

Helping you to sort out finances during bereavement



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Here to help you through

When a family member, friend or someone close to you dies, it's naturally a very distressing time.

As well as dealing with the emotional upset, you may also be faced with having to sort out his or her financial affairs. We will do our best to help you through this process.

In this booklet, you'll find information on the practical actions you need to take, together with advice on other resources that may also be helpful to you in coping under difficult circumstances:

- ▶ We have put together a list of useful contacts on page 8, and
- ▶ any legal words we have used are in bold type and we have listed those legal words with their meaning on page 10.

Let's talk

If you need to contact us to settle the financial affairs of one of our customers who has passed away, we'll do our best to take you through matters as clearly and sensitively as possible. We will provide you with helpful and practical information that you need.

What you'll need to provide

We want to help you avoid lots of back-and-forth meetings. So, if you can, get all the necessary paperwork together before starting the process.

(i) Bereavement notification

Please contact us to tell us of a bereavement - we are here to offer you our full support. For Bank of Ireland UK accounts, please complete a bereavement notification form, which is available from your local branch or on our website, bankofirelanduk.com/help-and-support/help-and-guidance. For any Post Office accounts, please visit www.postoffice.co.uk/my-money/help-with-bereavement or for AA products please go to www.theaa.com/finance/bereavement

(ii) Identification

We will need some proof of identity from you, so that we can deal with you. If you are an existing customer we will just need your account number. If you are not a customer please take a look at our checklist on page 16 to see what forms of ID are required.

(iii) Proof of death

We will need a certified copy of the proof of death e.g. **Death Certificate**/ (Interim) Coroner's Certificate, or confirmation from a Medical Practitioner and a certified extract of the will (if it is available) naming the executor(s). We may also eventually need either a copy of the **Grant of Probate** or **Letters of Administration**.

You can provide documents as certified copies. This can be done by your solicitor. Alternatively you can bring in original documents to your local branch and we can certify these before returning them to you. Please note this service is not available at any Post Office branches.

(iv) Personal Representative

We'll need details of the person authorised to represent the **estate**. If a solicitor is appointed we will correspond directly with the solicitor.

Is the total estate valued over £10,000?

We will need either a certified copy of the **Grant of Probate** or **Letters of Administration**, where there is a will. Your solicitor will be able to tell you how to apply for these. If you do not want to use a solicitor, visit the website at www.gov.uk/wills-probate-inheritance. For some Post Office and AA products, the valuation threshold can be higher at up to £30,000 and be based upon the total account rather than estate value. It is therefore recommended that when contacting the relevant channels you confirm what the specific limit is for each product.

Is the total estate less than £10,000?

If total **estate** is less than £10,000 we can usually deal with payments more simply. Please see page 13.

Funding funeral expenses

Please refer to page 12 regarding Funeral expenses for what we will require.

Your questions answered

Where do I get the Death Certificate?

The **Death Certificate** is issued by the Registrar of Births, Deaths and Marriages. You are usually able to get a **Death Certificate** immediately when you register the death.

Do I need a solicitor?

Only you can decide how much advice and support you will need. This will depend on the size of your loved one's **estate** and the type of assets they had, such as property or investments. It also depends on the number of beneficiaries named in the **will**, their location and whether disputes could arise in the process. As a general rule, larger and more complex **estates** need more professional support; such as when an estate includes interests in multiple countries.

How long will it take to settle a deceased person's finances?

Each **estate** is unique, so the time needed to finalise the accounts can vary considerably. It depends on the complexity and number of accounts a customer held, whether probate is required, and how quickly we can obtain all the information and documentation we need.

If there is a will

What does an executor do?

The **executor** administers the **will**. They are charged with locating the **will**, applying for probate, collecting all assets, paying any outstanding debts and distributing the assets in accordance with the deceased person's instructions. There may be one or more **executors**. There is an option to open a specific account in order to facilitate the administration of the estate, please contact your local branch for further support.

What is Probate?

Probate is the legal process where the Probate Office certifies that the **will** is genuine and allows the **executor** to deal with the **estate**.

What if there is no will?

If someone dies without a valid **will**, they are considered to have died **intestate** and an **administrator** must be appointed. In these circumstances you may want to get advice from a solicitor.

What happens to current/deposit accounts?

If the account is only in the name of the deceased person the account will be blocked from the date that we are notified of the death. This means any standing orders or direct debits will be returned unpaid. Direct debits could be from either a credit card or a bank account – and cancelling a credit card or closing a bank account does not cancel a direct debit. You will need to contact all direct debit originators linked to the card or bank account.

If the account is in joint names you can continue to operate the account after the joint account holder has died. Standing orders and direct debits will continue as before. However, you will need to provide us with a copy of the Death/(Interim) Coroner's certificate. When this is received we will remove the name of the deceased person from the account. Alternatively, the remaining balance may be paid to you and the account will be closed. Please note this process will be slightly different for Post Office and AA current/deposit accounts. For example, in the case of a joint Post Office Deposit account, if the deceased is the first account holder, we will need to close the account and reopen it in the surviving holder's name.

How do I cancel or change a direct debit (automatic payment)?

Please contact us or your bank if you want to stop a direct debit.

If the account is still open, we can provide a list of direct debits still active on the account.

If the account is already closed, we can provide copies of statements from the last 12 months for both a bank account and a credit card. From that you can identify which organisations you need to contact. This may include gyms, mobile phone companies and insurers. If you are a joint account holder, you can also obtain copy statements at 365online.com or by calling 0345 736 5555. For mortgage accounts please call 0345 300 8000.

