Understanding Banking Practices for Lasting Power of Attorney and Deputyship in Singapore

This set of Frequently Asked Questions (FAQ) is jointly developed by the Ministry of Social and Family Development (MSF), the Public Service Division (PSD), and the Association of Banks in Singapore (ABS). It explains common banking practices relating to Lasting Power of Attorney (LPA) and Deputyship across banks in Singapore.

As Singapore prepares for a super-aged society, planning ahead is becoming increasingly important. Individuals and families may need to manage banking matters where a person can no longer make decisions for themselves due to illness, injury, or age-related conditions.

These FAQs aim to help members of the public better understand how an LPA works, including how to apply for one, the responsibilities it creates, what happens when it comes into effect, and the implications of not having one in place.

The FAQs are organised into the following parts:

PART I: Planning ahead — making a Lasting Power of Attorney (LPA)
PART II: Acting as a Donee
PART III: Acting as a Court-appointed Deputy
PART IV: Common Questions for Donees and Deputies
Part V: Glossary and useful links

By improving awareness and understanding, these FAQs support early planning, reduce stress for caregivers, and help protect the interests and dignity of persons who may lack mental capacity.

LPA or Deputyship — at a glance

	LPA	Deputyship
When it is setup	In advance, while you still have mental capacity	Only after mental capacity has been lost
Who decides	You choose your own Donee(s)	The Family Justice Courts appoint your Deputy(ies)
Process	Faster and less costly	Slower and more involved; a court application is required
Governing legislation	Mental Capacity Act	Mental Capacity Act
Banking impact	Takes effect once the LPA is registered and a doctor certifies loss of mental capacity	Takes effect once the Court Order is issued and verified by the bank

Four guiding principles for banking

1. **Authority.** Banks will only act within the powers granted by the LPA or the Court Order. Where authority is joint, every transaction must reflect that
2. **Verification**. Banks verify the underlying instrument and the identity of every authorized person. Expect to visit the branch in person for the initial setup
3. **Safeguards.** Banks may apply additional controls such as transaction holds or enhanced reviews to protect a loved one whose mental capacity is impaired
4. **Best interests.** Donees and Deputies must act in the best interests of the person they represent. While banks do not police that duty, they may pause or decline transactions that appear inconsistent with it.

PART I: Planning ahead — making a Lasting Power of Attorney (LPA)

This Part is for you if you still have mental capacity and wish to plan ahead. In LPA terminology, you are the Donor.

Q1. What is an LPA?

An LPA is a legal instrument under the Mental Capacity Act (MCA). It allows you to appoint one or more trusted persons – your Donee(s) - to make decisions on your behalf in the event that you lose mental capacity.

You must be at least 21 years old and have mental capacity at the time of making the LPA. The authority you grant can cover either or both of the following:

- **Personal welfare –** decisions on healthcare, daily care arrangements and living arrangements
- **Property and affairs –** decisions on financial matters, including bank accounts, investments and property**.**

> **Banking note.** Only property and affairs authority allows your Donee to operate your bank accounts. If your LPA grants personal welfare authority alone, your bank cannot act on your Donee's instructions.

Q2. Why should I consider making an LPA?

An LPA allows you to appoint someone you trust to make decisions on your behalf if you lose mental capacity in the future.

Without an LPA, your loved once may need to apply to the Family Justice Courts to be appointed as Deputies before they can manage your banking and financial affairs.

Having an LPA can help:

- Ensure someone you trust is authorised to make decisions on your behalf.
- reduce delays and uncertainty for your family
- enable your financial affairs to be managed more smoothly; and
- provide clarity on your wishes and preferences.

Q3. What principles underpin the MCA?

The Mental Capacity Act (MCA) is built on five key principles:

- Everyone is assumed to have mental capacity unless proven otherwise
- People should be given appropriate support to make their own decisions wherever possible.
- Making decision that others consider unwise does not, by itself, mean a person lacks mental capacity.
- Any decision made on behalf of a person who lacks mental capacity must be in their best interests.
- Any action taken should be the least restrictive of the person's rights and freedom.

International Assets: A Singapore LPA may not automatically be recognised in other countries. If you hold assets overseas, you may wish to seek legal advice on whether additional arrangements are required in those jurisdictions.

