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Powers of Attorney: know your rights

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Banks that are members of the Canadian Bankers Association (CBA) have agreed through a public commitment to make information about Powers of Attorney available to their customers.

A Power of Attorney is a legal document that allows someone else (the Attorney) to act on your behalf. For example, you may ask someone to do your banking for you.

Your right to information about Powers of Attorney

Banks will make information on Powers of Attorney available in their branches and on their websites. They'll provide the information in a manner that is clear, simple and not misleading. They can't provide legal advice to you about Powers of Attorney.

The information will include:

- the minimum requirements for an account to operate under the authority of a Power of Attorney
- your right to get a Power of Attorney form from other sources, even if the bank offers its own
- whether they need to review a Power of Attorney or an attorney's instructions and how long that may take
- your options for resolution if they refuse to act on a Power of Attorney or an attorney's instructions

Banks will make this commitment available:

- at each of their branches in Canada where they offer products or services and at each point of service
- on each of their websites through which they offer products or services in Canada
- in writing, upon request

[Learn more about the commitment on Powers of Attorney \(PDF\).](#)

You may be dealing with a financial institution other than a bank. Check your account agreement or ask them for information on Powers of Attorney.

Each province and territory has its own laws on Powers of Attorney. You must follow the law in the province or territory where you live. You may want to consult a lawyer when you enter into a Power of Attorney.

[Learn more about Powers of Attorney.](#)

When these rights apply to you

These rights apply when you're dealing with a bank that is a member of the Canadian Bankers Association (CBA).

[Find out if your bank is a member of the Canadian Bankers Association.](#)

Learn more about how your banking rights are protected.

From:

- **Financial Consumer Agency of Canada**

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