

Servicecard Request for Power of Attorney



Please complete this form in BLOCK CAPITALS and in black ink. Please mark option boxes with an 'X'.

1. Account details

Account name _____ Account number

Account holding branch _____ Sort code

Additional accounts requiring Servicecards	Account number	Sort code	Account number	Sort code
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

2. Attorney details

I/We _____

Of (address) _____

Attorney for (donor) _____

Acting under the Power of Attorney dated (DD/MMM/YYYY)

And registered with: The Court of Protection **OR** The Office of the Public Guardian

OR Other (please specify) _____ On (DD/MMM/YYYY)

Apply for a Servicecard(s) together with associated Personal Identification Number(s) to be issued to me/us for use on the donor's account(s) detailed above.

3. Attorney confirmation

I/We, as attorney(s), agree that I/we and the donor are bound by the Servicecard/Cashcard Conditions of Use (as set out overleaf and as may be amended from time to time) a copy of which has been given to me/us and which I/we confirm having read. I/we acknowledge that all references to 'you' and 'your' in the Servicecard/Cashcard Conditions of Use are extended to mean, where the context so requires, me/us as attorney(s) for the donor.

If a Servicecard is issued to me/us on the account I/we understand that any existing cheque guarantee card or any Cashcard issued to me/us on the account will be cancelled and must thereafter be destroyed.

Signature of Attorney(s)

Name _____

Name _____

Date (DD/MM/YYYY) _____

Date (DD/MM/YYYY) _____

4. Customer confirmation - Only complete this section when there are other account holder(s) on the account in addition to the donor.

I/We authorise you to allow the attorney(s) to be issued with a Cashcard(s) for use on the account(s) on which I/we and the donor are account holders.

Main party signature

Joint party signature

Name _____

Name _____

Date (DD/MM/YYYY) _____

Date (DD/MM/YYYY) _____

Servicecard/Cashcard Conditions of Use

IMPORTANT NOTICE - Loss or Misuse of your Servicecard/Cashcard

If the card is lost or stolen, or you suspect that someone knows the PIN, you must phone us on **0870 6000 459 (+44 1423 700545 from abroad)**. If you are unable to communicate in any other way, you must write immediately to your **branch** or to **NatWest Card Loss Centre, Edinburgh Card Centre, PO Box 2000, The Younger Building, 3 Redheughs Avenue, Edinburgh EH12 9RB**.

GENERAL

These conditions apply to both Servicecards and Cashcards except the Cheque Guarantee provisions - Clauses 2 l) and m) which apply only to Servicecards.

Below are set out the definitions of the words and terms used in these conditions.

'account'	Your account with us to which transactions are debited.
'additional card'	A card we issue to another person (an additional cardholder) nominated by you.
'card'	Any card we provide for use on the account.
'PIN'	The personal identification number you use with the card.
'transaction'	Any payment made or cash withdrawn by you using the a card, or card number or PIN (except for cheques issued by you with payment guaranteed by use of the card number).
'We, us, our'	National Westminster Bank Plc.
'You, your'	The person or persons in whose name(s) the account is opened.

1. The card

- You (and any additional cardholder) must do the following:
 - Sign the card when you or the additional cardholder receive it.
 - Keep the card secure at all times and do not allow any other person to use it.
 - On receiving the PIN advice slip memorise the PIN and then immediately destroy the PIN advice slip.
 - Never write down the PIN in any way which could be understood by someone else.
- You (and any additional cardholder) must not use the card before or after the period it is valid for or after you receive notice that we have cancelled or withdrawn the card.
- You (and any additional cardholder) must not use the card if to do so would overdraw the account without our prior agreement, or would increase any borrowing on the account to more than we have agreed.
- We own the card and if we ask, you must cut it to us immediately (cut in half through the signature box and magnetic strip, and if you have a chip card ensure the chip is cut in half). We, or anyone acting for us, may keep the card at any time. For example, we may withdraw a card and instruct any third party to keep hold of it if you try to use it.

2. Using the card

Transactions

- The card may be used along with the PIN to obtain cash, up to the daily limit for the card, from any cash dispensing machine which we advise will accept the card.
- We will advise you of the daily cash withdrawal limit (this may include the value of other transactions carried out at cash dispensing machines, details of which will be advised to you from time to time) and may adjust it from time to time.
- The card may be used to settle any purchase from retailers or suppliers of services who display the logo (Switch/Maestro or Solo) shown on the card or any other logo which we notify to you.
- Transactions carried out using the card will normally be applied to the account on the same day the transaction is carried out or on the next business day.
- On each business day, any available funds on the account will be used first, in priority to paying any other debit to the account, to pay any transaction notified to us since the previous business day.
- When we put a transaction in a currency onto the account we will convert it into sterling at our then current exchange rate.
- You will have to pay all amounts charged to the account, even when the details on the sales voucher are wrong or where no sales voucher is signed, if it is clear that you or any additional cardholder has authorised the transaction.
- If the account is in joint names, although each of you may have your own card, each of you is fully responsible for all transactions carried out by any card issued for use on the account.
- When we receive an acceptable refund voucher we will pay the amount of the refund to the account.

