



HELP AND GUIDANCE FOLLOWING BEREAVEMENT



The loss of a loved one is a particularly difficult and confusing time. It can be hard to know where to start.

We're here to help and support you and your family and make any dealings with us as simple as possible.



WHERE TO START

There are so many difficult aspects to deal with and decisions to make following the loss of family or a friend. We can help make things a little easier, by assisting you with organising financial matters and making those first steps.

We have a specialist Bereavement Team who can help guide you through the process and provide you with the support you need. Please pick up the phone, drop into a branch or write to us (our contact details can be found on page 16) and we'll help you in any way we can.

We've put together this guide to support the Personal Representative, Executor and the joint account holder of the deceased. On page 14 there's a glossary to explain some of the terminology we use.



THE FIRST STEPS

As we've mentioned on page 3, our Bereavement Team are on hand to talk you through the first steps. Please do contact them for any advice or support. We've also produced a useful summary of what to do in those first few days:

1

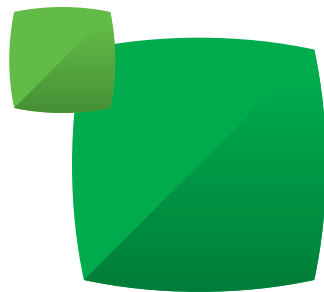
You'll need to **register the death** at any local registry office (within 5 days in England and Wales and 8 days in Scotland). For Government advice on how to register a death and to locate your nearest registry office go to www.gov.uk/register-a-death or call us on **01274 705 941** and we can help you find out where you need to go.

2

It's important to say goodbye and a Funeral Director should be able to guide you through all of your options for **arranging a funeral**. Citizens Advice recommends finding a Funeral Director through a professional association, such as the National Association of Funeral Directors. Contact details can be found on page 15.

3

Worrying about **paying for the funeral** isn't something we want you to be overly concerned with. If you need funds from the deceased's account we can cover some funeral expenses from the estate. Cheques will be issued direct to the funeral director or third party. For more information please see page 11.



WHO YOU NEED TO INFORM AND WHAT INFORMATION YOU NEED

There are various different bodies you may need to inform to help you manage all the finances and also ensure they have the right contact information going forward.

Here's a list of information about the deceased that you will probably need close to hand:

- Date and place of birth
- Address
- Date of marriage or civil partnership (if applicable)
- National Insurance number
- NHS number
- Tax reference number
- Child Benefit number.

And these are some of the things you'll need to think about:

- Council tax offices
- Pensions providers/life insurance companies
- Credit cards/store cards
- Any Direct Debits/Standing orders which may need cancelling
- Insurance policies such as building, content, car, travel, medical etc. If the deceased was named first on an insurance policy, make contact as early as possible to ensure you're still insured
- Companies that the deceased may have had rental hire, purchase or loan agreements with
- If the deceased lived in rented accommodation informing the local authority, housing association or private landlord
- Re-directing any post through the Royal Mail (see contact details on page 15)
- Registering unwanted post with the Bereavement Register, a free service removing the deceased from company mailing lists (see contact details on page 15)
- Utility companies such as phone, water, gas, electricity etc.
- Any private organisation/agency providing home help
- TV/internet companies
- Subscriptions to clubs/groups or magazines.

DEALING WITH THE ESTATE

The person responsible for handling the deceased's estate is normally named in the will (and is called an Executor). They'll need to sort out the estate and ensure that the deceased's wishes are followed. If there's no will an Administrator will be appointed instead.

It's normally a very daunting task at the most difficult of times and we aim to make this as simple as possible for you, just call our Bereavement Team on **01274 705 941**.

SORTING OUT THE DETAILS

- 1 Once you've registered the death you will be given a **death certificate**. It's probably worth asking for a few copies as this could help you deal with some of the more practical matters quicker.
- 2 You'll need to post an **original or certified copy** of the death certificate to our Bereavement Team at our address below or bring it into a branch. On page 7 we explain how you can get a certified copy.
- 3 Once we have the death certificate we'll provide you with an '**Authority to Close**' form. This needs to be signed by all Personal Representatives/Administrators/Executors.
- 4 We'll need to see Identification (ID) unless you are an existing customer or have a Grant of Probate and the deceased balance is £250,000 or less. However please note ID is required for all Personal Representatives/Executors where the balance is over £250,000.

