



**THE
FAMILY**
BUILDING
SOCIETY

**PROVIDING YOU WITH
A LITTLE EXTRA SUPPORT**

AT FAMILY BUILDING SOCIETY,
WE ARE COMMITTED TO
PROVIDING A PERSONAL
APPROACH TO SAVINGS
AND MORTGAGES AND WE
STRIVE TO CATER FOR OUR
CUSTOMERS' NEEDS.

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PROVIDING YOU WITH A LITTLE EXTRA SUPPORT

It's just as important to us as it is to you when it comes to protecting your money. Our guide offers information on the options you have if you (or a family member) need a bit of extra support managing your finances, whether it's short term or for the foreseeable future.

Our guide will also give you some handy information on being fraud aware and tips on how to help you and your loved ones stay safe from frauds and scams. If you would like to talk about any of the points discussed in this guide, please give our friendly team a call on **03330 140144**.

IF YOU NEED EXTRA SUPPORT MANAGING YOUR ACCOUNT(S), YOU DON'T HAVE TO TELL US WHY IF YOU DON'T FEEL COMFORTABLE IN DOING SO. OUR FRIENDLY TEAM WILL STILL BE ABLE TO TALK TO YOU ABOUT THE DIFFERENT OPTIONS AVAILABLE TO YOU.

IF YOU WOULD LIKE SOMEONE TO SPEAK TO US ON YOUR BEHALF, PLEASE GET IN CONTACT WITH US SO WE CAN HELP YOU SET THIS UP.

WHAT IS THIRD PARTY SUPPORT?

If you think you could do with a little extra support managing your account(s), you can appoint someone you trust such as your children, a sibling, a partner or a close friend to lend a helping hand and give you peace of mind. This can be a temporary or permanent solution.

IF YOU FEEL YOU NEED EXTRA HELP, DON'T WORRY, YOU ARE NOT ALONE.

1 in 6

adults have literacy skills that are equivalent to literacy levels at age 5-7 (National Literacy Trust, 2015)



1 in 14

over 65s have dementia (Alzheimer's Research UK, 2018)



1 in 6

people aged 16+ had experienced symptoms of a common mental health problem, such as depression or anxiety, in the past week (Survey of Mental Health and Wellbeing, England, 2016)



50%

of adults in England have characteristics of potentially needing extra help (FCA's Financial Lives Survey, 2020)



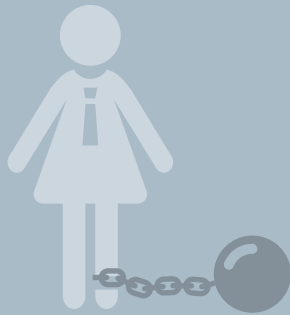
WHO IS IT FOR?

There are many reasons why you might want or need a little extra help, such as:

- You're living abroad
- You can't leave the house easily
- Short-term or long-term illness
- Injury
- Communication difficulties (for example, if English is not your first language or you find it difficult to talk)
- Failing eye sight or hearing
- Poor mental health
- Change in circumstances (for example, bereavement, divorce or job loss)
- You're a victim of economic or financial abuse (for example, another person is controlling your financial decisions, or access to your funds)

1 in 4

women report experiencing economic abuse after leaving the abuser



8 in 10

women said their mental health has been affected by financial abuse



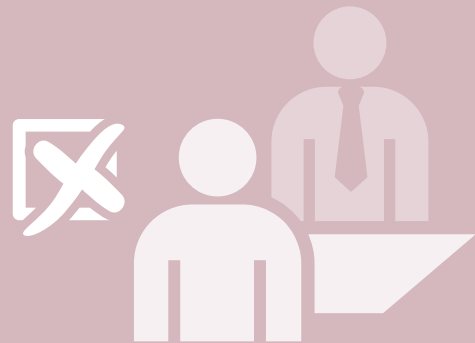
Just under half

of survivors of abuse who have children said they did not have enough money to pay for essentials for the children



1 in 3

survivors of abuse said they had to give up their home because of the economic abuse they had experienced



8 in 10

women said economic abuse spanned more than five years (compared to two in ten men)



4 in 10

survivors of economic abuse felt their long-term employment prospects/ earnings were worse because of the abuse they had experienced

(Surviving Economic Abuse, 2020)

YOUR OPTIONS

Third-party mandate

You can appoint a trusted third party, such as a family member or friend, to authorise payments from your savings account on your behalf. This might be suitable if you are unable to access your account or if you would like help carrying out payment transactions. It's important to note that a third-party mandate allows you to transact on an account only – you cannot obtain account information.

Our third-party mandate is valid for 12 months, so you will need to complete a new form after 12 months if it's still needed.

You can find our third-party mandate form on our website familybuildingsociety.co.uk/useful-info

Authority to Release Information

You can appoint a trusted third party, such as a family member or friend, to obtain information about your account. This authority is valid for 12 months, so you will need to complete a new form after 12 months if it's still needed.

