

Please return your completed form to one of the following:

- 1 The bank address shown next to the tick box.
- 2 Any branch of the bank to which your claim is addressed. Please note that in the case of having identified only a single bank, it is more straight forward to send this claim form direct to the bank.
- 3 The Dormant Account Unit  
British Bankers' Association  
Pinner's Hall, 105-108 Old Broad Street  
London EC2N 1EX.

If you require any assistance or advice please telephone 020 7216 8909.

#### **Do you have lost accounts and savings in building societies or National Savings?**

The Building Societies Association and National Savings and Investments both offer free tracing services to help you find forgotten accounts.

The Building Societies Association  
3 Savile Row, London W1S 3PB  
Telephone: 020 7437 0655  
[www.bsa.org.uk](http://www.bsa.org.uk)

Tracing Service  
National Savings and Investments  
Blackpool FY3 9YP  
Telephone: 0845 964 5000  
[www.nsandi.com](http://www.nsandi.com)

British Bankers' Association  
Pinner's Hall, 105-108 Old Broad Street  
London EC2N 1EX  
Telephone 020 7216 8909  
[www.bba.org.uk](http://www.bba.org.uk)

## Dormant Bank Accounts

### How banks handle losing touch with personal customers



A 'dormant' bank account is an account which the bank treats differently from an ordinary 'live' account, because the bank and the personal customer have lost touch with each other.

This leaflet explains why dormant bank accounts exist, how banks deal with them and how you can reclaim the funds in your dormant account, or make a claim on another person's dormant account to which you have a legal claim. This is a FREE SERVICE and as part of this leaflet you will find a claim form which you can use for this purpose.



BRITISH BANKERS' ASSOCIATION

## Ten pledges from banks to personal customers with dormant bank accounts

**1** If you have a personal savings or current account and there have been no transactions (withdrawals or deposits) on it – other than those initiated by the bank (such as interest and charges) – for a set period (usually at least a year) **and** the bank has not heard from you during that time...

*the bank will write to you at least once at the last address held (unless mail has previously been returned from there) to ask if you want to keep the account open.*

**2** If your reply is that **you want to keep your account open, the bank will continue to treat your account as “live”**, sending you statements and other correspondence in the normal way.

**3** If the bank receives no reply after a set period – usually between six weeks and three months – your account may be considered “dormant” and **the bank will treat your account differently from a “live” account**. There are good reasons for this, to protect you:

- it can stop fraud – for example it is not good practice to send out statements, chequebooks and other material to an out-of-date address, where someone other than you could try to access the account
- it can protect your privacy by not allowing confidential information to go to an address at which you no longer live.

**4** If your account is considered “dormant” by this process the bank will retain a record of the account.

**5** The funds in the account remain your property. If you make a valid claim the funds in it will be paid to you in full, with interest (if it is an interest-bearing account).

**6** If you want to reclaim funds in your own dormant account or think you have a legal claim on someone else's, complete this form. **Forms can be obtained from any bank branch or from any bank's head office.** You can also download a blank form from the British Bankers' Association website ([www.bba.org.uk](http://www.bba.org.uk)), or complete your details and send the form electronically when you have ticked more than one bank. As well as asking questions about you and the account, the form asks whether you have:

- Proof of your identity
- Proof of the existence of the account and
- (if the account is not in your name) Proof of your legal claim on the account.

**7** If you know which bank has your dormant account you should send the completed form to any branch of the bank to which your claim is directed, or to the bank's address quoted on this form. If you are not aware of the bank you should complete the form and send it to the **British Bankers' Association**. Please note:

- you may be contacted should further information be required, and
- you will be advised as quickly as possible – but in any event within three months of receipt of your form – whether or not it is considered that you have a valid claim.

**8** If you have sent the form directly to a bank and it is agreed that you have a valid claim on your own or someone else's account **the bank will tell you:**

- the balance of the account
- the amount of interest which has accrued if it is an interest-bearing account and
- how you can access the funds (including any interest) in the account.

