



## How to give someone you trust permission to help with your account

A guide to getting support when you need it

## Ways you can get support

If you become unwell or unable to make financial decisions, you can appoint someone you trust to help you access information about your account or manage it for you.

You should consider speaking to someone, like a family member, friend or a professional such as your solicitor or accountant before deciding on the best option for you.

There are a number of options available depending on your circumstances:

Your options when you:	Informal access to your account	General Power of Attorney	Lasting Power of Attorney	Court of Protection order
Just need some help checking the balance and transactions on your account	✓	✗	✗	✗
Want someone to help manage your account while you're still able to make financial decisions	✗	✓	✓	✗
Are preparing for the future when you won't be able to make financial decisions	✗	✗	✓	✗
Are applying for power of attorney for someone who's no longer able to make financial decisions	✗	✗	✗	✓

## Opening a Cash ISA for someone else

To open a Cash ISA on behalf of someone else, you need to contact us first. This is because there are certain rules that apply to ISAs under power of attorney, and different processes to follow depending on whether the applicant is still able to make financial decisions for themselves.

If you already have an existing Cash ISA with us, you can give someone authority to act on your behalf for your account if it's already open.

# Give someone access to your account information

If you just need some help because you find it difficult to access your account online, you can give another person permission to talk to us about it for you. They'll be able to check your balance and transactions over the phone and help you get back online if you've been locked out of your account.

This person will **not** be able to:

- Add money to or withdraw money from your account.
- Close your account.
- Change any of your details, like your address.

How to set this up:

1. Download, complete and sign an access to information form. Both you and the person you'd like to give access to will need to sign this.
2. Send this form back to us in the post, to the address at the back of this leaflet.
3. Once we've received your form, we'll contact you once we've got their access set up.

## Who can be a witness?

Witnesses are the people who sign your power of attorney documents to confirm that they witnessed you and your attorney(s) signing and dating the documents too. The person who witnesses your signatures must be over 18, and can't be one of your attorneys.



## Giving someone you trust power of attorney over your account

This is a more formal arrangement and might be suitable for you if you need someone you trust to manage the money in your Marcus account. This person will act as your attorney under the agreed arrangements set out in a power of attorney or court order.

### What your attorney can do

It's up to you what you want your attorney to be able to do. You may want them to help you manage your account or make decisions about your account for you.

The arrangement you make can be a temporary one, or you can put it in place for the rest of your life. And you can always amend what your attorney(s) can do as your circumstances change. It's important that your attorney manages your account with your best interests in mind.

### Who can be your attorney?

Your attorney can be anyone you trust over the age of 18. This can be a friend or relative, or a professional like your accountant or solicitor.

You can have more than one attorney, but you need to decide how they will be able to act:

Jointly	Jointly and separately
<p>This means all your attorneys must act together, making joint decisions about your accounts.</p> <p>If one of your attorneys becomes bankrupt, loses their mental capacity or dies then your power of attorney arrangement will be cancelled.</p>	<p>This means your attorneys can act individually or together to make decisions about your accounts.</p> <p>If one of your attorneys becomes bankrupt, loses their mental capacity or dies then your power of attorney arrangement won't be affected.</p>

## General Power of Attorney

This might be helpful if you want to allow someone else to help you manage your Marcus account and the money in it. You will still be able to manage your account yourself.

This person **will** be able to:

- Add money to and withdraw money from your account.
- Unlock your account.
- Change any of the details on your account, including your address.
- Close your account.

A General Power of Attorney is only valid while you're still able to make your own financial decisions.

How to set this up on your Marcus account:

1. Once you've chosen your attorney(s), you'll need a General Power of Attorney document. You should speak to your solicitor or [Citizens Advice](#) if you're unsure how to do this.
2. Once you've got your General Power of Attorney, you can put this in place with us. To do this you'll need to download, complete and sign our add an attorney, deputy or representative form.
3. Send both the General Power of Attorney document and the form to us in the post, along with any of the supporting documents we ask for on the form.
4. Once we've received your documents, we'll contact you and your attorney(s) within three working days to confirm the details, and again once we've got the power of attorney set up.

Note: General Power of Attorney can't be used to open a Cash ISA on behalf of someone else, unless that person is a member of the armed forces on active service.



### Creating a General Power of Attorney document

If you don't already have a General Power of Attorney document in place, you can download our template to create one just for your Marcus account.

**Please note:** you'll still need to complete and return the add an attorney form to set up a General Power of Attorney on your Marcus account.

## Lasting Power of Attorney

This might be helpful if you're preparing for a time when you may no longer be able to make your own financial decisions and want to allow someone to manage your money and Marcus account for you.

### This person **will** be able to:

- Add money to and withdraw money from your account.
- Unlock your account.
- Change any of the details on your account, including your address.
- Close your account.

As long as you're able to make financial decisions, you'll still be able to manage your account yourself too. If a time comes when you're no longer able to make decisions yourself, Lasting Power of Attorney means your attorney(s) can take care of your account for you.

You can't apply to be Lasting Power of Attorney for someone who is no longer able to make their own decisions.

### How to set this up:

1. Once you've chosen your attorney(s), you'll need to create and register Lasting Power of Attorney documents. How you do this depends on where you live:
  - [England and Wales: Lasting Power of Attorney](#)
  - [Scotland: Continuing Power of Attorney](#)
  - [Northern Ireland: Enduring Power of Attorney](#)
2. Once you've got your documents, you'll be able to put your lasting power of attorney in place with us. To do this, you'll need to download, complete and sign our add an attorney, deputy or representative form.
3. Send this form to us in the post, along with your lasting power of attorney documents and any other supporting documents we ask for on the form.
4. Once we've received your documents, we'll contact you and your attorney(s) within three working days to confirm the details, and again once we've got the power of attorney set up.

