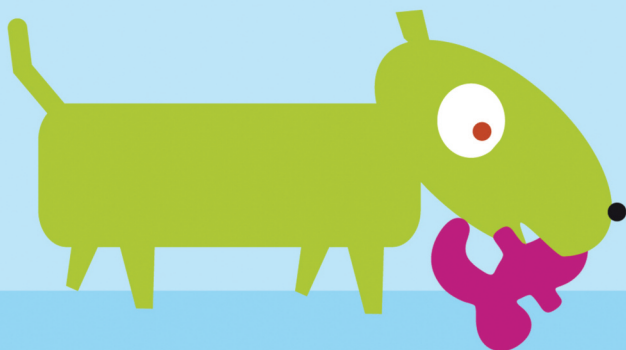


Lost track of your savings?

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 savings 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 building society account.





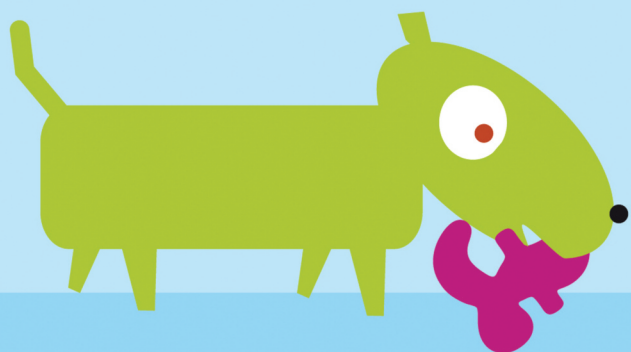
If you think you've lost touch with your account or savings, mylostaccount.org.uk will guide you through some simple steps to help reunite you with your money. This

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. If you use mylostaccount.org.uk you can search bank accounts and NS&I products at the same time as you search for a lost building society account. Using the form attached to this leaflet, you can only search for building society accounts, so you will need to fill in other forms if you want to search for other types of account (for details of these, see page 7).

This FREE SERVICE applies to every building society in the UK.

mylostaccount.org.uk - helping people find lost accounts



10 pledges from building societies to customers with lost savings accounts

- 1 If you have a savings or current account and you have not made any withdrawals or deposits for a set period (usually at least three years) and the building society has not heard from you during that time, the building society 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 building society will continue to treat your account as "live", sending you statements and other correspondence in the normal way.
- 3 If the building society receives no reply after a set period - usually between six weeks and three months - your account may be considered "lost" and the building society 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.
 - it can safeguard your privacy by not allowing confidential information to go to an old address.
- 4 If your account is considered "lost" 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 On receiving your application to search for a lost account, each building society 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 - and in any event within three months of receipt of your form - of the outcome of your search.

continued overleaf

...pledges from building societies to customers with lost savings accounts

8 If a building society agrees that you have a valid claim on an account that it holds **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 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 building society 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:* 0300 123 9123
Website: www.financial-ombudsman.org.uk

Points to bear in mind

- Where a lost account is reinstated, your continuity of membership could have been interrupted.
- Different procedures apply in the case 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 balance in your account is above a certain amount - such as £25.

The BSA holds no records of building society 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 building societies efficiently and reliably.

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 building society will tell you this; you may also need the services of a solicitor to help you.



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 building societies, banks 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.

How to complete this form

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 the account.** An approximate answer is better than no answer; if you are giving an approximate answer please make this clear.

You can use the form to trace another person's lost account if you are legally empowered to do so.

You will be asked to provide information about you and the account, (and about the account holder if it is not you). Where a building society finds your account it will need from you:

- a** proof of your identity
- b** documents relating to the account, if you have them and
- c** (if the account is not in your name) proof of your legal claim on the account.

If you know the building society name, tick the corresponding box on the form and post the form to the address quoted beside the box, or to any branch of that society.

If the building society no longer exists, but you know the name, please indicate this in the space provided and send the form to the BSA Lost Account Scheme, at the address listed on page 8. It will then be forwarded to the institution which now holds your savings.