**9** If you do not know the bank and you have sent the form to the British Bankers' Association for circulation on your behalf **they will:**

- remain central throughout the process
- advise you of the outcome of your claim and
- give you full bank contact details, if there is a valid claim.

**10** If a bank cannot agree on the validity of the claim **you will have the right to appeal** through its internal appeal process. If your appeal is unsuccessful you have the right to refer the matter to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR, Telephone: 0845 080 1800 Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

- Different procedures apply in the case of business and charity customers – please consult your bank if you require more details.
- Some banks will contact you as detailed in pledge one only if the sum in your account is above a certain amount, such as £25.
- It may be that there are legal steps you need to take before you are entitled to exercise your claim on another person's dormant account. In that case the bank will tell you this; you may also need the services of a solicitor to help you.

# Form to reclaim funds from a dormant account

Please write in black ballpoint pen and complete in block capitals

**1 What is your full name?** Title (Mr/Mrs/MS/Miss etc) \_\_\_\_\_ Family Name (surname) \_\_\_\_\_  
 other Name(s) (first and middle names) \_\_\_\_\_

**2 What is your current address?** \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 Postcode \_\_\_\_\_

**3 Are you happy to receive correspondence by email?** Yes  No   
 If YES, please give your full email address \_\_\_\_\_

**4 Daytime telephone number** (including dialling code) \_\_\_\_\_

**5 Is the account you are enquiring about in your name?** Yes  No   
 If YES, please fill in **Sections A and C.** If NO, please fill in **Sections B and C.**

**SECTION A**

Please list any other names by which you have been known (e.g. before marriage)  
 Date of birth / /

What addresses have you lived at since the account opened? (use a separate sheet if necessary)

| Address         | Address         |
|-----------------|-----------------|
| Date / / to / / | Date / / to / / |

**SECTION B**

What do you believe was the full name on the account?  
 Family Name (surname) \_\_\_\_\_ Other Name(s) (first and middle names) \_\_\_\_\_

If you do not know the exact name, please give as much information as possible, in particular all first names including middle names.  
 Date of birth (account holder) / /

What addresses has/had the account holder lived at since the account opened? (use a separate sheet if necessary)

| Address         | Address         |
|-----------------|-----------------|
| Date / / to / / | Date / / to / / |

What is the connection between you and the account holder and on what basis are you making this claim?

Is the account holder still alive? Yes  No   
 If the account holder is deceased, please state the date of death / / and indicate whether you have:  
 Death certificate  Probate ('confirmation' in Scotland)  copy of Will  Lawyer's letter advising of the relevant Will terms   
 Other proof of being legal heir  (please specify) \_\_\_\_\_

**SECTION C**

**6 Is the account a joint one?** Yes  No  Don't know   
 If YES, please list any other names on the account: \_\_\_\_\_

**7 What is the account number?** \_\_\_\_\_ Don't know

**8 What type of account is it?** Savings account  Current account  Other  (please specify) \_\_\_\_\_

**9 On what date do you estimate the account was opened?** / / Don't know

**10 On what date was the account last used?** / / Don't know

**11 What was the approximate balance in the account?** £ Don't know

**12 Was there a passbook with the account?** Yes  No  Don't know   
 If you ticked YES, do you have this passbook? Yes  No

**13 If there is anything else you would like to add in support of your claim, please state below.** (use a separate sheet if necessary)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

To ensure that your claim is valid we need to check your identity and your claim on the account. **Do not send any documents or photocopies at this stage.**

**Please indicate which of the following documents you have showing your identity, by ticking the appropriate box(es):**    Passport

Birth certificate     Utility bill     Driving licence     Marriage certificate     Other     (please specify)

**Please indicate which of the following documents you have showing evidence of the account, by ticking the appropriate box(es):**

Passbook     Statement     Letter relating to account     Cheque or debit card     Cheque book

ATM card (cashpoint card)     Other     (please specify)

Please name any branch which you believe held the account

Name     Address

Sort Code

If you do not know the branch please write the general geographical area or county

Once you have answered as many questions as you can and listed any relevant documentation, please sign and date the form below.