#### Note:

In England and Wales Lasting Power of Attorney replaced what used to be known as Enduring Power of Attorney in 2007. If you arranged your Enduring Power of Attorney before 2007, it can still be used to manage your accounts if you need it.

If you have an Enduring Power of Attorney for someone who can no longer make financial decisions, you'll need to register it with the [Office of the Public Guardian](#).

You'll also need to register an Enduring Power of Attorney with the Office of the Public Guardian if you want to open a Cash ISA on someone's behalf.



# Court of Protection order

If an individual is no longer able to make their own financial decisions and doesn't have valid power of attorney already in place, you'll need a Court of Protection order to manage their finances.

This is a legal document provided by the Court of Protection, and they'll decide who should have this responsibility, and what that person is able to do.

How to set this up:

1. Apply to the Court of Protection. The application process and type of order granted will depend on where you live:
  - [England and Wales: Deputyship](#)
  - [Scotland: Guardianship](#)
  - [Northern Ireland: Controllership](#)
2. Once you have this document you'll be able to put the Court of Protection order place with us. To do this, you'll need to download, complete and sign our add an attorney, deputy or representative form.
3. Send this form to us in the post, along with your Court of Protection order and any of the supporting documents we ask for on the form.
4. Once we've received your documents, we'll contact you and any other deputies within three working days to confirm the details, and again once we've got the order set up.

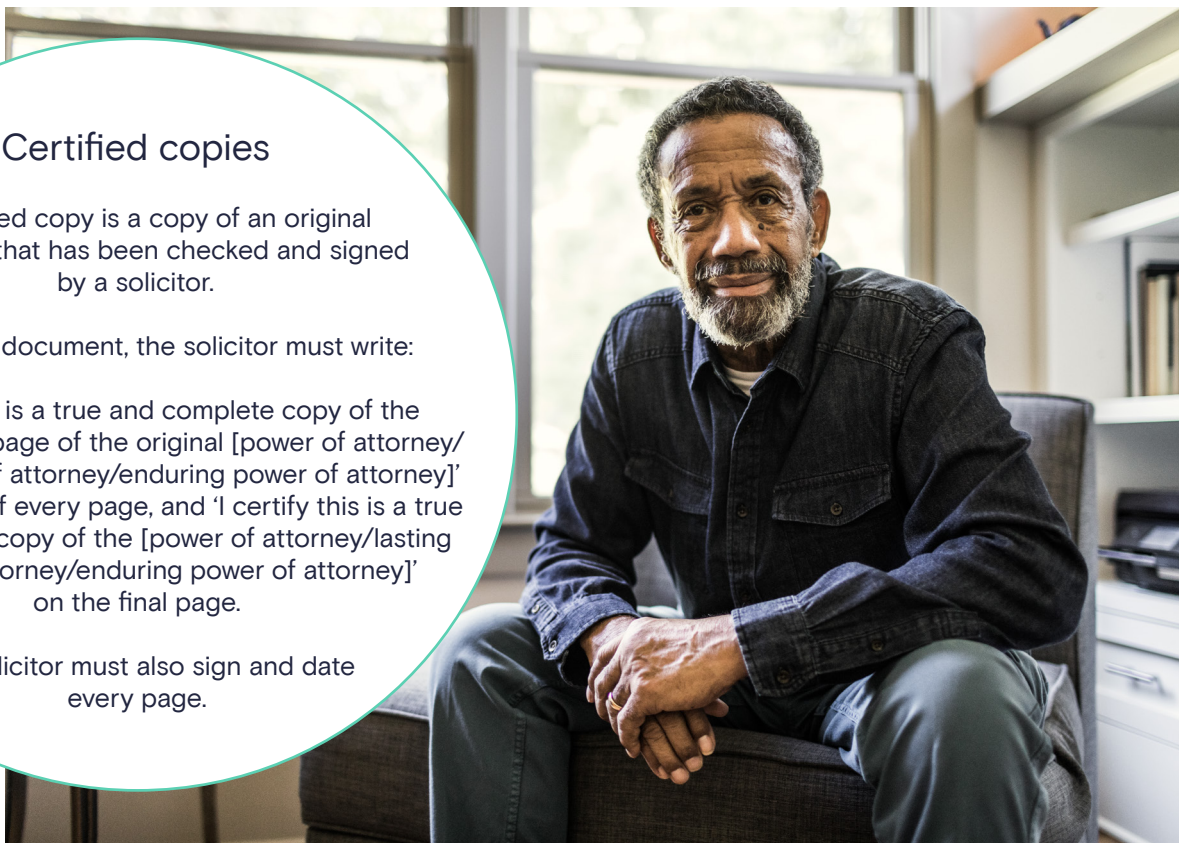
## Certified copies

A certified copy is a copy of an original document that has been checked and signed by a solicitor.

To certify a document, the solicitor must write:

'I certify this is a true and complete copy of the corresponding page of the original [power of attorney/lasting power of attorney/enduring power of attorney]' at the bottom of every page, and 'I certify this is a true and complete copy of the [power of attorney/lasting power of attorney/enduring power of attorney]' on the final page.

The solicitor must also sign and date every page.





## Contact us

0800 085 6789 or +44 203 901 3353 from abroad

8am to 8pm  
Monday to Friday

### | Post your documents to

Marcus UK  
PO Box 74787  
London  
EC4P 4JG

### | Useful links

[The Government website](#)

[How to certify a copy of a document](#)

[Office of the Public Guardian \(Scotland\)](#)

[Department of Justice in Northern Ireland](#)