

DORMANT SAVINGS ACCOUNTS

HOW BUILDING
SOCIETIES CAN HELP
YOU TRACE YOUR LOST
SAVINGS

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

This leaflet explains why dormant savings accounts exist, how building societies handle them and how you can trace the funds in your dormant account. It is also possible to make a claim on another person's dormant account if you are legally empowered to do so. To trace an account, simply complete the attached form and send it to the address indicated.



**BUILDING
SOCIETIES**
ASSOCIATION

Ten pledges from building societies to customers with dormant savings 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 building society (such as interest and charges) – for a set period (usually at least three years) **and**
 - the building society hasn't heard from you during that time

the building society will make reasonable attempts to trace you (unless mail has been returned from your previous address).

- 2 If you notify the society that **you want to keep your account open, the building society will continue to treat your account as 'live'**, sending you statements and so on in the normal way.

- 3 **If the building society receives no reply from you, after a set period** - usually between four weeks and three months – your account may be considered 'dormant' and **the society 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- it can stop fraud – for example it is not good practice to send out statements, chequebooks and other material to an out-of-date address, where someone other than you could try to access the account.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 building society 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. **Extra forms can be obtained from any building society branch or from any society’s head office.** You can also obtain a form by writing to Dormant Account Scheme, Building Societies Association, 3 Savile Row, London W1S 3PB. 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 building society has your dormant account you should **give the completed form to** any branch of **the society** to which your claim is directed, or send it to the society’s head office at the address quoted on this form.

If you are not aware which society your account is now with you should complete the form and **send it to the Dormant Account Scheme** 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,

- advised as quickly as possible – but in any event within three months of receipt of your form – whether it is considered that you have a valid claim.

8 If you have sent the form direct to a building society and it is agreed that you have a valid claim on your own or someone else's account **the society 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 building society your account is now with, possibly due to a transfer of business from one society to another, and you have sent the form to the Building Societies Association **they will:**

- **ascertain** which building society now holds the accounts of the transferred society and
- **forward your form** to the relevant society.

10 If a building society 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:

Financial Ombudsman Service, South Quay Plaza,
183 Marsh Wall, London E14 9SR

Telephone: 020 7964 1000

e-mail: enquiries@financial-ombudsman.org.uk

- Where a dormant account is reinstated, continuity of membership could have been interrupted.
- Different procedures apply in the cases of business and charity customers - please consult your building society if you require more details.
- Some building societies 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 building society 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 answer as many questions as you can. The more questions you can answer the more likely it is that the building society 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 complete in ball-point pen and capital letters.

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

.....
If you know the building society name, please post your claim directly to the society's address, quoted below. If the building society no longer exists, and you know its name, please write it down but send your form instead to the Dormant Account Scheme address at the end of this leaflet.

If you do not know the name of the society, then please place a tick in the box against those societies you consider may have the account and send it to the Dormant Account Scheme address at the end of this leaflet. Please note, all 67 UK building societies are members of this scheme.

- Barnsley Building Society**, Customer Services, Permanent Building, Regent Street, Barnsley, S70 2EH
- Bath Investment & Building Society**, Society Secretary, 20 Charles Street, Bath, Avon, BA1 1HY
- Beverley Building Society**, Operations Manager - Investments, 57 Market Place, Beverley, East Yorkshire, HU17 8AA
- Britannia Building Society**, Head of Customer Care, Britannia House, Leek, Staffordshire, ST13 5RG
- Buckinghamshire Building Society**, Chief Executive, High Street, Chalfont St Giles, Buckinghamshire, HP8 4Q
- Cambridge Building Society**, Customer Accounts Manager, PO Box 232, 51 Newmarket Road, Cambridge, Cambridgeshire, CB5 8FF
- Catholic Building Society**, Society Secretary, 7 Strutton Ground, Westminster, London SW1P 2HY
- Century Building Society**, Accountant, 21 Albany Street, Edinburgh, Scotland, EH1 3QW
- Chelsea Building Society**, Assistant Manager Investment Services Dept, Thirlestaine Hall, Thirlestaine Road, Cheltenham, Gloucestershire, GL53 7AL
- Chesham Building Society**, Investments Manager, 12 Market Square, Chesham, Buckinghamshire, HP5 1ER
- Cheshire Building Society**, Investment Manager, Castle Street, Macclesfield, Cheshire, SK11 6AF
- The Chorley & District Building Society**, Chief Cashier, Key House, Foxhole Road, Chorley, Lancashire PR7 1NZ