We've listed the ID options on page 7. You can either call in to any branch where one of our staff will take a copy or you can post them to our Bereavement Team at the address below:

Bereavement Team Address

Customer Service Centre
Yorkshire Building Society
Yorkshire House
Yorkshire Drive
Bradford
BD5 8LJ

- 5 If there's a **savings account** that you would like us to close there are some additional documents that you will need. These are listed in the table on page 8.
- 6 You'll need to find out whether or not there is a **will**. If you do not know, their solicitor and bank are good places to start and there's more advice here www.gov.uk/find-persons-will

ID OPTIONS

Where ID is required you'll need to provide **one** of the following:

- Current signed passport (UK or foreign)
- Current EU or UK photo card Driving Licence (full/provisional) or full UK Driving Licence (old style)
- Current EU member state ID card
- Current Residence permit issued by the Home Office to EU National
- Current Armed forces ID card
- HM Revenue & Customs tax notification letters SA302 or PAYE confirmation, issued in the last 12 months
- Current firearms certificate
- Original notification letter from Department for Work and Pensions (DWP), Pension Service
- Job Centre Plus or Local Authority confirming rights to benefits issued in the last 12 months
- Current signed employers photo ID card
- Current Foreign National ID card
- Current disabled person's blue badge.

IMPORTANT – how to certify documents

If you're sending any ID with a photo or signature through the post then you should send copies and not the originals. All copies of documents must be certified. Our employees can certify them for you at your local branch at no cost.

Certified copies are documents which have been checked and verified as being the same as the original by one of the following: bank/building society employees, solicitors, accountants, commissioner for oaths, independent financial advisers or the Post Office.

Please note they cannot be certified by a member of your family and the person certifying the documents may charge a fee so check with them.

Here's what you need to do:

- 1 **Take your documents to the person certifying them and ask them to add to the first page of each item their:**
 - Full name
 - Profession
 - Business name (and Financial Conduct Authority number if they are an independent financial adviser)
 - Business address and telephone number
 - Signature and the date

Plus the statement "I certify that pages 1 to [insert total number of pages] are a certified true copy."

- 2 **All other pages in the documents must simply be signed by the person certifying them.**

If the documents have been fully certified on each page we will also accept them.

What if the account is to be closed?

There are some additional documents we'll need to close an account. These depend on how much money is held in the name of the person who has passed away. We've listed in the table below what is needed and where it can be obtained:

Total balance of the account(s)	Documentation required	Where obtained	Comments
£5,000 or less	<ol style="list-style-type: none"> One completed Small Estates Indemnity form Identification for all Executors (please see page 7) 	The Small Estates Indemnity form can be obtained from a Branch, our Bereavement Team or printed from our website.	This form should be completed by the next of kin or the Executors if the deceased left a will.
£5,000.01 to £30,000.00	<ol style="list-style-type: none"> One completed Statutory Declaration form Identification for all Executors (please see page 7) 	The Statutory Declaration form can be obtained from a Branch, our Bereavement Team or printed from our website.	The signing of this Statutory Declaration form must be witnessed by a Solicitor, Commissioner for Oaths, Justice of the Peace or Authorised County Court Official. You may need to pay for this service – ask the witness for their tariff of charges.
£30,000.01 and above	<ol style="list-style-type: none"> The original Grant of Representation or Letters of Administration Identification may be required (please see page 7) 	The Probate Registry.	<p>The next of kin can apply to the Probate Registry to obtain the grant.</p> <p>If you need any help obtaining a Grant of Representation or Letters of Administration then you can contact the Probate Registry on 0300 123 1072.</p> <p>Alternatively you can pay a legal advisor to do this for you.</p>

As soon as we have the correct documents we will send a cheque to you as quickly as we can.

WHAT HAPPENS NEXT?

Once you have the documentation to us we'll be able to take care of the various accounts. What happens next depends on the type of products held. There's information on each product below which you may find useful.

Please contact the Bereavement Team (using the details on page 16) and they can discuss this with you in relation to your own circumstances and provide further guidance.

SAVINGS ACCOUNTS

If it's a Joint Account

When we're notified of the passing of a joint account holder, the account is transferred into the sole name of the other account holder.

Regular payments (such as Direct Debits and standing orders) will not be changed unless the other account holder asks us to. You may wish to review these and check whether they need to continue.

For a Sole Account

Sole accounts held by the person who has died will be frozen (excluding any interest earned) until the balance can be settled. This means that money cannot be paid into or taken out of the account, other than limited withdrawals for urgent expenses. There is more information about this on page 11 or you can also contact the Bereavement Team on 01274 705 941.

Regular payments such as Direct Debits and standing orders will be cancelled. You may need to contact the relevant organisations to arrange payments.

ISA Accounts

Where the date of death is:

- On or before 5 April 2018, interest arising after that date will become taxable in the hands of the estate
- On or after 6 April 2018, any ISA held will be designated a 'continuing account of a deceased investor'.

An account will remain a continuing account of a deceased investor until the earlier of:

- The completion of the administration of the deceased's estate
- The closure of the account
- The third anniversary of the death of the ISA account holder.

