Letter to Bank Regarding Expired TIE and Residency Rights

[Your Name]  
[Address]  
[Date]  
  
To: [Bank Name / Branch Manager]  
  
Subject: Validity of Residency Rights Under the Withdrawal Agreement  
  
Dear Sir/Madam,  
  
I am writing regarding my residency status in Spain and the recent communication that my account may be affected due to my TIE (Tarjeta de Identidad de Extranjero) having expired.  
  
Please be advised that, under the UK–EU Withdrawal Agreement, and as confirmed by the Spanish Resolution of 2 July 2020, the expiry of a residence card does not affect the right of residence. The card is a declaratory document that proves an existing right; it does not create or remove that right.

# Relevant Legal References:

1. Withdrawal Agreement – Recital 22:  
“Where the host State requires persons concerned to apply for a residence status which confers rights under this Part, the conditions for obtaining such a status should be declaratory in nature. The same applies to residence documents issued for evidential purposes.”  
  
2. Withdrawal Agreement – Article 15(3):  
“Once acquired, the right of permanent residence shall be lost only through absence from the host State for a period exceeding five consecutive years.”  
  
3. Spanish Resolution of 2 July 2020 (Sexta, 1.b):  
“La no presentación de solicitud de renovación del documento de residencia en los plazos establecidos… no supondrá en ningún caso pérdida de su derecho de residencia permanente.” (“The non-submission of an application for renewal of the residence document within the established deadlines shall in no case imply the loss of the right of permanent residence.”)

# Key Points:

- My legal right to reside permanently in Spain remains valid regardless of the current status of my TIE card.  
- The TIE card is required for identification, travel, and administrative purposes, but its expiry does not affect my residency rights.  
- I am aware that renewal appointments are limited, but this does not impact my residency rights.  
- I can provide alternative documentation such as my passport or padrón certificate if required by the bank.

Yours sincerely,  
[Signature]  
[Your Name]