Q4. What happens if I do not have an LPA?

Without an LPA, your family cannot simply step in if you lose mental capacity. They must apply to the Family Justice Courts to be appointed as your Deputy under the MCA before they may manage your affairs.

Deputyship application typically takes longer than activating an LPA and carries higher costs. Until the Court Order is issued, the bank cannot act on instructions regarding your accounts. Part III addresses deputyship in detail.

Q5. When does an LPA take effect and how is mental capacity assessed?

Your LPA takes effect only when two conditions are met:

- It has been registered with the Office of the Public Guardian (OPG); and
- A medical practitioner has certified that you have lost mental capacity.

Mental capacity is decision-specific. A medical practitioner assesses whether you can make a particular decision at a particular time. You may still be able to make some decisions even if you cannot make others. For banking purposes, banks rely on the medical report supplied to them – see Q12 for the requirements.

Q6. What changes once the LPA takes effect?

Once the LPA is in force, your Donee may begin to act within the authority you granted. From a banking perspective, the principal account terms remain the same, but the bank will introduce arrangements appropriate to the new circumstances:

- **Initial safeguards.** On notification of loss of mental capacity, the bank may temporarily restrict transactions and add alerts while verification is being performed.
- **Electronic Banking.** Whether ATM cards, internet banking and mobile banking remain available depends on how authority is structured – see the summary at Q29.
- **Cards.** Existing credit and debit cards may be restricted or cancelled where their continued use could exceed the authority granted
- **Investments.** Existing investments can generally be retained, redeemed or sold. New investments may be restricted – see Q15.
- **GIRO and standing instructions.** Existing arrangements for essentials can usually continue; any changes will require Donee's instruction in line with the LPA – see Q31.
- **Joint accounts.** The bank may add safeguards to joint-account operations and ask all parties to visit the branch to review the mandate.
- **Loans and facilities.** Where credit facilities exist, donee is encouraged to contact the bank early to discuss next steps.

Q7. How can I make an LPA?

There are three steps:

1. **Choose your Donee(s)** – Select one or more trusted persons. Discuss the role with them beforehand and decide whether you wish to grant broad authority or specific powers.
2. **Consult a Certificate Issuer (CI)** – an accredited medical practitioner or lawyer – verifies that you understand the nature of the LPA and that you are acting without undue influence. Find one at https://www.msf.gov.sg/what-we-do/opg/lasting-power-of-attorney/where-to-find-a-certificate-issuer
3. **Submit your LPA.** You can submit your LPA via OPG at: https://go.gov.sg/make-lpa

Q8. Can I appoint more than one Donee?

Yes. Where you appoint more than one Donee, the LPA must specify how they are to act. The manner of acting has direct bearing on how the bank will operate your accounts.

- **Jointly**: All Donees must act or give instructions together
- **Jointly and severally**: Donees may act together or independently
- **Not stated**: The MCA generally treats appointments as joint (i.e. all Donees must act or give instructions together) where the LPA is silent

Banks will follow the manner of acting strictly. A joint appointment will typically preclude services that allow a single Donee to act alone - for example, ATM cards or internet banking – and all Donees may need to visit the branch together. Q29 summarises the banking implications. The same considerations apply to deputyship – see Q20.

Q9. When does an LPA — or a Donee's authority — end?

An LPA, or a Donee's authority, may end in the following circumstances:

- The Donee loses mental capacity or passes away.
- The Donee is the Donor's spouse, and the marriage is legally dissolved (unless the LPA expressly provides for continuation)
- The Donee is declared bankrupt (this affects authority over property and affairs).
- The Donee is a trust company that is wound up or dissolved.
- The LPA is revoked by the Court.

Q10. What if I own a sole-proprietorship account?

If you hold a sole-proprietorship bank account, your Donee may operate it provided that the LPA grants property and affairs authority and does not exclude business accounts. Where the LPA expressly restricts the business account, the bank will give effect to those terms.

PART II: Acting as a Donee

This Part is for you if a loved one appointed you as Donee under a registered LPA and they have now lost mental capacity. All banks will need to verify the LPA that is being presented, although the procedure to do so may vary between banks.

