



# Help sheet: getting support with banking

Guide written by Dosh Ltd

## How can I get support with banking?



support

1. **Tell the bank what support and changes you need to help you.** Build up a relationship with your local bank, so that they know you and what you need.



adjustments

2. **Ask what reasonable adjustments they can make,** for example, to help you take money out of your account easily. Ask what they can do for people with a disability.



specialist

3. **Ask the bank staff to check with their specialist disability team.** They can give staff extra support and information.



ask

4. **Ask about the different types of accounts they have.**



law

### Remember the important laws:

- **The Equality Act** says people with a disability must get equal access to banking
- **The Mental Capacity Act** helps people make their own decisions and explains how to check someone's capacity.
- **Banking laws** on identity, data protection and clear information.



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## Types of accounts

With capacity	Without capacity
Support (reasonable adjustments)	Appointee account
Third party mandate	Court of Protection single decision
Joint account	Court of Protection Deputy
Basic bank account	Lasting Power of Attorney (if this was set up when you had capacity)
Ordinary Power of Attorney	
Lasting Power of Attorney	



ask

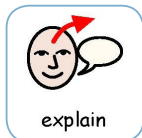
These accounts are slightly different with each bank. They may have different names and work in different ways. Ask each bank to tell you what they have.



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## How to deal with problems



1. Ask them to explain their decision and what else they can do to help you.



2. Ask if they have a disability or customer services team that can help them or that you can talk to.



3. Speak to the manager in the bank.

4. Speak to the bank's head office.

5. Make a formal complaint to the bank.

6. Report the problem to the Financial Ombudsman Service or Financial Conduct Authority.



7. Contact the Equality Advisory and Support Service helpline, Disability Law Service or Citizens Advice Bureau.



8. Think about taking the bank to court.



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Dosh is a not for profit organisation that supports people with a learning disability to have more control and independence over their money.

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