Authorising payments

- Where a retailer or supplier of services asks us for authorisation before accepting payment by the card, we may decide not to give authorisation if:
 - The card has been reported as lost or stolen, or we have reason to suspect it is lost or stolen; or
 - you or any additional cardholder have broken these conditions; or
 - taking account of all other transactions we have authorised; , including those not yet charged to the account, there are insufficient funds available in the account.
- Once you have carried out a transaction using the card you cannot ask us to stop that transaction. However, we will cancel a transaction that has been authorised but not been paid if we receive satisfactory evidence of the transaction being cancelled.

Cheque Guarantee

- Provided you follow our cheque guarantee conditions (a copy of the current conditions can be obtained at any of our branches), you may use the card to guarantee payment of cheques drawn on the account and on any of your

other accounts at the same branch, up to the amount of the cheque guarantee limit shown on it. You must use only one guaranteed cheque for any one transaction.

- You cannot stop payment of a guaranteed cheque for any reason. We are permitted to debit a guaranteed cheque to the account on which it is drawn even when there is something wrong with the cheque or your right to use the card is suspended or ended.

Charges

- Charges will be payable for certain uses of the card as detailed in our separate charges tariff. These charges may be revised from time to time and details will be sent to you before any changes take effect.

Joint Account

- If you have a joint account, although you will each have your own card, you are each responsible for all transactions and guaranteed cheques carried out by any card and for repayment of any borrowing which arises on the account.

3. Liability

- If the card is lost or stolen, or you suspect that someone knows the PIN, you must carry out the instructions set out in the Important Notice at the beginning of these conditions.**
- If the card is misused before you tell us of its loss or theft or that someone else knows the PIN, you will only have to pay up to £50 for any misuse, unless you have acted fraudulently or without reasonable care.
- If the card is misused by someone who has it with your permission you will have to pay for all transactions carried out with the card by that person.
- If someone carries out a fraudulent transaction using your card details on the internet or by telephone or mail order you will not be liable for the fraudulent transaction.
- Once we receive notice of the loss, theft or possible misuse, we will cancel the card. If the card is then found you must not use it. Return it to us immediately (cut in half through the signature box and magnetic strip, and if you have a chip card ensure the chip is cut in half).
- You will not be responsible for any loss arising from misuse of a card if it has not been received by you.
- We will not be liable if any party refuses to let you pay or withdraw cash with the card.

4. Additional Cardholder

- You (in the case of joint accounts, all of you) may ask us to issue a card and PIN to someone else. If we agree to do this, you are responsible for ensuring that the additional cardholder complies with these conditions and you will have to pay for all transactions carried out using the additional card and PIN and also where guaranteed cheques which have been issued by the additional card holder, (including those charged to the account after the additional card has been returned to us) together with any associated interest and other charges.
- You authorise us to pass information to the additional cardholder. This information will include, but will not be restricted to, details of the account.

5. Giving out information

You authorise us to give any appropriate third party any relevant information:

- in connection with the loss, theft or possible misuse of the card or PIN; or
- in order for us to meet our obligations as a member of the Switch/Maestro card scheme.

6. Ending your right to use the card

- If we consider it appropriate we may suspend, withdraw or restrict the use of a card and PIN at any time. We will tell you before we take this action, or as soon as possible afterwards.
- If your use of the account is ended or restricted, including us instructing you
 - not to make any further withdrawals on the account
 - not to use the card to guarantee payment of cheques, without our agreement, you will not be entitled to use the card.
- You may end your use of the card (and the use of the card by any additional cardholder) at any time by giving us notice in writing and returning the card or cards to us (cut in half down through the magnetic strip, and if you have a chip card ensure the chip is cut in half).
- If your use of the card (or the use of the card by any additional cardholder) is ended, you remain responsible for all transactions carried out with the card.

7. Changes to the conditions

- We may change these conditions at any time to reflect changes in:
 - market conditions;
 - good banking practice; and
 - relevant laws.
- We will give you reasonable notice, in writing, about any change.
- If we make three or more changes during any 12-month period, we will give you a full copy of the revised conditions.

8. General

- We do not accept liability if we cannot provide any part of the service in respect of the card for a reason beyond our control (for example, industrial action, failure of power supplies or equipment).
- If we do not enforce any of these conditions, or we delay in enforcing a condition, this will not prevent us from enforcing the condition at a later date.
- If your address is in Scotland, Scottish law applies to these conditions. If you live elsewhere, English law applies to these conditions.

For your security, we may record phone calls between you and us. We may do this to make sure we are providing a high quality service and following your instructions correctly.