In order to deal with claims received, banks may retain claimants' details. Such information will not be used for any other purpose. By signing here you agree that the British Bankers' Association can share information specifically relating to this claim with participating banks for the purpose of investigation, and in order to identify any fraudulent claims.

Signature

Date

If you know the bank name please tick the box against the relevant bank below and post your claim form to the address quoted beside the box.

If you do not know the name of the bank then please place a tick in the box against those banks which you consider may have the account and post to the British Bankers' Association. Please only tick banks which you have reason to believe may hold an account that has become dormant.

|                          |   |                          |  |                          |   |
|--------------------------|---|--------------------------|--|--------------------------|---|
| <input type="checkbox"/> | <b>Abbey</b><br>Savings Correspondence CST 1, PO Box 1109<br>Bradford BD1 5ZJ   | <input type="checkbox"/> | <b>Coutts &amp; Co</b><br>Finance Department, 440 Strand<br>London WC2R 0QS                                    | <input type="checkbox"/> | <b>Citibank International plc</b><br>Citigroup Centre, Compliance Dept, 19th Floor<br>25 Canada Square, Canary Wharf, London E14 5LB                      |
| <input type="checkbox"/> | <b>Alliance &amp; Leicester plc</b><br>Customer Services Centre, Carlton Park<br>Narborough, Leicester LE19 0AL                                   | <input type="checkbox"/> | <b>EGG plc</b><br>Account Servicing, Point North,<br>Waterfront West Brierly Hill DY5 1LU                      | <input type="checkbox"/> | <b>Cyprus Popular Bank Public Company Limited</b><br>T/A Laiki Bank, Compliance Dept<br>995 High Road, London N12 8PW                                     |
| <input type="checkbox"/> | <b>Barclays Bank Plc</b><br>Head Office Customer Relations<br>1 Churchill Place, London E14 5HP   | <input type="checkbox"/> | <b>Northern Rock plc</b><br>Savings Department, Northern Rock House<br>Gosforth, Newcastle Upon Tyne NE3 4PL   | <input type="checkbox"/> | <b>Direct Line Financial Services Ltd</b><br>Marketing Dept. (Dormant Accounts)<br>250 St Vincent Street, Glasgow G2 5SH                                  |
| <input type="checkbox"/> | <b>Halifax plc</b><br>Savings Operations, Trinity Road, Halifax<br>West Yorkshire HX1 2RG   | <input type="checkbox"/> | <b>Prudential Banking</b><br>Account Servicing, Point North,<br>Waterfront West Brierly Hill DY5 1LU           | <input type="checkbox"/> | <b>Dunbar Bank plc</b><br>9-15 Sackville Street, London W1A 2JP   |
| <input type="checkbox"/> | <b>HSBC Bank plc</b><br>Coventry DSC, Harry Weston Road, Binley<br>West Midlands CV3 2TQ  | <input type="checkbox"/> | <b>Sainsbury's Bank plc</b><br>41 South Gyle Crescent, Edinburgh EH12 9BD                                      | <input type="checkbox"/> | <b>First Trust Bank</b><br>Branch Services Centre, First Trust Centre<br>PO Box 123, 92, Ann Street, Belfast BT11 3AY<br>(Northern Ireland accounts only) |
| <input type="checkbox"/> | <b>Lloyds TSB Bank plc</b><br>Service Recovery Centre, 125 Colmore Row<br>Birmingham B3 3SF   | <input type="checkbox"/> | <b>Tesco Personal Finance</b><br>PO Box 104010, George House, 36 North<br>Hanover Street, Glasgow G1 2YF       | <input type="checkbox"/> | <b>Grindlays Private Bank</b><br>c/o ANZ Bkg Grp Limited, PO Box 7<br>Minerva House, Montague Close, London SE1 9DH                                       |
