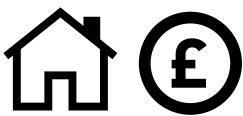




# Getting started as an attorney

## Property and financial affairs



### How to be an attorney

You've been appointed as an attorney under a lasting power of attorney (LPA).

The person who made the LPA (the 'donor') trusts you to make decisions for them if they lose mental capacity.

'Mental capacity' is the ability to make a specific decision at the time that it needs to be made.

The LPA covers the donor's property and money matters, such as:

- using their bank and building society current and savings accounts
- claiming, receiving and using their benefits, pensions and allowances
- paying their household, care and other bills
- buying or selling their home
- saving or making and selling investments.

The law says you must always act honestly and in the donor's best interests.

## What to do now

Talk to the donor about how they look after their finances. For example, do they:

- give birthday gifts to children or other friends and family (how much)?
- like spending on clothes, music or trips?
- donate to particular charities (how much)?
- want to sell or rent out their home if they move into a care home?
- prefer to keep a minimum bank balance?

Ask the donor where they keep financial information:

- benefits, pension and tax letters
- bills and bank or credit card statements
- the deeds of any property they own
- the LPA document.

Get certified copies of the LPA document

- If they have mental capacity, the donor can certify copies. See [www.gov.uk/power-of-attorney/certify](http://www.gov.uk/power-of-attorney/certify)
- A solicitor or notary will make them for a fee.

## Helping the donor

As an attorney, you must help the donor to reach their own decisions, if they can.

You can't decide for the donor just because you think their decisions are odd or unwise.

The law says that you must assume that someone can make decisions, unless it's shown that they can't.

## Help the donor to make decisions

- Check: can they make some decisions?
- Explain in different ways. Would using pictures, sign language or their native language help?
- If there are times when the donor cannot decide and the decision's not urgent, wait.

A lack of mental capacity is when a mind or brain problem stops a person making a specific decision when they need to.

## If the donor doesn't have mental capacity:

- follow any LPA restrictions or conditions
- try to follow guidance in the LPA
- ask others what the donor would do
- don't make assumptions based on the donor's age, behaviour, condition or appearance – think about what they as an individual would want.

## Avoid decisions that restrict the donor's freedom

Look for an option with less of an impact.

## Make decisions in the donor's best interests

Each decision must be the best choice for the donor, not just one that suits other people.

## Managing finances

Keep accounts by writing down income and bigger outgoings and gifts. Keep bills.

It's easier to keep the donor's and your money and property separate, unless you already have joint accounts or own a home together.

If the donor owns a property, check it's registered in their name with HM Land Registry and, if it's not, register it. Also, join the Property Alert Service. See [www.gov.uk/land-registry](http://www.gov.uk/land-registry)

## Dealing with banks and other companies

Banks, building societies and utility companies need proof that you're the attorney.

You should also tell the Department of Work and Pensions (DWP).

You may have to show them:

- the original LPA document or a certified copy, not a photocopy
- proof of who you are and where you live (such as a gas or electricity bill and passport or driving licence).

Speak to the manager or head office if you are having problems.

## Making gifts

Gifts can only be made if they are in the donor's best interests.

Spending must not harm the donor's care or quality of life. Gifts must be affordable.

You can still give charitable donations or family birthday presents, but you cannot spend a lot more or differently from the donor.

You cannot make profits or benefit personally from acting for the donor – it's against the law.

## Other attorneys

If there are other attorneys, the LPA will say how you act together:

- **jointly and severally** – you can decide with other attorneys or by yourself
- **jointly** – all attorneys must agree every decision
- **jointly for some decisions and jointly and severally for others** – you must agree decisions that are set out in the LPA with all the attorneys. You can make others alone.

If you have to make a decision jointly and you do not all agree, it cannot be made.

### Can't agree?

If you and other attorneys cannot agree, ask family and friends what the donor would want and what's in their best interests.

Use advocacy or mediation. Look online or ask at a library. If the donor is in a home or gets social care, ask staff for help.

You can contact OPG and we may be able to advise, or you may need to apply to the Court of Protection. This could cost £371 or more.

### **Before you act**

**THINK** – is this what the donor would want?

**CHECK** – can the donor be helped to make all or part of the decision?

**REMEMBER** – every decision must be in the donor's best interests.

# **Advice**

## **Age UK**

0800 169 6565

[www.ageuk.org.uk](http://www.ageuk.org.uk)

## **Alzheimer's Society**

0333 150 3456

[www.alzheimers.org.uk](http://www.alzheimers.org.uk)

## **British Banking Association**

'Guidance for people wanting to manage a bank account for someone else' leaflet

[www.bba.org.uk](http://www.bba.org.uk)

## **Citizens Advice**

[www.adviceguide.org.uk](http://www.adviceguide.org.uk)

## **Family Mediation Council**

[www.familymediationcouncil.org.uk](http://www.familymediationcouncil.org.uk)

## **Mind**

0300 123 3393

[www.mind.org.uk](http://www.mind.org.uk)

## **Money Advice Service**

0333 321 3434 (England)

0300 330 0520 (Wales)

[www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

## **Scope**

0808 800 3333

[www.scope.org.uk](http://www.scope.org.uk)

## More information

### **How to be a property and finances attorney (LP14)**

A guide for people who've been appointed attorneys for property and financial decisions or are considering taking on that role.

[www.gov.uk/government/publications/how-to-be-an-attorney](http://www.gov.uk/government/publications/how-to-be-an-attorney)

### **Mental Capacity Act 2005 Code of Practice**

The Code of Practice explains attorneys' duties.

[www.gov.uk/opg/mca-code](http://www.gov.uk/opg/mca-code)

### **GOV.UK**

Court of Protection, Department for Work and Pensions (benefits and pensions), HMRC (tax) and HM Land Registry (property ownership)

[www.gov.uk](http://www.gov.uk)

## How to contact us

Get advice, raise concerns or tell us if the donor's or your circumstances change (for example, if you move house).

### TELEPHONE

0300 456 0300

**Monday to Friday 9am to 5pm**

**Wednesday 10am to 5pm**

### TEXTPHONE

0115 934 2778

### EMAIL

[customerservices@publicguardian.gov.uk](mailto:customerservices@publicguardian.gov.uk)

### WEBSITE

[www.gov.uk/opg](http://www.gov.uk/opg)