

SCOTTISH WIDOWS BANK

# AUTHORISED POWER OF ATTORNEY / ACCOUNT MANDATE FORM

Please return to:

Customer Services, Scottish Widows Bank, PO Box 12757, 67 Morrison Street, Edinburgh EH3 8YJ Telephone: 0345 845 0829

Please note that a separate form is required for each account held with us. Additional forms are available on our website, [www.scottishwidowsbank.co.uk](http://www.scottishwidowsbank.co.uk), or on request from our customer service team either by telephone or by post.

If you require any assistance please call our customer service team on the number above.  
Lines are open 8am to 6pm Monday to Friday (Wednesday from 10am).

Date (DD MM YYYY)

Name of Account Holder(s)

Account Number

Type of Account

## A. DETAILS OF AUTHORISED PERSON

Title Mr Mrs Miss Ms Other (please specify)

First Name(s)

Surname

Address

Postcode

**For Authorised Powers of Attorney only:**

Please tell us where you'd like future correspondence to be sent: To the account holder only To the Power(s) of Attorney only  
To both the account holder and Power(s) of Attorney

Date of birth (DD MM YYYY)

Sex Male Female

Occupation

Country of Nationality

Town/City of Birth

Daytime Telephone Number

Evening Telephone Number

To grant authority to a Power of Attorney we require either the original or a certified copy of the Power of Attorney form. Any original documents will be sent back once necessary checks are complete. Copied documents can be certified by an FCA regulated financial adviser or broker, a representative of a UK bank or other financial institution regulated by the FCA and PRA, certified or chartered accountant, a solicitor or lawyer or an embassy, consulate or high commission of the country of issue. The copied document must be signed, dated and bear the company/official stamp on each page.

## B. PRIVACY STATEMENT

It is important that you understand how the personal information you give us will be used. Therefore please read our short privacy notice below before continuing with this application.

Note: The words 'you' and 'your' refer to the applicant(s) and may be taken to mean the plural as well as the singular. The words 'our', 'we' and 'us' refer to Scottish Widows Bank.

### PRIVACY STATEMENT

#### Who looks after your personal information

Your personal information will be held by Scottish Widows Bank, a trading name of Lloyds Bank plc, which is part of the Lloyds Banking Group. More information on the Group can be found at [www.lloydsbankinggroup.com](http://www.lloydsbankinggroup.com)

#### How we use your personal information

We will use your personal information:

- to provide products and services, manage your relationship with us and comply with any laws or regulations we are subject to (for example the laws that prevent financial crime or the regulatory requirements governing the products we offer).
- for other purposes including improving our services, exercising our rights in relation to agreements and contracts and identifying products and services that may be of interest.

To support us with the above we analyse information we know about you and how you use our products and services, including some automated decision making. You can find out more about how we do this, and in what circumstances you can ask us to stop, in our full privacy notice.

#### Who we share your personal information with

Your personal information will be shared within Lloyds Banking Group and other companies that provide services to you or us, so that we and any other companies in our Group can look after your relationship with us. By sharing this information it enables us to better understand our customers' needs, run accounts and policies, and provide products and services efficiently. This processing may include activities which take place outside of the European Economic Area. If this is the case we will ensure appropriate safeguards are in place to protect your personal information. You can find out more about how we share your personal information with credit reference agencies below and can access more information about how else we share your information in our full privacy notice.

#### Where we collect your personal information from

We will collect personal information about you from a number of sources including:

- information given to us on application forms, when you talk to us in branch, over the phone or through the device you use and when new services are requested.

- from analysis of how you operate our products and services, including the frequency, nature, location, origin and recipients of any payments.
- from, or through, other organisations (for example card associations, credit reference agencies, insurance companies, retailers, comparison websites, social media and fraud prevention agencies).
- In certain circumstances we may also use information about health or criminal convictions but we will only do this where allowed by law or if you give us your consent.

You can find out more about where we collect personal information about you from in our full privacy notice.

#### Do you have to give us your personal information

We may be required by law, or as a consequence of any contractual relationship we have, to collect certain personal information.