| <input type="checkbox"/> | <b>NatWest Bank</b><br>PO Box 1234, Liverpool Retail Customer<br>Service Centre, Stephenson Way, Wavertree<br>LIVERPOOL L13 1NW                   | <input type="checkbox"/> | <b>The Co-operative Bank plc</b><br>CSC, P O Box 200, Skelmersdale WN8 6GH                                     | <input type="checkbox"/> | <b>Lazard &amp; Co Limited</b><br>50 Stratton Street, London W1J 8LL  |
| <input type="checkbox"/> | <b>The Royal Bank of Scotland plc</b><br>PO Box 1234, Liverpool Retail Customer<br>Service Centre, Stephenson Way, Wavertree<br>LIVERPOOL L13 1NW | <input type="checkbox"/> | <b>The Woolwich</b><br>General Production, Watling Street<br>Bexleyheath, Kent DA6 7RR                         | <input type="checkbox"/> | <b>Moscow Narodny Bank Ltd</b><br>81 King William Street, London EC4N 7BG   |
| <input type="checkbox"/> | <b>Bank of Ireland</b><br>Operations Support Services, 3rd Floor<br>1 Donegall Square South, Belfast BT1 5LR                                      | <input type="checkbox"/> | <b>Yorkshire Bank</b><br>Operations Support, CB Exchange Building<br>20 Waterloo Street, Glasgow G2 6DB        | <input type="checkbox"/> | <b>Northern Bank Limited</b><br>PO Box 183, Donegall Square West<br>Belfast, BT1 6JS  |
| <input type="checkbox"/> | <b>Bank of Scotland</b><br>Group Finance, Keith House, 2 Redheughs Rigg<br>Edinburgh EH12 9DQ   | <input type="checkbox"/> | <b>Allied Irish Bank (GB)</b><br>Bankcentre, Belmont Road, Uxbridge<br>Middlex UB8 1SA                         | <input type="checkbox"/> | <b>Schroder &amp; Co Limited</b><br>31 Gresham Street, London EC2V 7QA  |
| <input type="checkbox"/> | <b>Bradford &amp; Bingley plc</b><br>PO Box 88, Croft Road, Crossflatts, Bingley<br>West Yorkshire BD16 2UA                                       | <input type="checkbox"/> | <b>Alpha Bank London Ltd</b><br>66 Cannon Street, London EC4N 6EP  | <input type="checkbox"/> | <b>Scottish Widows Bank PLC</b><br>PO Box 12757, 67 Morrison Street<br>Edinburgh EH3 8YJ  |
| <input type="checkbox"/> | <b>Cheltenham &amp; Gloucester plc</b><br>Investment Controls, Chartwell House, Barnes<br>Wallis Road, Fareham, Hants PO15 5WU                    | <input type="checkbox"/> | <b>American Express Bank Ltd</b><br>Compliance Department, 60 Buckingham Palace<br>Road, London SW1W 0RR       | <input type="checkbox"/> | <b>Standard Chartered Group</b><br>PO Box 33244, 54 Jermyn Street<br>London SW1 6WL   |
| <input type="checkbox"/> | <b>Clydesdale Bank PLC</b><br>Operations Support, CB Exchange Building<br>20 Waterloo Street, Glasgow G2 6DB                                      | <input type="checkbox"/> | <b>Anglo Irish Bank Corporation plc</b><br>10 Old Jewry, London EC2R 8DN                                       | <input type="checkbox"/> | <b>Standard Life Bank Ltd</b><br>1 Conference Square, Edinburgh EH3 8RA   |
|                          |   | <input type="checkbox"/> | <b>Butterfield Bank (UK) Ltd</b><br>(formerly Leopold Joseph & Sons Ltd)<br>99 Gresham Street, London EC2V 7NG | <input type="checkbox"/> | <b>Ulster Bank</b><br>Finance Division, 5-6th Floor<br>11-16 Donegall Square East, Belfast BT1 5UB  |
|                          |   | <input type="checkbox"/> | <b>Cater Allen Private Bank</b><br>52/54 Gracechurch Street, London EC3V 0EH                                   |                          |   |