- City of Derry Building Society**, Chief Executive,
31a Carlisle Road, Londonderry, Northern Ireland, BT48 6JJ
- Clay Cross Building Society**, General Manager
Eyre Street, Clay Cross, Chesterfield, Derbyshire, S45 9NS
- Coventry Building Society**, Sales Support Unit,
Economic House, PO Box 9, High Street, Coventry, CV1 5QN
- Cumberland Building Society**, Investment Manager,
Cumberland House, Castle Street, Carlisle, Cumbria, CA3 8RX
- Darlington Building Society**, Accounts Office Manager,
Sentinel House, Lingfield Way, Darlington, Co. Durham, DL1 4PR
- Derbyshire Building Society**, Customer Services Team Leader,
Duffield Hall, Duffield, Derby, Derbyshire, DE56 1AG
- Dudley Building Society**, General Manager,
Dudley House, Stone Street, Dudley, West Midlands, DY1 1NP
- Dunfermline Building Society**, Business Manager - Investments,
Caledonia House, Carnegie Avenue, Dunfermline, Fife, KY11 8PJ
- Earl Shilton Building Society**, Compliance Office,
22 The Hollow, Earl Shilton, Leicester, LE9 7NB
- The Ecology Building Society**, Savings Manager,
18 Station Road, Cross Hills, Keighley, West Yorkshire, BD20 7EH
- Furness Building Society**, Investment Manager,
51-55 Duke Street, Barrow-in-Furness, Cumbria, LA14 1RT
- Gainsborough Building Society**, Head Office Manager,
Marshall House, 9 Lord Street, Gainsborough, Lincolnshire, DN21 2DD
- Hanley Economic Building Society**, Investments Manager,
Granville House, Festival Park, Hanley, Stoke-on-Trent, Staffordshire, ST1 5TB
- Harpenden Building Society**, Finance Director,
Aberdeen House, 14-16 Station Road, Harpenden, Hertfordshire, AL5 4SE
- Hinckley & Rugby Building Society**, Investment Department,
Upper Bond Street, Hinckley, Leicestershire, LE10 1DG
- Holmesdale Building Society**, Shares & Deposit Supervisor,
43 Church Street, Reigate, Surrey, RH2 0AE
- Ilkeston Permanent Building Society**, Chief Executive,
3 South Street, Ilkeston, Derbyshire, DE7 5HQ
- Ipswich Building Society**, Customer Support Manager,
44 Upper Brook Street, Ipswich, Suffolk, IP4 1DP
- Kent Reliance Building Society**, Deputy Chief Executive,
Reliance House, Manor Road, Chatham, Kent, ME4 6AF
- Lambeth Building Society**, Investments Manager,
118-120 Westminster Bridge Road, London, SE1 7XE
- Leeds & Holbeck Building Society**, Investment Service Manager,
105 Albion Street, Leeds, LS1 5AS
- Leek United Building Society**, Savings Department Manager,
50 St Edward Street, Leek, Staffordshire, ST13 5DH
- Loughborough Building Society**, Administration Manager,
6 High Street, Loughborough, Leicestershire, LE11 2QB
- Manchester Building Society**, Investment Manager,
Queens Court, 24 Queens Street, Manchester, M2 5AH
- The Mansfield Building Society**, Operations Manager - Financial Services,
Regent House, Regent Street, Mansfield, Nottinghamshire, NG18 1SS
- Market Harborough Building Society**, Investment Department Manager,
Welland House, The Square, Market Harborough, Leicestershire, LE16 7PD
- Marsden Building Society**, Office Manager,
6-20 Russell Street, Nelson, Lancashire, BB9 7NJ