Failure to provide this information may prevent or delay us fulfilling these obligations or performing services.

#### What rights you have over your personal information

The law gives you a number of rights in relation to your personal information including:

- The right to access the personal information we have about you. This includes information from application forms, statements, correspondence and call recordings.
- The right to get us to correct personal information that is wrong or incomplete.
- In certain circumstances, the right to ask us to stop using or delete your personal information.
- From 25th May 2018 you will have the right to receive any personal information we have collected from you in an easily re-usable format when it's processed on certain grounds, such as consent or for contractual reasons. You can also ask us to pass this information on to another organisation.

You can find out more about these rights and how you can exercise them in our full privacy notice.

#### Other individuals you have financial links with

We may also collect personal information about other individuals who you have a financial link with. This may include people who you have joint accounts or policies with such as your partner/spouse, dependents, beneficiaries or people you have commercial links to, for example other directors or officers of your company.

We will collect this information to assess any applications, provide the services requested and to carry out credit reference and fraud prevention checks. You can find out more about how we process personal information about individuals with whom you have a financial link in our full privacy notice.

## B. PRIVACY STATEMENT (CONTINUED)

### How we use credit reference agencies

In order to process your application we may supply your personal information to credit reference agencies (CRAs) including how you use our products and services and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We may also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time, information on funds going into the account, the balance on the account and, if you borrow, details of your repayments or whether you repay in full and on time. CRAs will share your information with other organisations, for example other organisations you ask to provide you with products and services. Your data will also be linked to the data of any joint applicants or other financial associates as explained above.

You can find out more about the identities of the CRAs, and the ways in which they use and share personal information, in our full privacy notice.

### How we use fraud prevention agencies

The personal information we have collected from you and anyone you have a financial link with may be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in our full privacy notice.

### Our full privacy notice

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our full privacy notice, which you can find at [http://www.scottishwidows.co.uk/bank/about-us/full\\_privacy\\_notice.html](http://www.scottishwidows.co.uk/bank/about-us/full_privacy_notice.html) or you can ask us for a copy.

### How you can contact us

If you have any questions or require more information about how we use your personal information please contact us using <https://www.scottishwidows.co.uk/secure/forms/bank/global/product-enquiries> You can also call us on **0345 845 0829** (or **0044 131 655 2000** from overseas).

If you feel we have not answered your question Lloyds Banking Group has a Group Data Privacy Officer, who you can contact on **0345 845 0829** (or **0044 131 655 2000** from overseas) and tell us you want to speak to our Data Privacy Officer.

### Version Control

This notice was last updated in February 2018.

## C. SECURITY PASSWORDS FOR AUTHORISED PERSON

In order to provide telephone access we require details to be included for numbers 1 and 2. Please note that number 3 (Customer Code Word) is optional.

1. First primary school
2. Mother's maiden name
3. Customer code word (optional)

When receiving telephone instructions we will ask for the above passwords. Always take responsible steps to keep the passwords and other security information secret at all times. This is essential to help prevent fraud and protect the accounts. Take care when storing or disposing of information about your accounts. You should take simple steps such as shredding printed material.

It is essential that you tell us as soon as possible if you suspect or discover someone else knows your security information. Call our customer service team Monday to Friday, 8am – 6pm (10am Wednesdays) on **0345 845 0829**.

Signature of Authorised Person

Please complete this section if you do not have a Power of Attorney

## D. CONFIRMATION

For mortgage accounts, authority without a Power of Attorney is restricted to account enquiries and information only.

**Account mandate holders without Power of Attorney can not close the account or amend account details.**

I/We request you to accept all telephone, written instructions and enquiries received from the person authorised (named in Section A).

This authority is to subsist until recalled by me/us in writing.

First customer signature

Second customer signature

Copies of our literature can be provided in large print or in Braille and additional assistance is available to any customer upon request.

If you have any special requirements please contact our customer service team on **0345 845 0829**.

Scottish Widows Bank is a trading name of Lloyds Bank plc. Registered office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales, no. 2065. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under number 119278.

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