

How do I make a claim on an unclaimed account from this period

- **Bank accounts continue in existence even when there have been no transactions for very long periods.**
- **The funds in the account remain the property of the account holder or their heirs.**
- **If you make a valid claim on an unclaimed account the funds will be paid to you in full.**
- Where accounts relate to victims of the holocaust, banks will uprate balances to take account of inflation since the war. This means that the amount the bank pays will be 26.5 times the original sum.
- For other accounts, interest will be paid on interest-bearing accounts.
- If you want to claim funds on an account to which you think you have a legal entitlement, you can do so by either completing the attached form, or a downloaded copy from the website, www.restoreuk.org.uk and posting it to Restore UK at Pinners Hall, 105-108 Old Broad Street, London, EC2N 1EX. You can also send it electronically to Restore UK but you must also post a copy.
- If your claim is on an account that does not relate to the period, you should complete the form "Dormant Bank Accounts", available at UK bank branches.

- 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
 - proof of your valid claim on the account. *(if the account is not in your name)*
- When Restore UK receives a completed form **they will:**
 - **acknowledge receipt of your form**
 - **contact you for further information** if this is necessary
 - **come back to you as quickly as possible** – but in any event within three months of receipt of your form – to let you know whether a bank agrees that your claim is valid.
- If the bank or banks agree that you have a valid claim **they will tell you:**
 - **the balance of the account**
 - **the amount of interest** which has accrued if it is an interest-bearing account
 - **the uprating amount** if the account relates to a victim of the holocaust
 - **how you can access the funds** *(including any interest)* in the account.
- 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 Office of the Banking Ombudsman, South Quay Plaza, 183 Marsh Wall, London, E14 9SR, Telephone: 020 7964 1000 email: www.banking.ombudsman@obo.org.uk

Form to reclaim funds in bank accounts from the Second World War period

Please answer as many questions as you can. It is not essential to answer all questions. If you are giving an approximate answer, please indicate this

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

1. What is your full name?
 Title.....
 Family Name.....
 First name(s).....
2. What is your date of birth?
(Please indicate as DD/MM/YYYY)
3. What is your current address?

 Area code.....
 Are you happy to receive correspondence from Restore UK by e-mail?
 Yes **No**

Continued overleaf

If yes please give your full e-mail address.

.....

4. What is your current daytime telephone number?

(including dialling code).....

5. What is your current evening telephone number?

(including dialling code).....

6. a) What do you believe was the full name on the account?

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

Other Names (*first name etc.*).....

b) If a business account, what do you believe was the full title of the account?

.....

**If you do not know the exact name, please give as much information as possible.*

Don't know

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. wife's name before marriage). If a business account, please indicate any further business names.

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What addresses have you lived at since the account was opened, if known? (use separate sheet if necessary). If a business, please state the registered address if known.

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Please list any banks, and if known, their branches – at which you/the business held accounts. If you do not know the branch please write the general geographic area if you know it.

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Section B

Please list any other names by which the account holder was known (e.g. wife's name before marriage). If a business account, please indicate any further business names.

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What addresses had the account holder lived at since the account was opened? (*use separate sheet if necessary*). If a business, please state the registered address if known.

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Please list any banks, and if known, their branches – at which you believe that the account holder/business held accounts. If you do not know the branch please write the general geographic area if you know it.

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Section B continued

What is the connection between you and the account holder/business and on what basis are you making this claim?

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Is the account holder still alive?

Yes No

8. Is/was the account a joint one?

Yes No don't know

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

(Please underline family name)

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.....

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. If there is anything else you would like to add in support of your claim, please tick this box, and attach further information to this form.

Please do not send any documents or photocopies at this stage.

To ensure that your claim is valid we need to check your identity and your claim on the account. It is of course not necessary to have all of the documents listed. Please 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 utility bill
 marriage certificate
 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 book
 other *(please specify.....)*

If the account holder is deceased please indicate whether you have the

death certificate

and any of the following overleaf:

- probate** ('confirmation' in Scotland)
- copy of will**
- lawyer's letter advising of relevant will terms**
- other proof of being legal heir**

(please specify).....

If the account is not in your name please list any legal documentation not indicated above that you have which establishes the validity of your claim:

.....

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 Restore UK 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 should be returned to:-

Restore UK, Pinners Hall, 105-108 Old Broad St., London EC2N 1EX.

At the start of World War II, the UK Government brought into force legislation to freeze bank accounts and other assets belonging to residents in "enemy" countries. The Government's aim was to prevent "the enemy" from benefiting from any assets held in the UK.

UK Government research indicates that after WWII many of the previously frozen assets were collected in by the Government and transferred to the relevant foreign governments who undertook to meet their own citizens' claims directly. Some assets, including bank accounts, were either returned to their original owners by the Government or released.

Some of these accounts released to the banks by the Government were never claimed. While these funds were available to be claimed at any time it is possible that some account holders or their heirs may not have been aware of their existence. So far as has been practicable a number of banks, working in conjunction with the BBA, have undertaken a computerised matching exercise, which compares the names of their unclaimed accounts from the wartime period with records of those assets, which were subject to the Government's control. Work is still in progress and the list will continue to be updated.

The banks have now published a list of names of individuals and companies whose assets were frozen by the Government and which appear to match names in their own records. The banks have also established Restore UK as an agency of the BBA to handle claims. The published list will include surname and first initial only for data protection and confidentiality reasons; the BBA is the data controller.

You can view the list of names on Restore UK's website at www.restoreuk.org.uk If you think you may be entitled to make a claim either complete the form attached, or a downloaded copy from the website, and post it to Restore UK at Pinners Hall, 105-108 Old Broad Street, London, EC2N 1EX. You can also send your form electronically to Restore UK but you **MUST** still send a copy by post. **Restore UK will not start to process the claim form until a signed posted copy is received. As the form makes clear, there is no requirement to answer all of the questions.** The procedure that banks will undertake when your form is received is set out overleaf. For general enquiries telephone Restore UK on 020 7216 8829 or by email to restore@restoreuk.org.uk

The Department of Trade and Industry has also set up a scheme to compensate victims of Nazi persecution whose property in the UK was confiscated by the British Government during the Second World War and never returned. Queries relating to those assets should be directed to, The Department of Trade and Industry, Bay 116-118, 10 Victoria Street, London SW1H 0NN or phone +44 20 7215 3485 or fax +44 20 7215 3487.

UNCLAIMED BANK ACCOUNTS FROM THE SECOND WORLD WAR PERIOD

At the start of World War II, the UK Government brought in legislation to freeze bank accounts and other assets belonging to residents in "enemy countries". These accounts were released after the War and some still remain unclaimed in British banks.

This leaflet explains why such accounts exist, how banks deal with them and how you can make a claim on an unclaimed account. Attached to this leaflet you will find a claim form.