Standing verification requirements. At the initial visit, every bank will verify three things:

- the validity of the LPA (or, for deputyship, the Court Order);
- the identity of the person who lost mental capacity; and
- the Identity of each Donee (or Deputy).

Where further documentation is needed, the bank will notify you in writing. These standing requirements apply equally to Part III.

Q11. What documentation does the bank require?

All Donees must visit the branch in person first, even where the LPA permits any one Donee to act alone. This ensures every Donee understands the responsibilities involved and the way the account will be operated. Please bring the following:

1. **The registered LPA**, in one of these forms:
    - An electronic copy transmitted directly to the bank via the Office of the Public Guardian Online (OPGO). This is the preferred form. A copy that you have downloaded yourself will not be accepted.
    - A certified true copy; or
    - The original hardcopy LPA, for older LPAs predating digital records.
2. **Original identity documents** (NRIC or passport) for the Donor and each Donee.
3. **A medical report** certifying the Donor's loss of mental capacity. (see Q12)

Where a Donee is a corporate entity, the bank may additionally require:

- The original or certified true copy of the certificate of incorporation;
- A board resolution naming the individual(s) authorised to act on the company's behalf; and
- Original identity documents for those individuals.

Case Study 1: Erica

Erica is 70, a part-time music teacher who has lived alone since her husband passed away two years ago. Her adult child lives nearby and visits her regularly. Erica recently made and registered an LPA appointing her child as her sole Donee for property and affairs.

On her way to the market, Erica is knocked down by a bus. She is now in a coma, with an uncertain prognosis. She has no health insurance but has told her child that she has $100,000 in savings set aside for medical expenses. The account is in her name only.

Erica's child approaches the bank to draw down funds for treatment. The bank verifies the registered LPA, a medical report certifying loss of mental capacity and the identity documents. Once satisfied, the bank allows her to operate the account.

The bank's request for a medical report is required by section 13(10) of the MCA. The bank must be satisfied that the Donor has lost mental capacity before the Donee may act.

Q12. What medical report will the bank accept?

An LPA takes effect only after a medical practitioner has certified loss of mental capacity. Any registered medical practitioner may issue the certification. The report must clearly state whether the loss is permanent or temporary, and:

- Where issued in Singapore, the practitioner must be registered with the Singapore Medical Council (SMC)
- Where issued overseas in a language other than English, a certified English translation must accompany the report.

Validity. If the loss of mental capacity is certified as permanent, the medical report does not normally expire. If the loss is not permanent, the report should be issued within the six months preceding submission to the bank. **Example:** a medical report dated 1 January 2026 would generally remain acceptable on 1 July 2026. The same standards apply if the Donor later regains capacity (see Q30).

Recommended template. To avoid delays, ask the medical practitioner to use the OPG medical report template available at https://go.gov.sg/use-lpa. Reports that are unclear or missing information may be rejected.

Q13. What happens when Donees disagree?

When the bank receives conflicting instructions and has not yet acted on any of them, it may suspend further action until the matter is resolved. This is particularly likely under a joint and several appointment.

Where the bank has already acted on a valid instruction from one of the donees, it will not generally reverse the transaction at the request of another Donee. Disputes between Donees are to be resolved between themselves, consistent with their duties under MCA.

Case Study 2: Ahmad

Ahmad has made and registered an LPA appointing his three children, Siti, Rahman and Aminah, as Donees acting jointly for property and affairs. Ahmad has since lost mental capacity. After verification, the bank allows the three children to operate his bank account but explains that all three must act together. None of them may act alone.

Siti requests three ATM cards and access to internet banking for their father's account. The bank explains that these services are not available since that would allow a single Donee to act independently. All three children must attend the branch in person to give instructions.

The choice between a joint appointment and a jointly-and-severally appointment is one of the most consequential a Donor will make. Joint authority offers stronger safeguards but is less convenient; jointly-and-severally is more convenient but offers fewer checks.

Q14. What duties does a Donee owe?

Under the Mental Capacity Act (MCA) and the Office of the Public Guardian (OPG) Code of Practice, the core duties apply equally to Donees and Deputies. As a donee, you must:

- Act within the authority conferred by the LPA,
- Act in the Donor's best interest, taking into account their past wishes, values and preferences.
- Avoid any conflict between your own interests and the Donor's.
- Observe any specific conditions set out in the LPA.

