Power of Attorney Application

United Trust Bank can set up Power of Attorney (POA) for existing customers subject to the POA being registered with the Office of the Public Guardian. Once you have completed this form, please email it to deposits@utbank.co.uk.

Section A

Please provide the details of one of the donor's UTB accounts.

Donor's Account Number:

Please complete all sections in full

Section B

Donor applicant

Title:

Forename(s):

Surname:

Date of birth:

Contact Preferences

Preferred communication channels. Tick all that apply:

☐ Email ☐ Post ☐ Telephone ☐ SMS

Home address:

Postcode:

Telephone (home):

Mobile:

Email

Section C

Attorney applicant 1

Title:

Forename(s):

Surname:

Date of birth:

Country of birth:

Nationality:

Occupation:

Years in current employment:

National Insurance Number:

Home address:

Postcode:

Telephone (home):

Mobile:

Email:

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

Previous home address:

Postcode:

Country:

When did you move here:

Attorney applicant 2 (if applicable)

Title:

Forename(s):

Surname:

Date of birth:

Country of birth:

Nationality:

Occupation:

Years in current employment:

National Insurance Number:

Home address:

Postcode:

Telephone (home):

Mobile:

Email:

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

Previous home address:

Postcode:

Country:

When did you move here:

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Section D

Attorney correspondence
Please note all correspondence wil be sent to attorney applicant 1 as the main point of contact:

Contact preferences attorney applicant 1

Preferred communication channels. Tick all that apply:

☐ Email ☐ Post ☐ Telephone ☐ SMS

Marketing Consent
To be completed by attorney applicant 1

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 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

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, 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.**

Contact preferences attorney applicant 2 (if applicable)

Preferred communication channels. Tick all that apply:

☐ Email ☐ Post ☐ Telephone ☐ SMS

Marketing Consent
To be completed by attorney applicant 2

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

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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 E

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

____

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

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

____

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

Attorney applicant 1

☐ Braille ☐ Large print ☐ Audio CD

Attorney applicant 2 (if applicable)

☐ Braille ☐ Large print ☐ Audio CD

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Section F

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 1

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

Signature:

Date:

Name:

Attorney applicant 2 (If applicable)

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

Signature:

Date:

Name:

Section G

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?

☐ Yes ☐ No

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.**

Section H

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 need 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 (beginning with the letter V).

Secure access code: V — ☐☐☐☐ — ☐☐☐☐ — ☐☐☐☐

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 ☐

Now you have completed this form please email it to deposits@utbank.co.uk.

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Financial Services Compensation Scheme (FSCS) Depositor Protection Information Sheet

The Financial Services Compensation Scheme ('FSCS') protects deposits made by most individuals and businesses. Your account statement will confirm whether your deposits with United Trust Bank Limited are eligible for FSCS protection. Details of certain exclusions from the FSCS's protection are set out in the exclusions list after this information sheet.

Limit of protection
£120,000 per depositor per bank, building society or credit union.

If United Trust Bank Limited goes out of business the eligible deposits will be added up and the £120,000 will be applied to the total balance. For example, if you hold a savings account with £80,000 and a current account with £50,000, FSCS will pay you £120,000 and you may lose £10,000.

To ensure the FSCS can pay you promptly please ensure that United Trust Bank Limited has your up-to-date contact details including your email address.

Joint and group accounts
Each eligible account holder is entitled to £120,000 protection in total. For example, if there are two account holders, you will each be entitled to £120,000 protection, giving a total of £240,000.

Eligible deposits in business accounts are treated as if made by a single depositor. This means these types of account will only be protected up to £120,000.

Temporary high balances
If you have a 'temporary high balance' you may be entitled to more than £120,000 protection for six months from when the amount was first deposited or legally transferred. Temporary high balances are deposits connected with certain events, including:

(a) Transactions relating to the purchase and sale of your main home.
(b) Major life events such as death, your marriage or civil partnership, divorce, retirement, redundancy, disability or incapacity.
(c) Compensation for personal injuries or wrongful conviction.

How the FSCS will pay you
FSCS will typically return deposits within seven business days by cheque or electronic payment into an alternative account. Payments may take longer in exceptional circumstances, for example if there is a temporary high balance, or the deposit is held on behalf of underlying beneficiaries.

Contact details for further questions about your account
United Trust Bank Limited
Deposits Department, 1 Ropemaker Street, London EC2Y 9AW
Tel: 020 7190 5599 Email: deposits@utbank.co.uk

Contact details for more information on FSCS protection
You can find more information on FSCS protection on its website at **www.fscs.org.uk** or by contacting the FSCS using the details below:

Telephone: 0800 678 1100
Email: enquiries@FSCS.org.uk

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Financial Services Compensations Scheme Exclusions List

As set out in the Depositor Protection Information Sheet, deposits held by individuals and businesses will be generally eligible for FSCS protection up to the compensation limit. However, some exclusions do apply. Details of the most common exclusions are set out below. For full details of the exclusions please see the Depositor Protection Part of the PRA Rulebook.

A deposit is excluded from protection if it meets any of the following criteria:

(1) The account holder is:

- a credit institution
- a financial institution
- an investment firm
- an insurance undertaking
- a reinsurance undertaking
- a collective investment undertaking
- a pension or retirement fund
- a public authority, other than a small local authority.

Note that:

a) Deposits held on behalf of underlying beneficiaries who are eligible for FSCS protection, are not excluded.

b) Personal pension schemes, stakeholder pension schemes or occupational pension schemes for micro, small and medium sized companies are not excluded.

(2) It is not held at a UK establishment of a bank, building society or credit union. Or, in the case of a bank, building society or credit union incorporated in the UK, it is not held at an establishment in Gibraltar.

(3) The deposit is involved in any transactions where there is a link to a criminal conviction for money laundering. For example, it is transferred from an account held by someone who has been convicted of money laundering.

November 2025

United Trust Bank Limited, One Ropemaker Street, London EC2Y 9AW
Telephone: 020 7190 5599 Fax: 020 7190 5550 Email: deposits@utbank.co.uk
www.utbank.co.uk

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