If you do not know the name of the society, please place a tick against those building societies you think *may* have the account and send the form to the BSA Lost Account Scheme, at the address listed on page 8.

The largest ten societies have been highlighted.

IMPORTANT NOTICE: THE SCHEME WILL NOT ACCEPT FORMS WITH EVERY BOX TICKED. This is because many societies only accept members on a geographical basis. If you do not know the name of the society, the BSA will forward the form to societies based in the regions indicated by your current and past addresses.

Copies of lost accounts application forms for banks and NS&I can be obtained from

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

TELEPHONE:
020 7216 8909
www.bba.org.uk

Tracing Service
National Savings and Investments
Blackpool
FY3 9YP

TELEPHONE:
0845 964 5000
www.nsandi.com

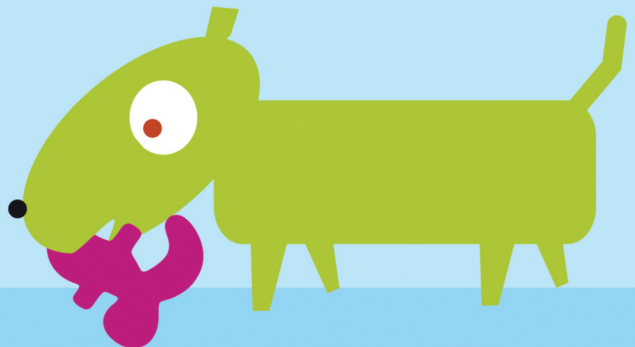


Lost track of your savings?

This form should be returned to one of the following:

- 1** Lost Account Scheme
The Building Societies Association
York House
23 Kingsway
LONDON
WC2B 6UJ
- 2** or to the society's address shown on this form
- 3** or to any branch of the society to which your claim is directed. In the case of having identified only one building society, it is more straightforward to send the form directly to the building society.

mylostaccount.org.uk - helping people find lost accounts



Form to reclaim funds from a lost account (continued)

If you know the building society name, tick the box below and send the form to the address quoted, or to any branch of that society.

If the building society no longer exists, but you know the name, please indicate this here and send the form to the BSA Lost Account Scheme, at the address listed on page 8. It will then be forwarded to the institution which now holds your savings.

If you do not know the name of the society, please place a tick against those building societies you think may have the account and send it to the BSA Lost Account Scheme.

