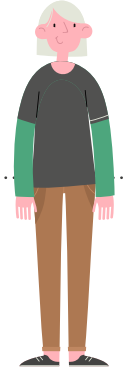


Using services

Using services from companies like utility providers and banks can be frustrating when you're struggling to make someone's needs understood. Here are some suggestions to help make acting on someone else's behalf easier.



Banking and finances

1 Make managing finances easier

If you need to operate a bank account for someone else temporarily, you can simply write to your bank. Many banks have a form, called a third-party mandate, which they will ask you to complete and return to them.



However, if you need to manage someone's financial affairs on a more long-term basis, you might decide to consider arranging a lasting power of attorney – see our tips resource for more detail.

Some people also find it beneficial to open up joint accounts:

“I care for my son who has a learning disability. We set up a joint bank account where his benefits are paid into and I'm allowed to access. I control all bank accounts and utilities and have authorisation from the DWP to act on his behalf with benefits etc.”



Liaising with professionals

2 Prepare for appointments or calls

Consider having a list of key questions to ask in advance. For example:

- Can you make a note on the relevant account that I am their carer and manage their affairs?

“The Department of Work and Pensions do this as I’m legally recognised as his appointee and I get letters directed to me.”

- (GP practice) – Do you have a form to enable me to register with you/ my GP as a carer?
- Is there a ‘vulnerable person’s register’ that the person I care for can be flagged on as well as myself as their carer?
- Do you have any trained staff able to help customers with (for example) communication disabilities or physical difficulties?
- Do you have accessible formats for your information that I can use to help the person I care for understand the processes or decision?



3 Keep track of requests and communication

With providers, it may help to clarify matters if you summarise key points discussed over the phone by email (to ensure you have a record of what was said and agreed, and also an audit trail to refer to by date if you need to). You could alternatively simply write down and date the key points for your own record.



4 Keep copies

Keep copies of important documents, processes and information so that repeating your situation to different service providers becomes easier.



“For me, personally, the worst thing is going to a new dentist or new optician when they have no record of our situation. It’s a rigmarole to go through all the hoops again because data isn’t shared across systems.”

“Some services want a certified copy of a Lasting Power of Attorney which can be quite time-consuming. Banks, councils and insurance companies all ask for this.”

Power of attorney

5 How arranging a power of attorney could help

“Banking services I use are good in the sense that my mum’s account has a Lasting Power of Attorney recorded on it.”



For more information about what’s involved, see citizensadvice.org.uk or if you need help deciding, see our list of pointers from carers: *Power of attorney*.



Further resources

Some people find using Jointly helpful. This is an app by carers for carers designed to help families coordinate tasks, share responsibilities and communicate more easily. Find out more at carersuk.org/jointly

Also see our self-advocacy guide: carersuk.org/self-advocacy

We would welcome your feedback – please email comms@carersuk.org



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