You can find our Authority to Release Information form on our website
familybuildingsociety.co.uk/useful-info

Ordinary Power of Attorney (PoA)

Putting a PoA in place will allow your trusted person(s) (known as your attorney) to make financial decisions on your behalf. You can limit the authority you give your attorney so they can only deal with certain things, such as your savings accounts but not your mortgage.

You are only able to set up a PoA whilst you have the mental capacity to make decisions. It's important to note that an Ordinary PoA is only valid while you have the mental capacity to make decisions.

You can find our form to register a Power of Attorney with us on our website
familybuildingsociety.co.uk/useful-info

Lasting Power of Attorney (LPA)

Putting an LPA in place offers security for you and your loved ones and lets you decide what should happen if old age, illness or injury leaves you unable to deal with your own affairs.

You can give a trusted person the legal authority to make decisions on your behalf if you no longer want to make the decisions yourself or if you lose the mental capacity to do so.

Enduring Power of Attorney (EPA)

EPAs were replaced by LPAs in October 2007. If you made an EPA, or were appointed as an attorney under an EPA, before 1 October 2007, this should still be valid.

Court of Protection

If you lose the capacity to operate your finances and do not have an LPA in place, an application can be made to the Court of Protection for a friend or family member to take control of your account(s). If there is no appropriate person, this can be done by a solicitor.

You can find our Deputy Details form to register a Court of Protection Order on our website
familybuildingsociety.co.uk/useful-info

Department for Work and Pensions (DWP) appointee

If you find it difficult to manage your own benefits, for example because of loss of physical or mental capacity, a family member or friend can apply to the DWP to become your appointee. An appointee can claim and manage your benefits on your behalf. They would also be able to access information from the DWP about you and your benefits.

It's important to note that appointeeship is limited to managing a person's benefits and the small amount of savings that may be associated with receiving those benefits.



DO YOU OR A LOVED ONE NEED HELP MANAGING AN ACCOUNT?

There are different options available for getting help to manage your or someone else's finances, either now or in the future. If you have any questions on setting up additional help on your account, please call our Family Service Team on **03330 140144**.

HOW WE CAN HELP

Our specially trained team are here to help and provide an extra bit of support if you need it. They are also able to help if you need your letters in a larger print, if you find it easier to be contacted by phone or in writing, or to discuss something you have received from us and you need some clarification. You can even ask to speak to the same person every time so they are familiar with your needs.

We can also consider allowing more time if necessary for you to respond or make a decision, and we can signpost to external specialist help.

If you would like to discuss your options or have any specific needs, please call our friendly team on **03330 140144**.

AUTHORITY GRID KEY

- ¹ If someone becomes mentally incapable without having executed either an EPA or LPA, to deal with their property and affairs, it will be necessary to apply to the Court of Protection.
- ² Available in England & Wales where an account holder is officially classified as missing.
- ³ A DWP appointee is a person who applies for the right to deal with the benefits of someone who can't manage their own affairs because they're mentally incapable or severely disabled.
- ⁴ Where a customer has lost the ability to speak on the phone or go to Branch.
- ⁵ Limited to savings accounts where one signatory can authorise transactions. Not available when two or more signatories are required to authorise transactions.
- ⁶ Address changes will be allowed in certain circumstances, for example from residential to care home address. This will require supplementary evidence.
- ⁷ Supplementary evidence required.

*The grid on page 7 is for guideline purposes only. Each case will be reviewed and dealt with on an individual basis.

If you'd like this document in another format such as large print, braille or audio, please call **03330 140144**.

AUTHORITY GRID

The table shows when it's possible to set up each of the options detailed on page 3 and the authority your trusted person may have on your account(s) with Family Building Society.

Authority to Release Information	Third-Party mandate	Ordinary Power of Attorney	Lasting Power of Attorney	Enduring Power of Attorney (Pre Oct 2007)	Court of Protection Order ¹	DWP appointee ³	Missing Person's Guardian Order ²
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SETTING UP AN AUTHORITY

Before account holder has lost mental capacity	✓	✓	✓	✓	✓	✗	✗	✓
After account holder has lost mental capacity	✗	✗	✗	✗	✗	✓	✓	✓

MANAGE ACCOUNTS

Before account holder has lost mental capacity	✗	✗*	✓	✓	✓	✗	✗	✓
After account holder has lost mental capacity	✗	✗	✗	✓	✓	✓	✓	✓
After account holder has lost physical capacity ⁴	✗	✗*	✓	✓	✓	✗	✓	✓