- | | | | |
|--|---|--|--|
| <input type="checkbox"/> Barnsley Building Society
Lost Accounts Department
Yorkshire House, Yorkshire Drive
Bradford, BD5 8LJ | <input type="checkbox"/> Darlington Building Society
Lost Accounts Department
Sentinel House, Lingfield Way
Darlington DL1 4PR | <input type="checkbox"/> Leek United Building Society
Lost Accounts Department
50 St Edward Street, Leek
ST13 5DH | <input type="checkbox"/> Penrith Building Society
Lost Accounts Department
7 King Street, Penrith, CA11 7AR |
| <input type="checkbox"/> Bath Investment & Building Society
Lost Accounts Department
15 Queen Square, Bath, BA1 2HN | <input type="checkbox"/> Derbyshire Building Society
Lost Accounts Department
Nationwide House, Pipers Way
Swindon, SN38 1NW | <input type="checkbox"/> Loughborough Building Society
Lost Accounts Department
6 High Street, Loughborough
LE11 2QB | <input type="checkbox"/> Principality Building Society
Lost Accounts Department
PO Box 89, Principality Buildings
Queen Street, CF10 1UA |
| <input type="checkbox"/> Beverley Building Society
Lost Accounts Department
57 Market Place, Beverley
East Yorkshire, HU17 8AA | <input type="checkbox"/> Dudley Building Society
Lost Accounts Department
Dudley House, Stone Street
Dudley, DY1 1NP | <input type="checkbox"/> Manchester Building Society
Lost Accounts Department
125 Portland Street, Manchester
M1 4QD | <input type="checkbox"/> Progressive Building Society
Lost Accounts Department
Progressive House
33-37 Wellington Place
Belfast, BT1 6HH |
| <input type="checkbox"/> Britannia
Saving Services
Britannia House, Leek
Staffordshire, ST13 5RG
<i>(Britannia is now part of Cooperative Financial Services and is no longer a building society)</i> | <input type="checkbox"/> Dunfermline Building Society
Lost Accounts Department
Nationwide House, Pipers Way
Swindon, SN38 1NW | <input type="checkbox"/> The Mansfield Building Society
Lost Accounts Department
Regent House, Regent Street
Mansfield, NG18 1SS | <input type="checkbox"/> Saffron Building Society
Lost Accounts Department
1a Market Street
Saffron Walden, CB10 1HX |
| <input type="checkbox"/> Buckinghamshire Building Society
Lost Accounts Department
High Street, Chalfont St Giles
Buckinghamshire, HP8 4QB | <input type="checkbox"/> Earl Shilton Building Society
Lost Accounts Department
22 The Hollow, Earl Shilton
Leicester, LE9 7NB | <input type="checkbox"/> Market Harborough Building Society
Lost Accounts Department
Welland House, The Square
Market Harborough, LE16 7PD | <input type="checkbox"/> Scarborough Building Society
Lost Accounts Department
The Bailey, Skipton BD23 1DN |
| <input type="checkbox"/> Cambridge Building Society
Lost Accounts Department
PO Box 232, 51 Newmarket Road
Cambridge, Cambridgeshire
CB5 8FF | <input type="checkbox"/> Ecology Building Society
Lost Accounts Department
7 Belton Road, Silsden, Keighley
BD20 0EE | <input type="checkbox"/> Marsden Building Society
Lost Accounts Department
6-20 Russell Street, Nelson
BB9 7NJ | <input type="checkbox"/> Scottish Building Society
Lost Accounts Department
193 Dalry Road, Edinburgh,
EH11 2EF |
| <input type="checkbox"/> Century Building Society
Lost Accounts Department
21 Albany Street, Edinburgh
EH1 3QW | <input type="checkbox"/> Furness Building Society
Lost Accounts Department
51-55 Duke Street
Barrow-in-Furness, LA14 1RT | <input type="checkbox"/> Melton Mowbray Building Society
Lost Accounts Department
Leicester Road, Melton Mowbray
LE13 0DB | <input type="checkbox"/> Shepshed Building Society
Lost Accounts Department
Bull Ring, Shepshed, LE12 9QD |
| <input type="checkbox"/> Chelsea Building Society
Lost Accounts Department
Yorkshire House, Yorkshire Drive
Bradford, BD5 8LJ | <input type="checkbox"/> Hanley Economic Building Society
Lost Accounts Department
Granville House, Festival Park
Hanley Stoke-on-Trent, ST1 5TB | <input type="checkbox"/> Monmouthshire Building Society
Lost Accounts Department
Monmouthshire House
John Frost Square, Newport
NP20 1PX | <input type="checkbox"/> Skipton Building Society
Lost Accounts Department
The Bailey, Skipton, BD23 1DN |
| <input type="checkbox"/> Chesham Building Society
Lost Accounts Department
The Bailey, Skipton
BD23 1DN | <input type="checkbox"/> Harpenden Building Society
Lost Accounts Department
Aberdeen House,
