YORKSHIRE BUILDING SOCIETY

AUTHORITY TO CLOSE FORM

DECLARATION AND INDEMNITY

Please complete this form if the balance held across all sole accounts in the deceased's name **totals £50,000 or less**.

Do not include any accounts held in joint names.

If there is a will, all eligible Executor(s) should complete and sign the form. Sections 1, 2, 5 and 6 apply.

If there is no will, sections 1, 3, 5 and 6 apply. These should be completed and the form signed by the next of kin who appears first in this list:

1. Spouse of the deceased
2. Child/ren of the deceased
3. Grandchild/ren of the deceased
4. Parent/s of the deceased
5. Sibling/s of the deceased

If there is someone who appears before you in this list, they must sign the form. If there is more than one person who falls into that category – for instance there are 3 children of the deceased – all of them must be named on the form and sign it.

In both cases, section 4 will also apply if a solicitor is involved in dealing with the estate.

The completed form should be returned to us, together with **one piece of ID** (see page 5) for each person who has signed it, to the Bereavement Team address at the bottom of page 6.

ID is not required for anyone who is an existing customer of the YBS Group.

By signing this form it's important that you understand that you are accepting that should any other person come forward who has a valid claim to the monies that we pay to you, you will have to repay us the monies and you will also have to refund us for any losses, costs, or expenses we incur in dealing with such a claim.

SECTION 1 - ABOUT THE PERSON WHO HAS DIED

Title		Surname	
Forename(s)			
Date of birth		Date of death	

Please note: All accounts must be closed, apart from fixed rate bonds which can be kept open until the maturity date. To keep a fixed rate bond open, please mark X here ☐

Account numbers to be closed										
Address and postcode										

SECTION 2 - IF THERE IS A WILL (ALL EXECUTORS TO COMPLETE)

I/We confirm that there is a will and that I am/we are the Executors named in the last and final will of the deceased customer and I/we confirm:

- I am/We are entitled to receive the balance of the deceased customer's YBS account(s).
- I/We authorise you to close the YBS account(s) that are held in the deceased customer's sole name, and pay the funds as instructed in Section 5.
- I/We attach or have already given YBS an original or copy of the deceased customer's death certificate.

EXECUTOR DETAILS

Title		Surname	
Forenames		Date of birth	
Address and postcode			
Telephone number			

ADDITIONAL EXECUTOR DETAILS

Title		Surname	
Forenames		Date of birth	
Address and postcode			
Telephone number			

ADDITIONAL EXECUTOR DETAILS

Title		Surname	
Forenames		Date of birth	
Address and postcode			
Telephone number			

SECTION 3 - COMPLETE IF THERE IS NO WILL

I/We confirm that there is no will, that I am/we are the deceased customer's next of kin, and that I am/we are (tick the option which applies.

If you don't tick an option here, we won't be able to accept the form):

- the deceased customer's spouse ☐
- the surviving child of the deceased and there was no surviving spouse ☐
- the surviving grandchild of the deceased and there was no surviving spouse or children ☐
- the surviving parent of the deceased and there was no surviving spouse, children or grandchildren ☐
- a surviving sibling of the deceased and there was no surviving spouse, children, grandchildren or parents ☐

and I/we confirm that:

- I/we are entitled to receive the balance of the deceased customer's YBS account(s).
- I/we authorise you to close the YBS account(s) that are held in the deceased customer's sole name, and pay the funds as instructed in Section 5.
- I/we attach or have already given YBS an original or copy of the death certificate of the deceased.

Title		Surname	
Forenames		Date of birth	
Address and postcode			
Telephone number			

Title		Surname	
Forenames		Date of birth	
Address and postcode			
Telephone number			

Title		Surname	
Forenames		Date of birth	
Address and postcode			
Telephone number			

SECTION 4 - SOLICITOR DETAILS - ONLY COMPLETE IF THERE IS A SOLICITOR

This solicitor is (delete as applicable)

a. acting as an Executor of the deceased's estate [or]

b. acting on behalf of the Executor or next of kin named in Section 2 or 3

Solicitor name	
Company name	
Company address and postcode	
Telephone number	

SECTION 5 – PAYMENT DETAILS

For individual accounts with a closing balance of MORE THAN £25,000, the payment options are (please tick one):