These duties apply at all times when making decisions or giving instructions on behalf of the Donor.

Banking position: Banks do not supervise how a Donee discharges these duties. However, bank may pause or decline transactions that appear unusual or inconsistent with the authority granted and may seek further information before proceeding.

Q15. What happens to the Donor's investments held with banks?

Before acting on investment-related instructions, the bank will confirm that the LPA grants property and affairs authority and does not restrict investments.

Existing investments. These may generally be retained, redeemed, or sold. Certain products carry ongoing requirements, for example FATCA/ CRS declarations, or periodic residency confirmations. Where these can no longer be met, the bank may require the investment to be sold or redeemed.

New investments. Banks may continue to allow Deputies to make new investments, subject to each bank's requirements. Across the 3 local banks, online investment purchases for Deputies are generally allowed, as these are self-directed transactions without advisory involvement.

However, for offline or walk-in transactions, banks may impose restrictions and may decline such requests where necessary. This includes situations where:

- The Donor's investment objectives, risk appetite, or prior intentions cannot be ascertained reasonably from available information, such that any required advisory, suitability, or risk profiling assessments cannot be performed;
- there are actual or perceived conflicts of interest; or
- the transaction may not be in the Donor's best interests.

Practices may vary across banks.

Case Study 3: Robert

Robert, 68, was an active investor for many years. He has progressive dementia and has gradually lost his mental capacity to make complex financial decisions.

Robert had appointed his son, Michael as his Donee under a Singapore-registered LPA covering property and affairs.

When Michael approaches the bank, several matters require attention. Fixed deposits are maturing; some unit trusts have underperformed. The bank explains its position:

1. Michael may manage, redeem or sell existing investments, within the scope of the LPA.

2. Michael may renew the fixed deposits, which are placements rather than investment products.

3. New investments may be subject to additional checks. The bank may decline a high-risk product where suitability cannot be assessed, or where a conflict of interest arises.

PART III: Acting as a Court-appointed Deputy

This Part is for you if a loved one did not make an LPA before losing mental capacity, and you have been or wish to be appointed by the Family Justice Courts as their Deputy. Where Deputy procedures mirror those for Donees, this Part refers back to Parts I and II rather than repeat the details.

Q16. What can you do if your loved one did not make an LPA?

Where a loved one has lost mental capacity without an LPA in place, an eligible person – usually a family member or close relative – may apply to the Family Justice Courts to be appointed as their Deputy under the MCA.

Q17. What is a Court Order and which type covers banking?

A Court Order under the MCA is an order of the Family Justice Courts appointing one or more persons (Deputies) to make decisions for someone who has lost mental capacity. Deputies are subject to duties comparable to those of Donees – see the shared duties summary in Part IV.

A Court Order may grant authority over:

- **Personal welfare** – decisions about daily care arrangements, healthcare, and living arrangements; and / or
- **Property and affairs** – decisions on financial matters, including bank accounts, investments and property.

Banking note. Your Donee can only manage your bank accounts if your LPA includes **Property and Affairs** powers. If your LPA covers **Personal Welfare** matters only, the bank will not be able to accept instructions from your Donee regarding your bank accounts.

An applicant must be at least 21 years old. Typically, the applicant is a family member, next of kin or close friend. The application is made to the Family Justice Courts**.**

For details on the application process, including the simplified and standard tracks:

- MSF | The Office of the Public Guardian https://go.gov.sg/what-is-deputy
- Singapore Courts – Deputyship: https://www.judiciary.gov.sg/family/deputyship

Q18. Can you access your loved one's account while the application is pending?

On a case-by-case basis, banks may provide guidance on what is possible during the interim period. Speak to the bank early in the application process.

Q19. What documentation does the bank require from a Deputy?

Every Deputy named in the Court Order must visit the branch in person first. The standing verification requirements (set out at the start of Part II) apply. You should bring:

- The Court Order appointing the Deputy(ies); and
- Original identity documents (NRIC or passport) for each Deputy and for the person who has lost mental capacity

Q20. How does the bank give effect to Deputy instructions?

