

# Third Party Access: Helping you manage day-to-day banking.

There might be times when you need to ask someone you trust to help you manage your accounts with us for a while. Third Party Access would be suitable for short or medium term needs. For anything else, other options, like Power of Attorney, could be considered. This factsheet helps you, or your third party, know what to expect if they're added onto an account.

## When could third party access be useful?

There are a few reasons why third party access may be needed. 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 some time and will find it difficult to manage or look after their accounts
- The account holder needs extra help with their day to day banking needs

## Who can be a registered third party?

To be a registered third party you must:

- Be a UK resident
- Be over the age of 18

## What accounts can third party access be provided on?

- Third party access can be given on any Santander current accounts and most savings accounts. If the account has more than one person on it, like a joint account, we'll ask all account holders to give their authority to add someone on.
- We can't register this type of access on any other products, like a credit card, loan, mortgage or investment. If you need help with managing these, talk to us to find out what your options are.

## How does third party access work?

We'll register the third party on your account. This will let them act on the account and have most of the same information and services you have. We'll give the third party their own card and pin and their own security details for Online, Mobile and Telephone Banking. The third party will automatically receive a monthly paper statement. You can ask us to go paperless at any time. We can also, if requested, send you one statement every three months. Statements are available in alternative formats, such as Braille.

The third party is not an 'account holder' which means there are some limits on what they can do. For example, they can't close the account, use the Current Account Switch Service, or ask for an arranged overdraft.

It's important to understand, the account holder is responsible for the transactions made by their third party including for any unarranged overdraft created. The Terms and Conditions of the account will apply to the instructions the third party gives us.

## What account access is given?

Once third-party access has been registered, a third party can use the accounts in the following ways:

- In branch using their own card and PIN
- Over the phone on 0330 9 123 123
- Using Online or Mobile Banking, with some given restrictions

## What account access is not given?

- Arranging or increasing an overdraft or applying for a credit card or loan in the account holder's name
- Changing any of the account holder's personal details, for example their address or phone number.
- Making a same-day bill payment to a new payee. Payments can be set up for a future date, for example the following day.
- If your only relationship with Santander is as a Third Party on another customer's account, you may not be eligible for retailer offers. See our terms and conditions at [santander.co.uk](http://santander.co.uk) for more information.

## Removing a third party from an account?

- Either the account owner or third party can choose to cancel the third party access at any time - just visit any of our branches or call us on 0330 9 123 123 to request this.
- we'll remove the Third Party Access from any accounts if we're asked to register a Power of Attorney or a Court of Protection order.
- If we're told of a loss of mental capacity of either the account owner or the Third Party we'll remove this access.
- If the account holder passes away, then we'll remove the Third Party from all accounts they're registered on. That means they will no longer be able to view or transact on any of the account holder's accounts.