ACTIVITY PERMITTED AFTER AUTHORITY SET UP

Obtain information about the account holders account(s)	✓	✗*	✓	✓	✓	✓	✓	✓
Open accounts in the account holders name	✗	✗	✓	✓	✓	✓	✗	✓
Close accounts in the account holders name	✗	✓	✓	✓	✓	✓	✓	✓
Transfer money to the account holder's nominated bank account	✗	✓	✓	✓	✓	✓	✓	✓
Withdraw cash at Branch (if permitted by account)	✗	✓	✓	✓	✓	✓	✓	✓
Deposit money by cheque or by bank transfer	✓	✓	✓	✓	✓	✓	✓	✓
View accounts online (must be registered to our Online Service)	✗	✗*	✓	✓	✓	✓	✓	✓
Manage accounts online (must be registered to our Online Service) ⁴	✗	✗*	✓	✓	✓	✓	✓	✓
Access and manage account by phone ⁵	✗	✗*	✓	✓	✓	✓	✓	✓
Hold a passbook (if issued by account)	✓	✓	✓	✓	✓	✓	✓	✓
Apply for a new mortgage	✗	✗	✗	✓	✓	✗*	✗	✗*
Change address for correspondence on account (Restrictions apply) ⁶	✗	✗	✓	✓	✓	✓	✓	✓
Change nominated bank account (must be in account holder's name) ⁷	✗	✗	✓	✓	✓	✓	✓	✓

FRAUDS AND SCAMS

JUST AS YOU WOULD EXPECT, WE HAVE ANTI-FRAUD MEASURES IN PLACE, FROM OUR OWN SECURITY SYSTEMS THAT PROTECT YOUR DATA, TO OUR STAFF WHO ARE TRAINED TO SPOT POTENTIAL SCAMS.

WE'RE ALSO PROUD TO HAVE RECEIVED CYBER ESSENTIALS PLUS ACCREDITATION, MEANING WE HAVE THE NECESSARY TECHNICAL SECURITY AND CONTROLS IN PLACE TO ENSURE CUSTOMER DATA IS SAFE AND SECURE.

WHAT ARE THE COMMON TYPES OF FRAUDS AND SCAMS?



Authorised Push Payment Fraud

is when fraudsters deceive you into transferring your money into their account. It's commonly done by phone, email or social media; the fraudster may pretend to be your bank, a solicitor or the police.



Phishing

is when fraudsters try to get your sensitive information such as your bank login(s) and password(s) via email. The email usually contains a link which takes you to an unsafe website, where it asks you to put in your sensitive information.



Vishing

is when fraudsters make unsolicited phone calls asking you to provide personal information, such as bank details or credit card numbers, which will then be used for identity theft.



Pharming

is when fraudsters use malicious code to 'infect' your personal computer. This code often redirects anything you click on to another website without you knowing. A safe and secure website will start with 'https'.

WATCH OUT FOR FRAUDS AND SCAMS

Although technology is helping our industry reduce the risk of crime, fraudsters and scammers are upping their game.

That's why it's important to be extra vigilant when buying products and services, and recognise the signs of something being not quite right.



43%

of over 65s believe they have been targeted by scammers
(Age UK, 2017)

We have many anti-fraud and data protection measures in place to help keep our customers safe, but there are also things you can do to help yourself.



Never:

- tell anyone your PIN or passwords
- feel embarrassed to turn away a cold caller
- allow a caller to access your computer remotely, just hang up
- open suspicious texts, pop ups, links or attachments in emails; delete them



Don't

- assume an email, call or text is genuine. Try to verify the sender / caller
- use the same password for multiple logins
- give out your personal details
- allow yourself to be rushed. A genuine organisation won't mind waiting



Always

- be alert that scams exist
- know who you are speaking to
- be wary of unusual payment requests
- stay in control; don't panic and make a decision you'll later regret
- listen to your instincts, if it doesn't feel right, question it

For more information and helpful tips on how to help protect yourself against frauds and scams visit
familybuildingsociety.co.uk/fraud-and-scams

HELPFUL CONTACTS

Action Fraud

Phone: 0300 123 2040
actionfraud.police.uk

Action on Elder Abuse

Phone: 0808 808 8141
elderabuse.org.uk

AdviceUK

Phone: 0300 777 0107
adviceuk.org.uk

Age UK

Phone: 0800 169 6565
ageuk.org.uk

Alzheimer's Society

Phone: 0330 333 0804
alzheimers.org.uk

British Dyslexia Association

Phone: 0333 405 4555
bdadyslexia.org.uk

Carer's Allowance Unit

Phone: 0800 731 0297
gov.uk/carers-allowance-unit

Citizens Advice

Phone: 0344 411 1444
citizenadvice.org.uk

Cruse Bereavement Care

Phone: 0808 808 1677
cruse.org.uk

Future Pensions Centre

Phone: 0800 731 0175
gov.uk/future-pension-centre

GOV.UK

gov.uk

Macmillan Cancer Support

Phone: 0808 808 0000
macmillan.org.uk

Mind

Phone: 0300 123 3393
mind.org.uk

Money Helper

Phone: 0800 138 7777
moneyhelper.org.uk

National Domestic Violence Helpline

Phone: 0808 200 0247
nationaldahelpline.org.uk

Pension Wise

Phone: 0800 138 3944
moneyhelper.org.uk/en/pensions-and-retirement/pension-wise

Stroke Association

Phone: 0303 303 3100
stroke.org.uk

If you need this document in an alternative format please call us on **03330 140140**.

To find out more, please contact our New Business Team:



familybuildingsociety.co.uk



03330 140140



newbusiness@familybsoc.co.uk

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Family Building Society is a trading name of National Counties Building Society which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Firm Reference No.206080
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