

An overview of the agreements that Bank of Ireland will accept and apply to a customer's account so that a third party can access the account on their behalf or alongside the customer.

Decision Support Service Arrangements

The Decision Support Service is a new service for all adults who have difficulties with their decision-making capacity. It is a public body established within the Mental Health Commission by the Assisted Decision-Making (Capacity) Act 2015. Their job is to register the new decision support arrangements and supervise the individuals providing a range of supports to people with capacity difficulties. For questions about the Decision Support Service and the agreements below call them on 01 211 9750 or email: queries@decisionsupportservice.ie



Decision-making representation order



If a customer is unable to make certain decisions, even with someone else's support, the court may appoint a decision-making representative(s) to support them by making certain decisions on their behalf.

Enduring power of attorney (EPA)



This arrangement gives the authority to a person to act on the customer's behalf, if they lose the capacity to make certain decisions in the future. All EPA's must be registered with the Decision Support Service in the Republic of Ireland, before they can be applied to a customer account.

Decision-making assistance agreement



If a customer is having difficulty making certain decisions on their own, without help, they can appoint someone they trust to act as a decision-making assistant under a decision-making assistance agreement.

Co-decision-making agreement



If a customer is unable to make certain decisions on their own, they can make a co-decision-making agreement. This agreement lets the customer choose someone they know and trust, such as a friend or family member, as a co-decision-maker.

What they can do

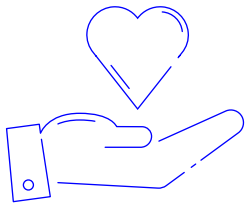
Request Information on accounts	✓	✓	✓	✓
Order statements	✓	✓	✓	✓
Change address	✓ If confirmed in the court order.	✓	✗	✓ The customer and the co-decision-maker must both sign the instruction.
Make a transaction on the account	✓ If confirmed in the court order.	✓	✗	✓ The customer and the co-decision-maker must both sign the instruction.
Have a Visa debit card	✓ If confirmed in the court order and depending on the number of decision-making representatives appointed and how they must act on the account.	✓ Depending on the number of attorneys appointed and how they must act on the account.	✗	✗
Access 365 online	✓ If confirmed in the court order and depending on the number of decision-making representatives appointed and how they must act on the account.	✓ Depending on the number of attorneys appointed and how they must act on the account.	✗	✗
Use the cheque book	✓ If confirmed in the court order and depending on the number of decision-making representatives appointed and how they must act on the account.	✓ Depending on the number of attorneys appointed and how they must act on the account.	✗	✗
Close an account	✓ If confirmed in the court order.	✓	✗	✓ The customer and the co-decision-maker must both sign the instruction.

Carer package

This is Bank of Ireland's discretionary support which permits a non-legal third party to access a customer's account for the customer's daily care and comfort.

*The carer package is only available when the customer is confirmed by a letter from a medical professional as no longer having the decision-making capacity to manage their finances. The letter must be specific and should only confirm that the customer does not have the decision-making capacity to manage their finances. Without this confirmation, we cannot apply the carer package, and an alternative arrangement should be considered.

If the level of access permitted under the carer package is not sufficient, a Decision Support Arrangement under the Assisted Decision-Making Capacity Act should be considered.



Residential care home carer package

Parent, guardian or relative carer package

What they can do

Request Information on accounts	✓ From the time the indemnifying carer* is applied.	✓ From the time the indemnifying carer* is applied.
Order statements	✓ From the time the indemnifying carer* is applied.	✓ From the time the indemnifying carer* is applied.
Change address	✓ From the time the indemnifying carer* is applied.	✓ From the time the indemnifying carer* is applied.
Make a transaction on the account	✓ In line with the customers daily care and comfort needs.	✓ In line with the customers daily care and comfort needs.
Have a Visa debit card	✓ A carer card.	✓ A carer card.
Access 365 online	✗	✗
Use the cheque book	✗	✗
Close an account	✓ Only if the remaining funds are used to credit an account in the customer's sole name. *These requests will be reviewed on a case by case basis.	✓ Only if the remaining funds are used to credit an account in the customer's sole name. *These requests will be reviewed on a case by case basis.

General Power of Attorney

Full access to the account, unless specified otherwise in the general power of attorney.



The Power of Attorneys Act (1996).

The Powers of Attorney Act 1996 prescribes a simple form of power of attorney. It gives an attorney the power to do everything the donor (our customer) could do themselves. The customer applies general power of attorney to their account and it becomes null and void if the customer loses their decision-making capacity or dies.

We strongly recommend you get independent legal advice in relation to this instrument.

Private Property Accounts (PPA's)

The HSE operates private property accounts for HSE residents to manage their finances.



Private Property Accounts can be opened at the care centre where the customer is a resident. The accounts are used to hold day-to-day funds on their behalf. Residents can access the funds as and when they need to. The money remains their property. Private property accounts are usually held by people in long-term residential care in the following services:

- Older People
- Mental Health
- Intellectual Disability
- Physical and Sensory Disability
- Acute Hospitals (long stay)

* The carer package includes an indemnity, which means that the carer will reimburse the Bank for any losses or claims the Bank incurs arising from the access by the carer to the account