

Lost track of your account?

If you've got an account that's gone walkies, help is at hand. **mylostaccount.org.uk** is a free online service that helps you trace lost accounts and bring them safely back.

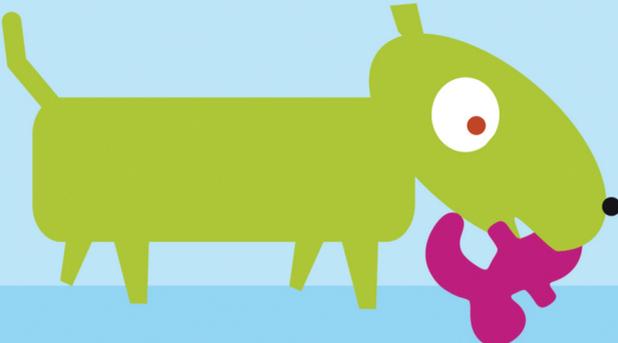
This leaflet tells you all about **mylostaccount.org.uk**. If you don't have access to the internet you can still trace your lost account - inside, you'll find a form to allow you to search for a lost bank account.



bba

The voice of banking
& financial services

mylostaccount.org.uk - helping people find lost accounts





If you think you've lost touch with your account or savings, mylostaccount.org.uk will guide you through some simple steps to help reunite you with your money. This

FREE service is brought to you by the **British Bankers' Association (BBA)**, the **Building Societies Association (BSA)** and **National Savings and Investments (NS&I)**. Together we represent most of the firms that offer savings and current accounts in the UK. So if you need to trace a lost account, this is the place to start. Simply visit mylostaccount.org.uk and complete one application form online. *We'll do the rest.*

If you don't have access to the internet, you can use the form attached to this leaflet. But this may mean the application process will take you longer. Using this form, you can only search for lost bank accounts, so you will need to fill in other forms if you want to search for other types of account. Where there is only one bank involved it is more straightforward to send your claim to that bank.

If you use mylostaccount.org.uk you can search building society accounts and NS&I products at the same time as you search for lost bank accounts.

This is a FREE SERVICE. You need not pay any agency to search for an account with a UK bank, building society or NS&I.

10 pledges from banks to perso

1 If you have a savings or current account and you have not made any withdrawals or deposits for a set period (typically three years in the case of a savings account and one year for a current account) and the bank has not heard from you during that time, the bank will write at least once to the most recent address they hold for you to ask if you want to keep the account open (unless mail has previously been returned from that address). It may also make other attempts to trace you.

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 “lost” and **the bank will treat your account differently from a “live” account.** This is to protect you:

- it can stop fraud and identity theft - it is not good practice to send out statements, chequebooks and other material to an out-of-date address, where other people could try to access your account or use the correspondence for other fraudulent purposes.

nal customers with lost accounts

- it can safeguard your privacy by not allowing confidential information to go to an old address.

4 If your account is considered “lost” 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 On receiving your application to search for a lost account, each bank that you identify will conduct a search of its records to see whether any matches the details you have provided.

7 When you send an application form to reclaim funds from a lost account you will be:

- contacted should further information be required
- advised as quickly as possible - but in any event within three months of receipt of your form - of the outcome of your search.

...pledges from banks to personal customers with lost accounts

8 If a bank agrees that you have a valid claim on an account that it holds, **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 The Government's dormant accounts scheme may apply to your account if you have not paid any money in to or out of the account for more than 15 years. Under this scheme money in genuinely lost accounts will be made available for use by Big Society Bank and other community causes. This will not affect your right to access the money in the account.

10 If you are dissatisfied with the way a bank has dealt with a 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

Points to bear in mind

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

This service is not designed to be the primary means through which executors or the nearest of kin seek to settle the banking affairs of someone who has died. In this case, the first point of contact should be the bank and/or building society in question since the accounts in question may not be 'lost' or 'dormant'.



Lost track of your account?

To reclaim funds from a lost account

You will find it easy and convenient to submit a claim on the website mylostaccount.org.uk. Online claims are completed in a secure environment and enable searches of banks, building societies and NS&I on completion of a single application form.

If you don't have access to the internet, the attached form is suitable for you. Also if you know the bank holding your lost account then the form can be sent direct to the bank using the address on the form or can be taken into any branch.

Please answer as many questions as you can. **The more questions you can answer the more likely it is that the bank will be able to trace the account.** An approximate answer is better than no answer; if you are giving an approximate answer please make this clear.

Please note, the BBA holds no records of bank accounts and has no access to your personal financial information. Our lost accounts service is designed to ensure that your claim is directed to the right banks efficiently and reliably.

Please return your completed form to one of the following:

- If you know the bank name, tick the appropriate box and post your claim form to the address quoted beside that box.
- If the bank no longer exists, but you know the name, please write the bank name on the form and send it to the BBA Lost Account Scheme, at the address shown in this leaflet. It will then be forwarded to the institution which now holds your account.
- If you do not know the bank name, please place a tick in each box against those banks you think may have held the account and send it to the BBA Lost Account Scheme, at the address shown in this leaflet.