The bank gives effect to the Court Order strictly - including the prescribed manner of acting (joint, or jointly-and-severally). Deputies must also act within their duties under the MCA.

a) **Joint authority.** All Deputies must give instructions together. In practice:

- All Deputies must visit the branch together to give instructions.
- Account-level changes (opening, closing or amending the mandate) require the signature or confirmation of every Deputy
- Services that allow one party to act alone - for example, ATM cards, internet banking – are not available. See Q29.

Example: *where the customer had a single-signature account, and two Deputies are appointed jointly, the bank will typically require a new operating arrangement where both Deputies must act together for transactions.*

b) **Joint and several authorities.**

- A single Deputy can visit the branch to give instructions.
- All Deputies may still visit the branch together for key events – for example, account opening or closing – so that the account arrangements are understood by everyone.
- Certain additional safeguards may still apply, depending on the nature of the transaction.

Example: where the customer held a joint-alternate account, the other joint holder can continue to operate it under the existing mandate. The Deputy acts on the customer's behalf within the authority conferred by the Court Order.

c) **Manner not specified.** The MCA generally treats the appointment as joint (i.e. all Deputies must act or give instructions together) where the Court Order is silent, and the bank will operate the account accordingly.

Case Study 4: Ming Wei

Ming Wei, 78, is retired and was diagnosed with severe dementia six months ago. He has $250,000 in savings across two banks. His two adult children need to access funds to cover home care fees and medical bills.

As Ming Wei did not make an LPA, his children applied to the Family Justice Courts. The Court appoints both as Deputies, acting jointly and severally, for his property and affairs.

One child approaches Bank A to close Ming Wei's existing account and open a new account in his name to be operated under the Court Order. Although the Order permits each Deputy to act independently, the bank asks both Deputies to attend together for the opening and closing of accounts so that both understand the responsibilities and the terms of the new mandate.

The bank may request both Deputies to attend together, even where the Court Order allows them to act independently . This helps ensure that all parties have a shared understanding of the account arrangements and any significant decisions being made.

Q21. What happens to credit and debit cards after the Court Order?

Once the Court Order takes effect, the bank will review existing cards to ensure that they remain appropriate and consistent with the authority granted under the Court Order. In some cases, cards may need to be cancelled or replaced.

- Existing cards in the name of the person who lacks mental capacity may be reviewed and where necessary, cancelled if their continued use may not be consistent with the Court Order or appropriate safeguards.
- Where Deputies are appointed to act jointly, the bank will generally not issue new credit or debit cards, as these may allow a single Deputy to act independently.
- Where there is a sole Deputy, or Deputies are authorised to act jointly and severally, the bank may consider issuing or retaining cards, subject to appropriate safeguards and on a case-by-case basis.

PART IV: Common Questions for Donees and Deputies

This Part covers matters relevant to both Donees and Deputies in their day-to-day banking.

Shared duties

The MCA and the OPG Code of Practice apply the same core duties to Donees and Deputies. As an authorised person, you must:

- Act within the authority conferred by the LPA or Court Order.
- Act in the best interests of the person you represent, taking into account their past wishes, values and preferences.
- Avoid any conflict between your own interests and theirs
- Observe any specific conditions set out in the LPA or Court Order.

Banks do not supervise these duties, but they may decline to act on instructions that appear inconsistent with them

Q22. Do I need to produce the LPA or Court Order every time I transact?

No. Most banks verify the LPA or Court Order at the initial setting up of an account and keep a record on file. The bank may, however request to see it again or conduct additional checks where a transaction is unusual or high value, new account or service is used, or where the authority on records requires clarification. When in doubt, check with the bank.

Q23. Can your loved one still make some decisions themselves?

Sometimes, yes. As noted at Q5, mental capacity is decision-specific. Your loved one may retain capacity for some decisions while lacking it for others. The bank takes its position from the medical report and any further information available.

Q24. Can I open or close an account?

Opening a new account. Where appropriate, the bank may help you open a separate administrative account to manage matters cleanly:

- The account is opened in your loved one's name, with you operating it as Donee or Deputy.
- The account must not be retitled into your own personal name.