If, after a period of three years, the administration of the estate is ongoing and the ISA has not been closed, interest arising after that date will become taxable in the hands of the estate.

If you would like to talk to us about this, please visit your nearest branch or call our Bereavement Team on 01274 705 941

If you're the spouse or civil partner of the account holder

Since 6 April 2015 additional permitted subscriptions, on top of the annual subscription limit have been available to the surviving spouse of a deceased ISA account holder.

Additional permitted subscriptions are available where the ISA account holder died on or after 3 December 2014. The deceased and the surviving spouse must have been living together at the date of death. That is, not separated under a court order, under a deed of separation, or in circumstances where the marriage or civil partnership has broken down.

- Where an ISA account holder died on or before 5 April 2018, additional permitted subscriptions are limited to the value of the deceased's ISA at their date of death.
- Where an ISA account holder dies on or after 6 April 2018 additional permitted subscriptions can be either the value of the deceased's ISA at their date of death or the value of the deceased's ISA at the point the ISA ceases to be a continuing account of a deceased investor

The time limit for making additional permitted subscriptions ends 3 years after the date of death, or if later, 180 days after the administration of the estate is complete. Where the death of the ISA account holder occurred between 3 December 2014 and 5 April 2015, the 3 year period started on 6 April 2015.

For more information about ISAs, please visit your nearest branch or call our Bereavement Team on 01274 705 941.

Bonds

You have the option to keep them open until they mature or otherwise they will be closed. Please let us know what you'd like to do by contacting the Bereavement Team or discuss it with your local branch

MORTGAGE ACCOUNTS

The most important thing to be aware of at this time is that the mortgage payments must still be made, even when a borrower has passed away.

If you think you may have difficulty making the mortgage payments, you can call our Bereavement Team on 01274 705 941. They'll put you through to a colleague who will be able to help you work out a payment plan. They'll also be able to provide specific advice relating to the type of products held.

For sole borrowers

- 1) **If a will has been made** - we'll need to see the original Grant of Probate (after the death has been registered) so that we can note the Executor(s) names on our records.
- 2) **If there's no will** - we'll need to see the original Grant of Letters of Administration.

The account will then need to be repaid, either from:

- The sale proceeds of the property; or
- The proceeds of a life insurance policy.

We'll then write to the Personal Representative(s) of the deceased at the borrower's property address to inform them of the process. Please note we'll only be able to send information about the mortgage to the Personal Representative(s) once they have provided evidence that they are authorised to deal with the administration of the estate.

In some cases and with our consent, the property and the responsibility for the mortgage may be transferred to another person. For more information contact our Bereavement Team on 01274 705 941.

For joint borrowers

If there's a joint mortgage, we'll need to see the original Death Certificate. The deceased borrower's name will then be removed from the mortgage. This means that the other owner is then solely responsible for repaying the mortgage.

Property ownership

How property ownership is dealt with depends on whether the property was held as joint tenants or as tenants in common.

- 1) **Joint Tenants:** The deceased's interest in the property will automatically transfer to the other owner(s).
- 2) **Tenants in Common:** When borrowers hold a property as 'Tenants in Common' (where each borrower has a specific share in the property) the deceased's share will not pass automatically to the other borrower. Once the death has been registered, you'll need a solicitor to help deal with the deceased borrower's share of the estate.

INSURANCE AND LIFE POLICIES

Mortgage Payment Insurance

On receipt of the death certificate, we'll arrange for all necessary policy amendments to be made and you'll be notified of any changes.

Home Insurance

If there's a buildings insurance policy arranged through us it must continue until the mortgage is repaid or we are notified that alternative insurance arrangements have been made.

Please note, if the property will remain empty for more than 60 days, you must contact us to discuss this further with the Bereavement Team on 01274 705 941.

Life Policies

If there are any life insurance policies in place, you'll need to contact the policy provider to make a claim.

PAYMENTS FROM THE ESTATE

For sole accounts

Any money held in the estate will be frozen (excluding any interest earned) except for certain payments which can be made from the account. These include:

- Certain funeral expenses (which must be original or certified copy on letter headed paper). Please contact us on 01274 705 941 for advice as soon as you can so that we can help you get started with your plans
- Inheritance tax payments
- Probate court fees.

Cheques issued will be made payable to the relevant third party, such as a funeral director.

For inheritance tax payments, you'll need to confirm the Inheritance Tax number to us (which will be given to you by HM Revenue & Customs) so that we can make sure it is quoted on the payment.

For joint accounts

The account will be transferred into the name and ownership of the surviving account holder once we've received the original or certified copy death certificate.

The surviving account holder can then make payments from the account.

FREQUENTLY ASKED QUESTIONS

Q Will I need to talk to several different people?