The largest banks have been highlighted in the first column.

IMPORTANT NOTICE: THE SCHEME WILL NOT ACCEPT FORMS WITH EVERY BOX TICKED. This is because experience shows that searches are predominantly successful where people have a reason for believing that there is a lost account that belongs to them. While we do not insist on documentary evidence, we do ask that you have some basis for asking a bank to search their records on your behalf.

Do you have lost accounts or savings in building societies or NS&I?

You can submit a search application for any lost account online using mylostaccount.org.uk. Alternatively, you can obtain application forms from the Building Societies Association or NS&I:

The Building Societies Association
York House
23 Kingsway
London WC2B 6UJ

TELEPHONE:
020 7520 5900
www.bsa.org.uk

Tracing Service
National Savings and Investments
Blackpool
FY3 9YP

TELEPHONE:
0500 007 007
www.nsandi.com



Lost track of your account?

This form should be returned to one of the following:

- 1 Only when you have ticked more than one bank send to:
Lost Account Scheme
British Bankers' Association
Pinners Hall
105-108 Old Broad Street
London EC2N 1EX
or
- 2 having identified only one bank, it is more straightforward to send the claim directly to the bank at the address beside the box you have ticked
or
- 3 hand it in to any branch of the bank to which your claim is directed.

mylostaccount.org.uk - helping people find lost accounts



Lost Bank Accounts

This aide memoire helps you to understand procedures.

- Claim forms are available from any bank.
- If only one bank is involved the form can be completed and handed to a member of staff who should arrange for the form to be sent to the bank's processing centre.
- Alternatively, the form can be taken away and posted to the bank at the address quoted against the box on the form.
- If there are several banks at which the lost account may be held, the boxes of the banks involved should be ticked and the form sent to the British Bankers' Association.
- The British Bankers' Association need only be involved where a search of more than one bank is required.
- The 10 pledges outlined in the '[Lost track of your account](#)' leaflet explain the procedures adopted by banks.
- The funds in the account remain the customer's property and can be claimed at any time. This will not change.



British Bankers' Association
Pinners Hall
105 - 108 Old Broad Street
London
EC2N 1EX

Telephone: 020 7216 8909

www.bba.org.uk



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Form to reclaim funds from a lost account

PLEASE WRITE IN BLACK BALLPOINT PEN AND COMPLETE IN BLOCK CAPITALS

| | | |
|----------|--|--|
| 1 | What is your full name? Title (Mr/Mrs/Ms/Miss etc) | First and middle name (s) |
| | | Family name (surname) |
| 2 | What is your current address? | Postcode |
| 3 | Are you happy to receive correspondence by email? | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| | If YES, please give your full email address | |
| 4 | Daytime telephone number (include dialling code) | Mobile |
| 5 | Is the account you are enquiring about in your name? | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| | 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 / / |
| | |

SECTION B

| | |
|---|--|
| What was the full name on the account? Title (Mr/Mrs/Ms/Miss etc) | |
| First and middle name (s) | Family name (surname) |
| 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 |
| | |
| Postcode | Postcode |
| Date / / | to / / |
| | |
| What is your relationship with the account holder? Are you: (at least one must be selected) Partner/spouse <input type="checkbox"/> | |
| Next of kin <input type="checkbox"/> Beneficiary of will <input type="checkbox"/> Executor of will <input type="checkbox"/> Other <input type="checkbox"/> (please specify) | |
| Do you have authority by the account holder? | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Is the account holder still alive? | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| If the account holder is deceased, please state the date of death / / | |
| Which of the of the following will you be able to provide? Death certificate <input type="checkbox"/> Probate ('confirmation' in Scotland) <input type="checkbox"/> Copy of will <input type="checkbox"/> | |

SECTION C

| | |
|-----------|--|
| 6 | Name the branch at which you believe the account was held: |
| | Name |
| | Address |
| | Sort code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| 7 | Is the account a joint one? Yes <input type="checkbox"/> No <input type="checkbox"/> Don't know <input type="checkbox"/> |
| | If YES, please list any other names on the account: |
| 8 | What is the account number? Don't know <input type="checkbox"/> |
| 9 | What type of account is it? Savings account <input type="checkbox"/> Current account <input type="checkbox"/> Other <input type="checkbox"/> (please specify) |
| 10 | Date opened / / Don't know <input type="checkbox"/> |
| 11 | Date last used / / Don't know <input type="checkbox"/> |
| 12 | Approximate balance on the account? £ Don't know <input type="checkbox"/> |
| 13 | Was there a passbook with the account? Yes <input type="checkbox"/> No <input type="checkbox"/> Don't know <input type="checkbox"/> |
| 14 | If there is anything else you would like to add in support of your claim, please state below. (use a separate sheet if necessary) |
| | |
| | |
| | |

Form to reclaim funds from a lost account *continued*

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 Driving licence Birth certificate Marriage certificate Utility bill

Letter from the Department for Work and Pensions 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 from the bank Cheque or debit card Cheque book

ATM card (cashpoint card) Other (please specify)

Please do not send any documents or photocopies at this stage

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

This form should be returned to one of the following and you may find it helpful to retain a photocopy for your records.

