

These are the agreements we will accept to let someone else access a customer's account.

Decision Support Service Arrangements

The Decision Support Service (DSS) is a service for people who may need help with decision making. It is a public body. The DSS registers the agreements and court orders that support decision making. These are called decision support arrangements.

The DSS also oversees the people who support people who need help with decision making. They are called decision supporters. They must be appointed by a decision support arrangement.

If you have questions about the DSS or the arrangements below, call 01 211 9750 or email: queries@decisionsupportservice.ie



What they can do

Decision-making representation order



If a customer isn't able to make certain decisions, even with help, the court can choose someone to do this for them. This person is called a decision-making representative. They will then make the decisions set out in the court order for the customer.

Enduring power of attorney (EPA)



An EPA lets you choose someone you trust to act for you if you become unable to make certain decisions in the future. This person is called an attorney but does not have to be a lawyer. In the Republic of Ireland, you must register all EPAs with the DSS. We can't accept an EPA if it is not registered.

Decision-making assistance agreement



If a customer finds it hard to make certain decisions alone, they can choose someone they trust to help them. This person is called a decision-making assistant. They will then help the customer to make the decisions set out in the agreement.

Co-decision-making agreement



A customer can use this agreement if they can't make certain decisions on their own. It lets them choose someone they trust to make those decisions with them.

	Decision-making representation order	Enduring power of attorney (EPA)	Decision-making assistance agreement	Co-decision-making agreement
Request Information on accounts	✓	✓	✓	✓
Order statements	✓	✓	✓	✓
Change address	✓ If the court order allows it.	✓	✗	✓ The customer and the co-decision-maker must both sign the request.
Make a transaction on the account	✓ If the court order allows it.	✓	✗	✓ The customer and the co-decision-maker must both sign the request.
Have a Visa debit card	✓ Only if the court order allows it. This also depends on the number of decision-making representatives, and how they must act on the account.	✓ This depends on the number of attorneys, and how they must act on the account.	✗	✗
Access 365 online	✓ Only if the court order allows it. This also depends on the number of decision-making representatives, and how they must act on the account.	✓ Depending on the number of attorneys, and how they must act on the account.	✗	✗
Use the cheque book	✓ Only if the court order allows it. This also depends on the number of decision-making representatives, and how they must act on the account.	✓ Depending on the number of attorneys, and how they must act on the account.	✗	✗
Close an account	✓ If the court order allows it.	✓	✗	✓ The customer and the co-decision-maker must both sign the request.

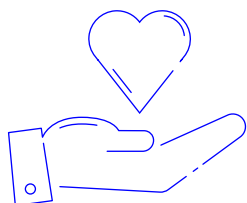
Guide to Third Party Account Access

Carer package

This is a support that we can sometimes offer. This lets a non-legal third party like a carer access a customer's account, to help with their daily care and comfort.*

You must provide a letter from a doctor. This must confirm that the customer no longer has the decision-making capacity to manage their finances. The letter must clearly say this, and only this. Without this letter, we will not offer the carer package, and you should look at another arrangement.

*The carer package includes an indemnity. This means that the carer will reimburse us for any losses or claims we incur arising from the access by the carer to the account.



If the access you get from the carer package is not enough, you should look at a Decision Support Arrangement.

Residential care home carer package



Parent, guardian or relative carer package



What they can do

Request Information on accounts	✓ From the time the carer is given access.	✓ From the time the carer is given access.
Order statements	✓ From the time the carer is given access.	✓ From the time the carer is given access.
Change address	✓ From the time the carer is given access.	✓ From the time the carer is given access.
Make a transaction on the account	✓ If it meets the customer's daily care and comfort needs.	✓ If it meets the customer's 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 money is moved to an account in the customer's sole name. These requests will be decided on a case-by-case basis.	✓ Only if the remaining money is moved to an account in the customer's sole name. These requests will be decided on a case-by-case basis.

General Power of Attorney



This is a simple form of power of attorney. People often use this if they will be out of the country or unavailable for a period and they need the attorney to take certain actions on their behalf.

If a customer appoints someone as their attorney in this way, the attorney will have full access to the account. This means they can do everything the customer can do with the account unless the power of attorney says otherwise.

We need the customer to tell us that they have appointed someone as their attorney. This information must not come from the attorney. The arrangement will end if:

- the customer ends it, or
- there is an expiry date, or
- the customer loses their decision-making ability, or
- the customer dies.

We strongly recommend you get independent legal advice before appointing an attorney in this way.

Patients' Private Property Accounts (PPP Accounts)



The HSE operates PPP Accounts to help HSE residents manage their money.

A PPP Account can be opened at the care centre where the customer lives. These accounts are for their everyday use. They can use the money whenever they need it. The money is still theirs. People usually use PPP Accounts when they are in long-term residential care in the following services:

- Services for older people,
- Mental health services,
- Intellectual disability services,
- Physical and sensory disability services, and
- Acute hospitals (long stay) services.

* 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