Whether a new account is needed depends on the authority granted by the LPA or Court Order and on how you intend to manage the funds. Discuss the options with the bank.

Closing an account. Yes - provided that you hold property and affairs authority under a valid LPA, or under a Court Order. The standing verification requirements (Part II) apply. Where the account is joint, or there is more than one Donee or Deputy, the bank may require all parties to be present for closure - even where the instrument permits independent action. Closure may not be completed on the spot while checks are finalised. Where urgency is involved, notify the bank early.

Q25. What happens if a Donee or Deputy acts outside their authority?

Where an instruction falls outside the authority held, the bank may:

- Decline to act on it;
- Request further information; or
- Report concerns to the authorities where misuse is suspected.

The Donee or Deputy remains personally accountable under the MCA for the exercise of their powers. See the shared duties summary above.

Q26. How long does the bank take to set things up?

Once the registered LPA or Court Order is provided, the bank must complete verification and put the new arrangements in place. The timeline depends on the completeness of the documentation, the number of Donees or Deputies, the type of accounts involved and the bank's internal processes. It generally ranges from a few working days to a few weeks. Ask the bank for an indicative timeline for your case.

Q27. Can you move to a different bank?

Yes — unless the Court Order specifically requires continuity with a particular bank. You may retain the existing relationship or establish a new one elsewhere.

Q28. What happens to government payouts?

Existing government payouts received via PayNow continue to be credited to the account, provided the account remains linked to the same NRIC.

Pending appointment as Deputy. Where you are still awaiting the Court Order, certain payouts may be accessible in the interim. Contact the relevant government agency.

Following appointment, you may also open a new account in your loved one's name (where permitted under Court Order). Banks may allow rental income or government payouts to be credited to an account operated by you. You should confirm the specific arrangements with your bank.

Q29. Will the bank issue ATM cards or allow internet and mobile banking?

It depends on the manner of acting. The table below sets out the position:

Authority structure	ATM card, internet and mobile banking
Sole Donee or Deputy	Limited use of ATM cards, internet banking and mobile banking may be permitted, subject to safeguards.
Multiple Donees or Deputies — jointly and severally	Use of ATM cards, internet banking and mobile banking may be permitted for an authorised person, subject to applicable safeguards and restrictions.
Multiple Donees or Deputies — jointly	ATM cards, internet banking and mobile banking are generally not available.

These arrangements ensure that transactions remain consistent with the LPA or Court Order, and protect the person who has lost mental capacity.

For DBS Bank, OCBC and UOB, where authorised by an LPA or Deputyship Court Order, access to ATM cards, internet banking and mobile banking may be made available, subject to the authority structure (e.g. whether Donees or Deputies act solely, jointly and severally) and the bank's safeguards.

As practices may vary across other banks, you should check directly with your bank about the specific services and arrangements available.

Q30. What if your loved one regains mental capacity?

Control of the accounts does not revert automatically. The bank will normally require a fresh medical report certifying that mental capacity has been regained - the standards at Q12 apply. The bank may seek further information before restoring access.

Case Study 5: Sarah

Sarah suffered a severe stroke that left her unable to speak clearly or manage her affairs. Her husband John was named as her Donee under an LPA covering property and affairs.

John submitted the LPA and a medical report indicating that Sarah's loss of mental capacity was likely to be permanent. After verification, the bank allowed John to manage Sarah's accounts.

After months of physiotherapy, Sarah recovered most of her speech and cognitive abilities. Her neurologist remarked verbally that she was on the road to full recovery.

Encouraged, John brought Sarah to the bank to resume control of her accounts. The bank explained that a recent medical report — issued within the last six months and certifying that she had regained mental capacity - would be required. As that report was not yet in hand, control could not be returned.

Sarah and John returned to the neurologist. Following a thorough assessment, the report was issued a month later. Once presented, the bank revoked John's Donee access and Sarah resumed managing her own accounts.

Even when recovery appears apparent, restoration of control requires formal medical certification. The bank cannot act on observation alone.

Q31. What happens to GIRO and standing instructions?