14-16 Station Road
Harpenden, AL5 4SE | <input type="checkbox"/> National Counties Building Society
Lost Accounts Department
30 Church Street, Epsom
KT17 4NL | <input type="checkbox"/> The Stafford Railway Building Society
Lost Accounts Department
4 Market Square, Stafford
ST16 2JH |
| <input type="checkbox"/> Cheshire Building Society
Lost Accounts Department
Nationwide House, Pipers Way
Swindon, SN38 1NW | <input type="checkbox"/> Hinckley and Rugby Building Society
Lost Accounts Department
81 Upper Bond Street, Hinckley
LE10 1DG | <input type="checkbox"/> Nationwide Building Society
Lost Accounts Department
Nationwide House, Pipers Way
Swindon, SN38 1NW | <input type="checkbox"/> Stroud & Swindon Building Society
Lost Accounts Department
Godiva House, Binley Business Park
Binley, Coventry, CV3 2TB |
| <input type="checkbox"/> The Chorley & District Building Society
Lost Accounts Department,
Key House, Foxhole Road, Chorley
PR7 1NZ | <input type="checkbox"/> Holmesdale Building Society
Lost Accounts Department
43 Church Street, Reigate
RH2 0AE | <input type="checkbox"/> Newbury Building Society
Lost Accounts Department
17 Bartholomew Street
Newbury, RG14 5LY | <input type="checkbox"/> Swansea Building Society
Lost Accounts Department
11/12 Craddock Street, Swansea
SA1 3EW |
| <input type="checkbox"/> City of Derry Building Society
Lost Accounts Department
43 Carlisle Road, Londonderry
BT48 6JJ | <input type="checkbox"/> Ipswich Building Society
Lost Accounts Department
PO Box 547, Ipswich, IP3 9WZ | <input type="checkbox"/> Newcastle Building Society
Lost Accounts Department
Portland House, New Bridge Street
Newcastle Upon Tyne, NE1 8AL | <input type="checkbox"/> Teachers Building Society
Lost Accounts Department
Allenvieu House, Hanham Road
Wimborne Minister, BH21 1AG |
| <input type="checkbox"/> Coventry Building Society
Lost Accounts Department
Godiva House, Binley Business Park
Binley, Coventry, CV3 2TB | <input type="checkbox"/> Kent Reliance Building Society
Lost Accounts Department
Reliance House, Sun Pier
Chatham, ME4 4ET | <input type="checkbox"/> Norwich and Peterborough Building Society
Lost Accounts Department
Peterborough Business Park
Lynch Wood, Peterborough
PE2 6WZ | <input type="checkbox"/> Tipton & Coseley Building Society
Lost Accounts Department
70 Owen Street, Tipton, DY4 8HG |
| <input type="checkbox"/> Cumberland Building Society
Lost Accounts Department
Cumberland House, Castle Street
Carlisle, CA3 8RX | <input type="checkbox"/> Leeds Building Society
Lost Accounts Department
105 Albion Street
Leeds, LS1 5AS
<i>Please note this society is unconnected with the Leeds Permanent. Enquiries for Leeds Permanent should be directed to Halifax plc, using the bank application form.</i> | <input type="checkbox"/> Nottingham Building Society
Lost Accounts Department
Nottingham House
5-13 Upper Parliament Street
Nottingham, NG1 2BX | <input type="checkbox"/> Vernon Building Society
Lost Accounts Department
19 St Petersgate, Stockport
SK1 1HF |
| | | | <input type="checkbox"/> West Bromwich Building Society
Lost Accounts Department
374 High Street, West Bromwich
B70 8LR |
| | | | <input type="checkbox"/> Yorkshire Building Society
Lost Accounts Department
Yorkshire House, Yorkshire Drive
Bradford, BD5 8LJ |

The largest ten societies have been highlighted.

6 Name the branch at which you believe the account was held:

Name

Address

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 of account is it?

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 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 from Building Society relating to account

Cheque or debit card Cheque book ATM card (cashpoint card)

Other (please specify)

Please indicate which building society/societies this claim relates to by completing the section overleaf.

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, building societies may retain claimants' details. Such information will not be used for any other purposes. By signing here you agree that The Building Societies Association can share information specifically relating to this claim with participating building societies for the purpose of investigation, and in order to identify any fraudulent claims.

Signature

Date

You may find it helpful to keep a copy of this form for your records