- ❑ **Melton Mowbray Building Society**, Dormant Accounts, 39 Nottingham Street, Melton Mowbray, Leicestershire, LE13 1NR
- ❑ **Mercantile Building Society**, Investment Department Manager, Mercantile House, Silverlink Business Park, Wallsend, Tyne & Wear, NE28 9NY
- ❑ **Monmouthshire Building Society**, Customer Services Department, Monmouthshire House, John Frost Square, Newport, South Wales, NP20 1PX
- ❑ **National Counties Building Society**, Investment Account Manager, Church Street, Epsom, Surrey, KT17 4NL
- ❑ **Nationwide Building Society**, Banking Services, Nationwide House, Pipers Way, Swindon, SN38 1NW
- ❑ **Newbury Building Society**, Customer Services Manager, 17 Bartholomew Street, Newbury, Berkshire, RG14 5LY
- ❑ **Newcastle Building Society**, Investigation Office, Portland House, New Bridge Street, Newcastle-upon-Tyne, NE1 8AL
- ❑ **Norwich & Peterborough Building Society**, Banking Services Manager, Peterborough Bus. Park, Lynch Wood, Peterborough, Cambridgeshire, PE2 6WZ
- ❑ **Nottingham Building Society**, Customer Services Manager, Nottingham House, 5-13 Upper Parliament Street, Nottingham, NG1 2BX
- ❑ **Penrith Building Society**, Branch Manager, 7 King Street, Penrith, Cumbria, CA11 7AR
- ❑ **Portman Building Society**, Group Compliance Office, Portman House, Richmond Hill, Bournemouth, BH2 6EP
- ❑ **Principality Building Society**, Investors Account Manager, PO Box 89, Principality Buildings, Queen Street, Cardiff, CF10 1UA
- ❑ **Progressive Building Society**, Secretary, Progressive House, 33-37 Wellington Place, Belfast, N. Ireland, BT1 6HH
- ❑ **Saffron Walden Herts & Essex Building Society**, Society Secretary, 1a Market Street, Saffron Walden, Essex, CB10 1HX
- ❑ **Scarborough Building Society**, Investments Direct, Prospect House, PO Box 6, Scarborough, North Yorkshire, YO12 6EQ
- ❑ **Scottish Building Society**, Internal Auditor, 23 Manor Place, Edinburgh, Scotland, EH3 7XE
- ❑ **Shepshed Building Society**, Chief Executive, Bull Ring, Shepshed, Leicestershire, LE12 9QD
- ❑ **Skipton Building Society**, Investments Manager, The Bailey, Skipton, North Yorkshire, BD23 1DN
- ❑ **The Stafford Railway Building Society**, Chief Executive, 4 Market Square, Stafford, ST16 2JH
- ❑ **Staffordshire Building Society**, Head of Customer Service, PO Box 66, 84 Salop Street, Wolverhampton, WV3 0SA
- ❑ **Stroud & Swindon Building Society**, Savings Manager, Rowcroft, Stroud, Gloucestershire, GL5 3BG
- ❑ **Swansea Building Society**, Secretary, 11 Craddock Street, Swansea, SA1 3EW
- ❑ **Teachers' Building Society**, Assistant Manager, Investment Department, Allenview House, Hanham Road, Wimborne Minster, BH21 1AG
- ❑ **Tipton & Coseley Building Society**, Branches Controller, 70 Owen Street, Tipton, West Midlands, DY4 8HG
- ❑ **Universal Building Society**, Finance Manager, Universal House, Kings Manor, Newcastle-upon-Tyne, NE1 6PA
- ❑ **Vernon Building Society**, Secretary, 19 St Petersgate, Stockport, Cheshire, SK1 1HF
- ❑ **West Bromwich Building Society**, Head of Investment, 374 High Street, West Bromwich, West Midlands, B70 8LR
- ❑ **Yorkshire Building Society**, Member Contact Centre, Yorkshire House, Yorkshire Drive, Bradford, West Yorkshire, BD5 8LJ

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

Name:.....

Address:.....

.....

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 names*):

.....

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 the best telephone number to contact you on (including dialling code)?

Daytime/Evening:.....

6 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 (eg 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 names*):

.....

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 a 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 the 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):.....

Date of Death:.....

7 Is the account a joint one?

Yes *No* *don't know*

If yes, please list any other names on the account.

.....
.....

8 What is the account number?

..... *don't know*

9 What type is the account? *(please tick)*

savings account **current account**

other *(please specify)*

.....

10 On what date do you estimate the account was opened?
..... *don't know*

11 On what date was the account last used?
..... *don't know*

12 What was the approximate balance in the account?
£..... *don't know*

13 Was there a passbook with the account?
 Yes *No* *don't know*

If you ticked yes, do you have this passbook?

Yes *No*

14 If there is anything else you would like to add to support your claim, please write this 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:

- | | |
|---|--|
| <input type="checkbox"/> passport | <input type="checkbox"/> driving licence |
| <input type="checkbox"/> birth certificate | <input type="checkbox"/> marriage certificate |
| <input type="checkbox"/> utility bill | |
| <input type="checkbox"/> other
(please specify):..... | |