☐ Pay into YBS account number										
☐ Send a cheque	Made payable to:									
	Post to this address:									

For individual accounts with a closing balance of LESS THAN £25,000, the payment options are (please tick one):

☐ Pay into YBS account number										
☐ Send a cheque	Made payable to:									
	Post to this address:									
☐ Pay by bank transfer	Payee name:									
	Sort code:			—			—			
	Account number:									
	Reference number:									

SECTION 6 - PERSONAL INDEMNITY – THE LEGAL COMMITMENT YOU ARE MAKING

I/We hereby undertake to indemnify YBS against any claims, proceedings, damages or expenses by reason of acting on my/our instructions.

I/We agree to reimburse YBS for any losses or costs incurred as a result of another person being entitled or claiming to be entitled to any share of any money paid or transferred.

One piece of ID for the Executor or next of kin named in section 2 or 3 is required, unless they are an existing customer of the YBS Group. Please see page 5 for more information about ID.

I/We confirm that the information we have provided above is correct, accurate and complete.

Signature of Executor or next of kin	Print name
	Date
Signature of Executor or next of kin	Print name
	Date
Signature of Executor or next of kin	Print name
	Date

GUIDANCE NOTES

- Any monies held in accounts that were in joint names with the deceased will automatically be transferred to the name(s) of the surviving account holder. Please do not include details of accounts held in joint names on this form.
- If there is more than one eligible Executor or next of kin, they all need to complete and sign this form, and they should all be named in Section 2 or 3.
- The final decision of whether or not to release the funds is entirely at YBS's discretion.
- If you require any further assistance completing this form, or need any further information, please call us on **0345 1669 229**.

IDENTIFICATION

Here's a list of the documents we accept as proof of your name and identity. We need to see **one piece of ID** from this list **for each Executor or next of kin** named on this form. This can be an original or a copy. ID is not needed if you are an existing customer of the YBS Group – see below for what we mean by 'YBS Group'.

This can be an original or a copy.

- Current signed passport (UK or foreign)
- Current EU or UK photo card driving licence (full/provisional) or full UK driving licence (copy needed of both front and back)
- Biometric residence permit issued by the Home Office to foreign nationals from 30 June 2021
- eVisa issued by the Home Office. A share code and date of birth must be provided
- Current EU member state ID card
- Current foreign national ID card
- Current British armed forces ID card
- HMRC coding/assessment/statement/tax credit letter issued in the last 12 months (not a P45 or P60)
- Letter from Department for Work and Pensions (DWP), Pension Service, Job Centre Plus, government or local authority issued in the last 12 months showing evidence of entitlement to benefits
- Current UK firearms certificate
- Current UK disabled person's blue badge.

You can provide photocopies (not photographs) or originals of the ID. You MUST NOT send in original documents which have a photo or signature on them, such as a driving licence or passport. For these, you must send photocopies. Any original documents will be sent back to you

HOW WE USE YOUR PERSONAL INFORMATION

Yorkshire Building Society decides what personal information we need to collect about you, how we use it, who we share it with and how long we keep it. This makes us the data controller of your personal information for data protection purposes. We will use the personal information obtained from you and additional information obtained in the course of opening and managing your account. This includes, but is not limited to, name, address, identification, account transactions and communications and where relevant sensitive information, credit reference data, financial crime data, health details, nationality and legal proceedings. We will respect your rights to privacy and will only collect, use, store and share your personal information where a lawful purpose applies:

- It's necessary for the performance of a contract you have or have requested to enter into.
- If we have a legal obligation.
- If we have a legitimate business interest where it does not have an unfair impact on you.
- If you have given your consent where the collection, use, storage or sharing involves special category (sensitive) personal information (e.g. health, race and religion).
- Where we believe you or another person is at risk and we need to protect your or their vital interest.
- Where it's in the public interest or we have been given official authority to do so.

For full details of the types of information used in each product, and the other lawful purposes we may use it for, please see our privacy notice on our website at **ybs.co.uk/privacy** or by visiting one of our YBS branches or agencies. When you apply for an account we will use your personal information together with other information available, including relevant sensitive information (e.g. health, race and religion) for:

- Identity verification (including checking documents with issuing authorities e.g. driving licence – DVLA).
- Processing your application.
- Contacting you where necessary.
- Fraud prevention and detection.
- Administering your account.
- Legal and regulatory compliance.
- Marketing (where we have your consent) and market research.
- General business purposes.