If you know which bank may have held the account please tick the box against the relevant bank below and post your claim form to the address beside the box or hand it in to any branch of that bank.

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 it to the British Bankers' Association. Please only tick banks which you have reason to believe may hold a dormant account.

Please tick at least one bank box below.

Barclays Bank Plc
Dormancy Team, Leicester LE87 2BB

The Woolwich
Barclays Bank
Dormancy Team, Leicester LE87 2BB

Bank of Scotland
Ariel House, 2138 Coventry Road
Sheldon, Birmingham B26 3JW

Halifax PLC
Ariel House, 2138 Coventry Road
Sheldon, Birmingham B26 3JW

HSBC Bank plc
GBS Coventry, Harry Weston Road
Binley, Coventry CV3 2TQ

first direct
40 Wakefield Road, Stourton
Leeds LS98 1FD

LloydsTSB Bank plc
Ariel House, 2138 Coventry Road
Sheldon, Birmingham B26 3JW

Cheltenham & Gloucester plc
Ariel House, 2138 Coventry Road
Sheldon, Birmingham B26 3JW

NatWest Bank
Chatham RCSC
140 Waterside Court
Chatham Maritime, Chatham
Kent ME4 4RT

The Royal Bank of Scotland
Chatham RCSC
140 Waterside Court
Chatham Maritime, Chatham
Kent ME4 4RT

Coutts & Co
Finance Department
440 Strand, London WC2R 0QS

Ulster Bank
Chatham RCSC
140 Waterside Court
Chatham Maritime, Chatham
Kent ME4 4RT

Santander UK plc
Savings Correspondence CST 1
PO Box 1109, Bradford BD1 5ZJ

Bank of Ireland
Operations Support Services, 3rd Floor
1 Donegall Square South, Belfast BT1 5LR

Clydesdale Bank PLC
Closed Accounts Dept, Account Mgt Services
Bering House, Mariner Court
Clydebank Bus Park, Clydebank G81 2NR

Egg Banking plc
Account Servicing, Riverside Road
Pride Park, Derby DE99 3GG

Prudential Banking
Account Servicing, Riverside Road
Pride Park, Derby DE99 3GG

Northern Rock plc
Savings Department, Northern Rock House
Gosforth, Newcastle Upon Tyne NE3 4PL

Sainsbury's Bank plc
PO Box 29191
Dunfermline KY12 2AU

Tesco Bank
Broadway 1, 199 Renfield Street
Glasgow G2 3AX

The Co-operative Bank plc
Team Caspian, Customer Processing Services
The Co-operative Financial Services
4th Floor, Delf House
Skelmersdale WN8 6NY

Yorkshire Bank
Closed Accounts Dept, Account Mgt Services
Bering House, Mariner Court
Clydebank Bus Park, Clydebank G81 2NR

Allied Irish Bank (GB)
Customer Care Unit
4 Tenterden Street
London, W1S 1TE

Alpha Bank London Ltd
66 Cannon Street, London EC4N 6EP

American Express Bank Ltd
The Standard Chartered Bank
1 Basinghall Avenue, London EC2V 5DD

Butterfield Bank (UK) Ltd
(formerly Leopold Joseph & Sons Ltd)
99 Gresham Street, London EC2V 7NG

Cater Allen Private Bank
9 Nelson Street, Bradford BD1 5AN

Citibank International plc
Account Servicing, PO Box 49930
London SE5 7XT

Direct Line Financial Services Ltd
Royal Bank of Scotland
Chatham RCSC, Waterside Court
Waterside, Chatham, Kent ME4 4RT

First Trust Bank
Business Services Centre, First Trust Centre
PO Box 123, 92 Ann Street, Belfast BT1 3AY

Grindlays Private Bank
c/o ANZ Bkg Grp Limited, 40 Bank Street
Canary Wharf, London E14 5EJ

Irish Bank Resolution Corporation Limited
10 Old Jewry, London EC2R 8DN

Marfin Popular Bank Public Co Ltd
T/A Marfin Laiki Bank, 12 Hay Hill
Mayfair, London W1J 8NR

Northern Bank Limited
PO Box 183, Donegall Square West
Belfast BT1 6JS

Schroder & Co Limited
31 Gresham Street, London EC2V 7QA

Scottish Widows Bank PLC
PO Box 12757, 67 Morrison Street
Edinburgh EH3 8YJ

Standard Chartered Bank
1 Basinghall Avenue
London EC2V 5DD

Standard Life Cash Savings
Cash Savings Department
PO Box 23966, Edinburgh EH3 1BF