account holder, except that a third party cannot:

- Arrange or increase a mortgage or any other form of debt in the account holder name(s)
- Change the account holder's personal details such as an address or phone number
- Close an account

Removing a third party from an account

- The account holders or the third party can choose to cancel the third party mandate at any time by contacting us
- We will remove the third party access from any accounts if a request to register a Power of Attorney, Receiver or Deputy is received
- If the account holder should die, then we will remove the third party from all the accounts they are registered on for that account holder, and they will no longer be able to view or transact on any of the account holder's accounts

What happens when an account holder has lost capacity?

This depends on where the account is held.

- **Isle of Man accounts:**
In the event that there is no Power of Attorney and the individual lacks mental capacity, then an application may be made to the Isle of Man courts to appoint a Receiver. The Receiver can be a close friend, family member or a professional such as an advocate
- **Jersey accounts:**
The Court of Protection makes decisions for people who are unable to make decisions for themselves and there is no Power of Attorney in existence. All applications must be made via a Jersey legal representative to the Royal Court of Jersey for a Court of Protection Deputyship order, and a person known as a Deputy will be appointed to manage the affairs of the person who lacks mental capacity. More than one person can be appointed, and it could be a relative, or a professional such as a solicitor or accountant

Managing joint accounts when one account holder has lost capacity

If one of the joint account holders no longer has mental capacity it's imperative that you inform us as soon as possible. The account may be temporarily restricted (allowing essential transactions) or permanently restricted if the account mandate requires both account holders to sign. This restriction may remain in place until either an existing Power of Attorney or a Receiver/Deputy is registered with us.

Visa debit cards, telephone, online and mobile banking will be cancelled for the account holder who no longer has capacity. The remaining account holders will be required to reset their telephone banking password.

Setting up a Power of Attorney in advance of either of the account holders losing capacity can help mitigate the impact of a life changing illness. If you lose capacity and a Power of Attorney has not been created, then depending on where the account is held, an application will need to be made to either the Isle of Man courts for a Receiver to be appointed or the Jersey Court of Protection for a Deputy appointed.

We recommend that you seek personal legal advice when planning for the future.

To find out more



08000 84 28 88 if calling from a UK landline or mobile, or +44 (0)1624 641 888 if calling from overseas
Monday to Friday 9am to 5pm (UK time), except Wednesdays when we open at 9.30am



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