We will only use, keep and share your personal information as required to meet our legal and regulatory obligations or to deal with your enquiry, administer, and manage your accounts, products and relationship with us. After this time, we will delete your personal information in line with the requirements of the Financial Conduct Authority, Prudential Regulation Authority, Money Laundering regulations, Financial Ombudsman Service, HMRC and any other regulatory bodies.

'YBS Group' refers to Yorkshire Building Society, the trading names under which it operates (Chelsea Building Society, the Chelsea, Norwich & Peterborough Building Society and N&P) and its subsidiary companies.

Yorkshire Building Society is a member of the Building Societies Association and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Yorkshire Building Society is entered in the Financial Services Register and its registration number is 106085. Head Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ.

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security. Calls to 03 numbers are charged at the same standard rate as 01 or 02 landline numbers, even when calling from a mobile.

YOUR RIGHTS UNDER DATA PROTECTION LAWS

You have the right to:

- Be informed about processing of your personal information.
- Have your personal information corrected if it is inaccurate or incomplete.
- Object or restrict to the processing of your personal information.
- Have your personal information erased subject to conditions (e.g. where the processing fails to satisfy legal requirements).
- Request access to your personal information and details about how we process it.
- Move, copy or transfer your personal information - also known as 'data portability'.
- Challenge automated decision-making, including profiling which tracing agents, letting agents, brokers, printers, market research agencies and providers of information technology services we use.
- Complain to the Information Commissioner's Office (https://ico.org.uk/) which enforces data protection laws.

Our Privacy Notice explains what personal information we need to collect, why we need it, where we may obtain information from and how long we keep it for. Our Privacy Notice provides more information on data protection laws, our legal obligation and your individual rights in relation to the processing of your personal information.

To obtain a copy of the Privacy Notice, or if you wish to invoke any of the rights listed above, simply visit our website at **ybs.co.uk/privacy** or alternatively call us on **0345 1200 100** or visit us in branch or agency.

If you want to see what personal information we hold about you, you can request a copy of this by completing a Subject Access request form. This form can be found on our website **ybs.co.uk/privacy**

WE MAY DISCLOSE YOUR PERSONAL INFORMATION WITH OTHER PEOPLE OR ORGANISATION AS FOLLOWS

With Yorkshire Building Society and its subsidiary companies for fraud prevention, lawful purposes, account administration and for general business purposes (e.g. updating customer records, handling customer queries and complaints). Personal information to: (i) our external auditors and regulatory bodies, including the Financial Ombudsman Service, Prudential Regulation Authority and the Financial Conduct Authority; and (ii) associate companies, agents and service providers including solicitors and valuers acting for the Society, field agents, debt recovery agents, tracing agents, letting agents, brokers, printers, market research agencies and providers of information technology services.

If we sell or transfer all or part of our business, we may share or transfer our customer records as part of the proposed/actual sale or transfer. However, we will only do so under a contract or where we have a legal obligation to do so. The protection, security and confidentiality of your personal information are important to us and we put in place appropriate safeguards to manage this.

Our Data Protection Officer (DPO) provides help and guidance to make sure we apply the best standards to protecting your personal information. You can contact the DPO by writing to:

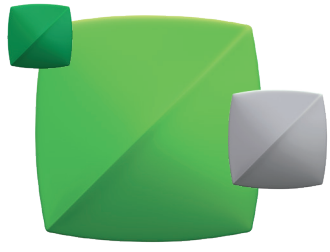
Data Protection Officer, Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ or by emailing: **dpo@ybs.co.uk**

Our printed material is available in alternative formats e.g. large print, braille or audio. Please visit us in branch or call us on **0345 1200 100**.

WE'RE HERE TO HELP

CALL US ON 0345 1669 229

VISIT YOUR NEAREST BRANCH

WRITE TO US AT:
BEREAVEMENT TEAM
CUSTOMER SERVICES
YORKSHIRE BUILDING SOCIETY
YORKSHIRE DRIVE
BRADFORD
BD5 8LJ

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