

Managing a bank account for someone who lacks capacity to manage their own finances.

Appointees

Role of an Appointee

- sign claim forms
- notify the DWP about any changes affecting how much your relative can claim
- ensure the money is spent in their best interests
- notify the DWP if you stop being an appointee

If you are the appointee for your relative, you should think about who would take over this role should you no longer be able to carry out your responsibilities. You can arrange to give up appointeeship if you have a younger relative who can take on this role. This way you avoid a situation where your relative could be left without their benefit income whilst a new appointeeship is set up which can take several weeks.

Changing an Appointee

If something happens to the current appointee and they are no longer able to manage their relatives' finances, the Department of Work and Pensions (DWP) will have to be notified by calling the telephone number of the benefits office that deals with the claim.

Attendance Allowance:

Tel: 0800 731 0122

Disability Living Allowance: 

Tel: 0800 121 4600

Personal Independent Payment: 

Tel: 0800 121 4433

All other benefits:

Contact your nearest Jobcentre Plus

The DWP will want to speak to the existing appointee where possible to confirm that they no longer want to be the named appointee. Normally the DWP will want to visit your relative to see if an appointee is necessary but if it is an existing claim, we do know of situations where families have been able to transfer appointeeship over the phone.

The DWP will interview the new appointee to make sure they are a suitable appointee and fill out an appointee application form (Form BF56). If the DWP agrees the application, they will send Form BF57 confirming the new appointee has been formally appointed to act for the claimant. You can use the BF57 form to set up a new appointee bank account.

If the current appointee dies without a new appointee in place, your relatives' benefits will be stopped until the new appointee sets up an appointee bank account in their name. (The DWP are notified of a person's death when HMRC update their records).

We recommend setting up a separate appointee bank account for your relative into which their benefits can be paid in the event that something happens to the appointee. That way, if an appointee dies, the monies paid to them in their capacity as appointee do not form part of their estate. The monies remain money to which the person they are supporting is entitled.

Deputyship

If your relative has some savings other than the money, they receive from benefits or a personal budget for adult social care or continuing health care you may need to consider becoming a deputy for Property and Finance. You can apply through the Court of Protection. Details on how to apply can be found in the [Becoming an Adult](#) Chapter of the Moving into Adulthood Handbook on the OxFSN website.

Fees for applying for deputyship of Property and Finance are based on your relative's income. If they are in receipt of certain benefits, they may be eligible for an exemption in fees but will have to pay a bond.

If you have deputyship for your relative the bank account can be in your relative's name providing the bank are aware that the account is managed by a deputy.

Managing a bank account for someone who has capacity to manage their own finances

If your relative has capacity to manage their own finances, but would like you to support them, you can apply for Lasting Power of Attorney. A Lasting Power of Attorney must be registered with the government through the Office of the Public Guardian before it can be used.

If your relative is in receipt of certain benefits, the fees may be lowered or waived altogether.