

# Ten pledges from banks to personal customers on 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 transactions initiated by the bank (such as interest and charges) – for a set period (usually at least a year) **and**
  - the bank hasn't 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 so on 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, which can protect you, the customer:
  - it can stop fraud – for example it is not good practice to send out statements, chequebooks and other material to an out-of-date address, where someone other than you could try to access the account.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 claim 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's website ([www.bba.org.uk](http://www.bba.org.uk)) or complete your details and send the form electronically but you **MUST** still send a signed copy by post. 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.** (Address at the end of this form.) In either case you will be:
  - sent an acknowledgement confirming safe receipt of your form
  - contacted should further information be required, and
- 8 If you have sent the form direct 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 appeals 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 cases of business and charity customers - please consult your bank if you require more details.
  - Some banks will only contact you as detailed in pledge one 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 in your own dormant account or to make a claim on another's dormant account

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 an account.** An approximate answer is better than no answer; if you are giving an approximate answer, please indicate this.

Please write in ball-point pen and complete in capital letters.

- 1** Please name the bank, if known, at which you believe that you / the account holder held accounts.

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*If you know the bank name please post your claim form to the address quoted. 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. Please note that we will only circulate your information to those banks which are members of this scheme and mentioned below.*

- Abbey National plc**, Central Savings (AAM 115)  
Abbey House, 201 Grafton Gate East, Milton Keynes MK9 1AN
- Alliance & Leicester plc**, Customer Services Centre,  
Carlton Park, Narborough, Leicester LE9 5XX
- Barclays Bank Plc**, Head Office Customer Relations, FREEPOST LON  
13542, London EC3B 3PJ
- Coutts & Co.** Finance Department,  
440 Strand, London WC2R 0QS
- Halifax plc**  
Trinity Road, Halifax, West Yorkshire HX1 2RG
- HSBC Bank plc**, The Centre Manager, Avon DSC2, Unit 1190, Park  
Avenue, Aztec West, Almondsbury, Bristol BS32 4RR

- Lloyds TSB Bank plc**, Customer Care Department  
125 Colmore Row, Birmingham B3 3AZ
- NatWest Bank**, Dormant Accounts  
Level 13, Drapers Gardens, 12 Throgmorton Ave, London EC2N 2DL
- The Royal Bank of Scotland plc**, Customer Relations Unit, Network  
Support, The Forthstone, 56 South Gyle Crescent, Edinburgh EH12 9LE
- Bank of Ireland**, Banking Operations  
54 Donegall Place, Belfast BT1 5BX
- Bank of Scotland**, Group Accounting & Finance Division  
Ettrick House, 37 South Gyle Crescent, Edinburgh EH12 9DS
- Bradford and Bingley plc**  
P.O. Box 88, Croft Road, Bingley, West Yorkshire BD16 2UA
- Bristol & West plc**  
P.O. Box 27, 1 Temple Quay, Bristol BS99 7AX
- Cheltenham & Gloucester plc**, Investment Controls,  
Chartwell House, Barnes Wallis Road, Fareham, Hants PO15 5TT
- Clydesdale Bank PLC**  
30 St Vincent Place, Glasgow G1 2HL
- Northern Rock plc**, Savings Department  
Northern Rock House, Gosforth, Newcastle Upon Tyne NE3 4PL
- Sainsbury's Bank plc**  
41 South Gyle Crescent, Edinburgh EH12 9BD
- Tesco Personal Finance**, P.O. Box 104010,  
George House, 36 North Hanover Street, Glasgow G1 2YF
- The Co-operative Bank plc**  
PCS, P.O. Box 200, Skelmersdale WN8 6GH
- Woolwich plc**, General Production  
Watling Street, Bexleyheath, Kent DA6 7RR
- Yorkshire Bank PLC**  
20 Merrion Way, Leeds, West Yorkshire LS2 8NZ
- Allied Irish Bank (GB)**  
BankCentre-Britain, Belmont Road, Uxbridge, Middx UB8 1SA
- Alpha Bank London Ltd**  
66 Cannon Street, London EC4N 6EP
- American Express Bank Ltd**  
P.O. Box 766, 60 Buckingham Palace Road, London SW1W 0RU
- Anglo Irish Bank Corporation plc**  
10 Old Jewry, London EC2R 8DN
- Cater Allen Bank**,  
4th Floor, Pembroke House, Pembroke Rd, Clifton, Bristol BS8 3BA
- Citibank**, Compliance Dept  
3rd Floor, St Martins House, 1 Hammersmith Grove, London W6 0WT
- Credit Lyonnais**  
P.O. Box 81, Broadwalk House, 5 Appold Street, London EC2A 2JP
- Cyprus Popular Bank Ltd (The), T/A Laiki Bank**  
Compliance Dept, 19 Fitzroy Street, London W1P 6BQ

