

# Bereavement: What to do when someone dies



It can be hard to know what steps to take when you lose someone close to you.

Coping with a bereavement can be a very difficult time and we want you to know we're here to try and help.

Below are some of the steps you may wish to take:

- ✓ formally register the death at any register office
- ✓ obtain copies of any doctors/medical notes or certificates
- ✓ obtain the death certificate
- ✓ contact a funeral director
- ✓ notify any solicitors or accountants
- ✓ if there's a will, consider any special stipulations or requirements
- ✓ notify the Executors or appoint an administrator
- ✓ notify any companies or organisations that may need to know about the death (this could include the local council, landlords, utilities suppliers, banks or building societies, or Royal Mail to arrange a redirection service)

These steps are just a guide and not all of them will be applicable to your circumstances, but we hope you'll find them useful.

If you need further help or support, here are some useful contacts you may wish to consider:

- HM Revenue and Customs (HMRC)
- Department of Work and Pensions (DWP)
- HM Passport Office (HMPO)
- Driver and Vehicle Licensing Agency (DVLA)
- National Health Service Choices (NHS)

## What you'll need to do if someone who holds an account with us dies

If you've lost someone who holds a savings account with us, please call us on 0800 032 9999.

We're open from 8am to 8pm from Monday to Thursday, 8am to 6:30pm on Fridays, 9am to 5pm on Saturdays and 10am to 4pm on Sundays.

Our friendly customer service advisors are on hand to help and answer any questions you may have, but if you don't feel like talking, here's a summary of what we'll need you to do:

### Registering the death with us

For all of our account types, you'll need to tell us if the account holder has died.

So we can take appropriate action to help, we'll need:

- the full name and address of the person notifying us of the death
- the date of the account holder's death, and
- at least one of the following documents (all documents will be returned):
  - Death Certificate (original document or a certified copy)
  - Coroner's Interim Certificate (original document or a certified copy)
  - Solicitor's Verification of Death form
  - Certificate of Confirmation (if the deceased lived in Scotland)

Once you've registered the death with us, you'll need to consider the type of account the deceased held:

### For Joint Accounts (accounts held in two names)

When one account holder of a joint account dies, the account will automatically transfer into the sole name of the remaining account holder.

After registering the death with us, you won't need to do anything further - the account will continue to operate as it did previously. Any notice periods or fixed rate periods applicable to the account will still apply.

### For Sole Accounts (accounts held in one name only)

Immediately upon registering the death we'll make sure that activity on the account is stopped, to prevent any unauthorised withdrawals or any further deposits being added.

The account will continue to accrue interest until it is closed.

If the account is a Cash ISA, interest on the account will continue to be exempt from tax for up to 3 years, after which it will become liable for tax and it's ISA status will be removed.

## Appointing an Executor to a sole account

To transfer the account into the name of the Executors or to close it, or act upon any withdrawal instructions, we'll need the following documents:

- Death Certificate (original document or a certified copy), if you've not already provided this
- If there's a will and the value of the estate exceeds £5,000:
  - a sealed copy of Grant of Probate
  - a letter confirming authority to withdraw, signed and dated by all persons named on the probate
  - confirmation of to whom any cheque withdrawals should be made out to
- If there's a will and the value of the estate does not exceed £5,000:
  - a completed Administration of Estate form
  - a letter confirming authority to withdraw, signed and dated by all persons named on the Administration of Estate form
  - confirmation of to whom any cheque withdrawals should be made out to
- If there isn't a will and the value of the estate exceeds £5,000:
  - a sealed copy of Letters of Administration
  - confirmation of to whom any cheque withdrawals should be made out to
  - a letter confirming authority to withdraw, signed and dated by all persons named on the Letters of Administration
- If there isn't a will and the value of the estate does not exceed £5,000:
  - a completed Administration of Estate form (we'll need this if no probate exists and this form must be signed by a Solicitor, unless there is a will)
  - a letter confirming authority to withdraw, signed and dated by all persons named on the Administration of Estate form
  - confirmation of to whom any cheque withdrawals should be made out to

If the Executors aren't existing Charter Savings Bank account holders, we may need them to supply evidence of their identity and their address.

You can download a copy of the Administration of Estate form, and find details of the ID documents we'll accept within the Useful Documents area on our website.

## Closing the account

Once you've registered the death with us, to close the account we'll need the documents we've listed above.

We're passionate about keeping your savings secure and we'll need these additional documents to ensure the account is closed appropriately in line with UK law, and that the funds are distributed in line with the deceased's wishes.

Upon receipt of the documents, all sole accounts can be closed immediately without the need to serve notice. This also applies to Fixed Rate Bonds, so you won't have to wait until the end of the fixed rate period.

## Obtaining funds for bereavement expenses

### Funeral expenses

The time following a death can be expensive and you may need access to the savings held within the deceased's account to help cover the cost of the funeral.

To request funds from a Charter Savings Bank account for funeral expenses, we'll need:

- original or certified copy of the Death Certificate (or Solicitor's Verification of Death form)

and

- original bill or invoice from the Funeral Director, detailing the costs of arranging the funeral

If you have your own account with us and there isn't enough in the deceased's account to pay for the funeral or other remaining bereavement expenses, we may be able to help. Please contact us to discuss this.

### Payment of inheritance tax

To request funds for the payment of inheritance tax, we'll need ALL of the following:

- original or certified copy of the Death Certificate (or solicitors Verification of Death form)
- official or Solicitors letter detailing Inheritance Tax liability
- original IHT 423 form signed by Executors

The information contained in this leaflet is a guide and may not be applicable to your circumstances, but we hope you've found it useful.

If you'd like to talk to us, or for further assistance, please call us on 0800 032 9999.

We're open from 8am to 8pm from Monday to Thursday, 8am to 6:30pm on Fridays, 9am to 5pm on Saturdays and 10am to 4pm on Sundays.

**We can provide literature in large print, Braille and audio. Please ask us for this leaflet in an alternative format if you need it.**