Once the bank is notified of loss of mental capacity, existing GIRO arrangements, standing instructions and recurring payments are reviewed alongside the wider account position:

- Existing GIRO for essentials, for example utilities, insurance, healthcare and government payments, generally continues, subject to sufficient funds.
- New GIRO or standing instructions, or amendments to existing ones, must be effected in line with the manner of acting set out in the LPA or Court Order.
- Under joint authority, every Donee or Deputy must agree to changes affecting standing instructions.

Review existing arrangements with the bank early. Confirm what will continue, what requires action, and whether any merchants need to be updated.

Q32. When does authority end — and what happens next?

If a Donee/Deputy can no longer act, banks will stop accepting instructions from the Donee/ Deputy:

On the passing of the Donor or person under deputyship. A Donee's or Deputy's authority ceases on the death of the person they represent. Once the bank is notified and provided with proof (typically a death certificate), it will no longer act on the Donee's or Deputy's instructions. Matters then move to estate administration. The bank will require the authorised representative of the estate — usually an executor or administrator appointed under Grant of Probate (GP) or Letters of Administration (LA) — to manage or close the accounts and distribute the funds in accordance with the estate process.

Where a Donee or Deputy can no longer act. This may arise where a Donee's or Deputy's authority ends or is affected, for example, if they lose mental capacity, pass away, are no longer eligible to act under the LPA (e.g. due to divorce, bankruptcy or dissolution of trust company) or where the LPA or Court Order is revoked.

The bank will cease acting on their instructions once notified and provided with the relevant documentary proof.

The position thereafter depends on what is in place, for example, where there is a replacement Donee under the LPA, remaining Deputies under the Court Order, or, failing either, the need for fresh legal steps.

(For next steps on managing accounts after death, please refer to the Post-Death Admin FAQs.)

Q33. Where can you get help?

You may:

- Speak to bank staff in person; or
- Consult the bank's official website — most banks publish dedicated guidance on LPAs and Court Orders.

> **Important.** For the most up-to-date guidance applicable to your circumstances, refer to the bank's official website or speak to a bank representative. This guide is a general reference and is not a substitute for advice from your bank or a qualified professional.

Part V: Glossary and useful links

Glossary

Term	Meaning
Donor	The person who makes an LPA, appointing one or more others to act for them.
Donee	A person appointed under an LPA to act on the Donor's behalf.
Deputy	A person appointed by the Family Justice Courts to act for someone who has lost mental capacity.
LPA	Lasting Power of Attorney - a legal instrument made in advance under the Mental Capacity Act.
Court Order	A deputyship order issued by the Family Justice Courts.
MCA	Mental Capacity Act - the statute governing LPAs and deputyship in Singapore.
OPG	Office of the Public Guardian - the agency responsible for registering LPAs.
OPGO	Office of the Public Guardian Online - the system used to transmit registered LPAs to banks.
CI	Certificate Issuer - an accredited medical practitioner or lawyer who certifies an LPA.
FJC	Family Justice Courts - the courts that issue deputyship orders.
GP / LA	Grant of Probate / Letters of Administration - documents used to administer a deceased person's estate.
Authorised person	A collective reference, used in this guide, to Donees and Deputies.

Useful links

1. Association of Banks in Singapore (ABS)

- Consumer FAQs: https://abs.org.sg/consumer-banking/banking-a-longevity-society

2. Ministry of Social and Family Development (MSF), Office of the Public Guardian (OPG)

- How to Make a Lasting Power of Attorney (LPA): https://go.gov.sg/make-lpa
- How to Use a Registered LPA: https://go.gov.sg/use-lpa
- Code of Practice – Mental Capacity Act (Cap. 177A): https://go.gov.sg/mca-cop
- What is a Deputy: go.gov.sg/what-is-deputy

3. Family Justice Courts

- Deputyship: judiciary.gov.sg/family/deputyship

Disclaimer

This guide has been jointly prepared by the Ministry of Social and Family Development (MSF), the Public Service Division (PSD) and the Association of Banks in Singapore (ABS). It provides a general consumer reference on how banks in Singapore handle Lasting Powers of Attorney and deputyship. It does not constitute legal advice. Practice may vary between banks. For advice on your specific circumstances, please consult your bank, the Office of the Public Guardian, or a qualified lawyer. Information is correct as at the date of publication.