- Direct Line Financial Services Ltd** Marketing Dept, (Dormant Accts),  
250 St Vincent Street, Glasgow G2 55H
- Dunbar Bank plc**  
9-15 Sackville Street, London W1A 2JP
- Duncan Lawrie Limited**  
1 Hobart Place, London SW1W 0HU
- First Trust Bank**, Branch Services Centre, First Trust Centre,  
P.O. Box 123, 92 Ann Street, Belfast BT1 3AY (N I accounts only)
- Grindlays Private Bank**  
c/o ANZ Bank, Minerva House, Montague Close, London SE1 9DH
- Lazard Bank Limited**  
21 Moorfields, London EC2P 2HT
- Leopold Joseph & Sons Ltd**  
99 Gresham Street, London EC2V 7NG
- Moscow Narodny Bank Limited**  
81 King William Street, London EC4N 7BG
- Northern Bank Limited**  
P.O. Box 183, Donegall Sq West, Belfast, Co Antrim 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 Group**  
P.O. Box 33244, 54 Jermyn Street, London SW1Y 6WL
- Standard Life Bank Ltd**  
1 Conference Square, Edinburgh EH3 8RA
- Sun Bank plc**  
The Icon, Lytton Way, Stevenage, Herts SG1 1ZE
- Ulster Bank Limited**, Finance Division,  
5th Floor, 11-16 Donegall Square East, Belfast BT1 5UB
- United Bank Limited**  
46 Mark Lane, London EC3R 7QN

- 2** a) Please name any branch which you believe held the account

Name:.....

Address:.....

.....

If you know the sort code, please write it here

b) If you do not know the branch please write the general geographical area or county below.

.....

3 What is your full name?

Title: .....

Family Name (*surname*):.....

Other Name(s) (*first name etc*):.....

4 What is your current address?

.....

.....

.....Post Code:.....

Are you happy to receive correspondence by e-mail?

Yes  No

If yes please give your full e-mail address.

.....

5 What is your daytime telephone number?

(including dialling code):.....

6 What is your evening telephone number?

(including dialling code):.....

7 Is the account you are enquiring about in your name?

Yes  No

If **yes**, please fill in **section A**

If **no**, please fill in **section B**

### Section A

Please list any other names by which you have been known (e.g. name before marriage).

.....

Date of Birth: .....

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

Address:.....

.....

.....Date:.....

Address:.....

.....

.....Date:.....

### Section B

What do you believe was the full name on the account?

Family Name (*surname*):.....

Other Name(s) (*first name etc*):.....

**If you do not know the exact name, please give as much information as possible, and 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 was opened? (**use separate sheet if necessary**).

Address:.....

.....Date:.....

Address:.....

.....Date:.....

### Section B (continued)

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).....

8 Is/was the account a joint one?

Yes  No  don't know

If yes, please list any other names on the account

.....

.....

9 What is the account number?

.....  don't know

10 What type is the account? (Please tick)

savings account  current account

other (please specify)

.....

11 On what date do you estimate that the account was opened?

.....  *don't know*

12 On what date was the account last used?

.....  *don't know*

13 What was the approximate balance on the account?

£.....  *don't know*

14 Was there a pass-book with the account?

*Yes*     *No*     *don't know*

If you ticked yes, do you have this pass-book?

*Yes*     *No*

15 If there is anything else you would like to add in support of your claim, please state below (use 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:

- passport**                       **driving licence**
- birth certificate**             **marriage certificate**
- utility bill**
- other** (please specify.....)

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

- pass-book**                       **bank statement**
- letter from the bank relating to the account**
- 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:** .....

The form may be returned either to any branch of the bank to which your claim is directed, (to the bank's address shown on this form) or to:-

**The Dormant Account Unit,  
British Bankers' Association,  
Pinners Hall, 105-108 Old Broad Street,  
London EC2N 1EX**

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

# DORMANT BANK ACCOUNTS

## HOW BANKS HANDLE LOSING TOUCH WITH PERSONAL CUSTOMERS

A 'dormant' bank account is an account which the bank treats differently from ordinary 'live' accounts, 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. As part of this leaflet you will find a form which you can use for this purpose.



**BRITISH BANKERS' ASSOCIATION**