A Our Bereavement Team is your first point of contact and they are able to assist you with any questions you have. For some queries relating to mortgage payments or insurance they may put you in touch with a specialist in those areas, however the Bereavement Team will still be your dedicated support.

Q Is it going to take a long time to make the necessary arrangements for the finances?

A As soon as you contact us we will get the process started however the exact timescales will vary depending on the circumstances. The Bereavement Team will keep you updated on the process.

Q Can I leave it and do all the paperwork in a few months' time?

A It's really important that you contact the Bereavement Team and send the Death Certificate straight away so we can update our records and get the process started.

Q Can someone call on my behalf?

A Someone can call on your behalf to obtain general advice on the next steps. We can however only give account specific information to the Personal Representative/Executor.

Q How do I pay for the funeral from the Estate?

A Certain funeral expenses can be paid from the estate – please contact the Bereavement Team for further information. We'll need original or certified copy receipts for the expenses.

Q Will interest still be earned on the savings account(s)?

A Yes, interest will continue to be earned until the account is closed. This is in line with the account terms and conditions.

Q What happens if the funds are held in a fixed rate bond or notice account?

A All withdrawals or account closures after the death of an account holder can be made without providing notice and with no loss of interest, regardless of the type of account.

Our fixed rate bond products can be left open until they mature – just let the Bereavement Team know if you'd like to do this.

Q What happens on Trust accounts?

A If the deceased was a trustee it may be necessary to appoint a new trustee to the account.

Q What happens if a Power of Attorney/Court of Protection Order was registered on the account?

A If a Power of Attorney/Court of Protection Order has been registered on an account this is no longer valid on the death of the account holder. This means that the person who held the authority isn't able to operate or access the deceased's account(s) anymore.

GLOSSARY OF TERMS

Administrator

A person who obtains the Grant of Letters of Administration which entitles them to deal with the estate if no will was made.

Beneficiary

A person who inherits either under the terms of a will or by the rules of intestacy (if no will was made).

Confirmation

This is the Scottish equivalent to a Grant of Probate or Letters of Administration.

Death Certificate

This is a certified copy of the entry in the death register. The registrar will provide you with a number of certified copies – you'll just need to pay a fee. This will help to save time if you need to register the death with several organisations.

Executor

The person named in a will who is to deal with the estate and, if necessary, obtain a Grant of Probate.

Grant of Letters of Administration

This is used to appoint an Administrator who can then deal with the estate if no will was made.

Grant of Probate

A formal court document issued by the Probate Service confirming the appointment of the Executor named in the will.

Letters of Administration

A formal court document issued by the Probate Service, to appoint an Administrator, often the next of kin to the deceased. This is usually issued where there is no will, or the Executor appointed in the will is unable or unwilling to act.

Personal Representative(s)

This is the term used for small estate claims when a statutory declaration or Small Estates Indemnity form is to be used.



USEFUL CONTACTS

Citizens Advice Bureau

Find your local office in The Phone Book, or visit www.citizensadvice.org.uk

Cruse Bereavement Care

Call 0844 477 9400, or visit www.cruse.org.uk

General Register Office for England & Wales

Certificate Services Section, General Register Office, PO Box 2, Southport PR8 2JD.
Call 0300 123 1837, or visit www.gro.gov.uk

General Register Office for Scotland

Ladywell House, Ladywell Road, Edinburgh EH12 7TF.
Call 0131 334 0380, or visit www.gro-scotland.gov.uk

Government Advice on Bereavement

www.gov.uk/browse/births-deaths-marriages/death

Government Advice on Finding a Will

www.gov.uk/find-persons-will

HM Revenue & Customs

Look in The Phone Book for your local 'Tax Office', or visit www.hmrc.gov.uk

National Association of Funeral Directors

Call 0121 711 1343, or visit www.nafd.org.uk

Probate and Inheritance Tax helpline

Call 0300 123 1072, or visit www.justice.gov.uk/courts/probate

Royal Mail Re-Direction

www.royalmail.com/personal/receiving-mail/redirection

The Bereavement Register

Call 0207 089 6403, or visit www.the-bereavement-register.org.uk





WE'RE HERE TO HELP

-  **CALL US ON 01274 705 941**
-  **VISIT YOUR NEAREST BRANCH**
-  **WRITE TO US AT:**
BEREAVEMENT TEAM
CUSTOMER SERVICE CENTRE
YORKSHIRE BUILDING SOCIETY
YORKSHIRE HOUSE
YORKSHIRE DRIVE
BRADFORD
BD5 8LJ
-  **VISIT [YBS.CO.UK](https://www.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.

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 network rate as 01 or 02 landline numbers, even when calling from a mobile. Calls to 0800 numbers are free of charge from a landline or mobile. Charges to third party numbers may vary. Prices can be checked with the relevant company.

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