What happens to credit cards of the deceased?

If the deceased was the primary cardholder, the card needs to be cancelled, which will also cancel any secondary and additional cardholder's cards automatically. This is because additional card holders are not the main account holders. Any balance outstanding is payable as a debt of the estate.

The deceased person and I have a mortgage/loan together. What happens to them?

You will need to continue paying your mortgage and/or loan.

Mortgage interest will still accrue on the account until the mortgage is completed. If the deceased had Mortgage Protection Insurance you should contact the provider.

If you are concerned that you are unable to meet your regular repayments, please let us know by contacting your local branch. Alternatively, for mortgage accounts you can call 0345 300 8000 or for loans 0345 850 1234.

For Post Office loans please call 0800 169 2000 and for AA loans please use 0345 266 0124.

What happens to trust accounts?

This varies considerably from case to case. If the deceased person held a trust account and you are a **beneficiary**, we recommend that you seek independent financial and/or legal advice.

What is safe custody?

In the past we provided a service to keep items securely. This is called keeping items in safe custody or safe keeping. We can carry out a search to find out if the person who has died had anything held in safe custody. We will not know the contents of the safe custody packet.

We cannot release any items in safe custody until the **Grant of Probate** or **Letters of Administration** have been granted. If you know that there are items in safe custody, you will need to apply for probate in order to get them. However, the **executor** or **personal representative** may visit the branch to view them. If the item that is in safe custody is the original will, this will be released to the **executor**. The retention of items in safe custody only applies to our branches.

What do I do if Bank of Ireland UK is still sending mail?

If you continue to receive mail in the deceased customer's name following the settlement of the estate, please contact 0345 736 5555. Please note that regulatory requirements may oblige us to continue sending certain documents, such as mortgage statements, prior to settlement of the estate. If you have any mortgage specific questions, please contact us on 0345 300 8000.

Dealing with financial difficulties

At this difficult time you may also find yourself with a reduced income and struggling to make ends meet.

There are solutions and help available. There are lots of organisations that can provide confidential, impartial and free help and advice. See page 9 for details of a selection of organisations.

You should talk to your creditors as soon as possible. Whether you are in arrears or are up to date with your payments but finding that existing commitments are causing you difficulties. The sooner you talk to your creditors, the better. You can usually make contact by phone, email or web, with contact details being available on websites. It is only through making contact, that the creditor can help and mutually suitable arrangements can be reached.

If your account is with Bank of Ireland UK, the Post Office or AA, we can provide help in a positive and sympathetic manner. For Bank of Ireland UK accounts, please contact your local branch as soon as you recognise you are having difficulties. If the matter relates to a mortgage account, please call us on 0345 300 8000.

Useful contacts

General Register Office for Northern Ireland

General Register Office, Oxford House,
49/55 Chichester Street, Belfast
BT1 4HL
Tel: 0300 200 7890

General Register Office for England and Wales

Certification Services Section
General Register Office
PO Box 2
Southport, PR8 2JD

General Register Office for Scotland

New Register House
West Register Street, Edinburgh
EH1 3YT
Tel: 0131 334 0380

Probate & Matrimonial Office

Royal Courts of Justice,
Chichester Street,
Belfast BT1 3JF
Tel: 028 9072 4678

The Courthouse,
Bishop Street
Derry
Tel: 028 7126 1832

All other UK Probate Registries are listed on www.gov.uk

National Association of Funeral Directors

618 Warwick Road,
West Midlands,
B91 1AA
Tel: 0121 711 1343 or visit www.nafd.org.uk

Citizens Advice Bureau

To find the phone number of your local bureau, look in the phone book, visit your local library or information centre, or use the website www.citizensadvice.org.uk

Advice NI

Tel: 0808 802 0020

www.adviceni.net

Money Advice Service

For free, unbiased and easy-to-access money tools, information and advice.

Tel: 0800 138 7777 to speak to a Money Adviser

www.moneyadviceservice.org.uk

StepChange Debt Charity

For debt advice throughout the UK.

Tel: 0800 138 1111

www.stepchange.org

National Debtline

If you live in England, Scotland or Wales

Tel: 0808 808 4000

www.nationaldebtline.co.uk

Debt Advice Foundation

Tel: 0800 622 6151

www.debtadvicefoundation.org

Cruse Bereavement Care

Provides information about bereavement and support to the bereaved

Tel: 0808 808 1677

www.cruse.org.uk

Department Of Work and Pensions

www.dwp.gov.uk

HM Revenue & Customs

www.hmrc.gov.uk

Decoding legal language

Administrator

This is a person appointed by the court to handle the **estate** of an individual who has died without leaving a valid **will (intestate)**. He or she is usually a close relative, but may be a close friend or a professional such as a solicitor. More than one **administrator** may be appointed.

Beneficiary

This is a person who is left something in a **will**.

Death Certificate

This is an official certified copy of the information registered when someone passes away, including the date, place and cause of death.

Estate

The property, assets and outstanding debts belonging to a person who has died.

Executor

This is a person named in a person's **will** to carry out his or her wishes. There may be more than one **executor** and their duties will typically include making sure any inheritance tax due is settled and applying for **Grant of Probate**. In some cases, a deceased person's solicitor could be the **executor**.

Grant of Probate

This is applied for through the courts – it confirms that a person's **will** is valid, and confirms the **executor** as the representative of the person's **estate**. It is sometimes referred to simply as probate.

Inheritance Tax

This is the amount of tax assessed as payable on the deceased's **estate**. It must be paid in advance of the court issuing **Grant of Probate** or **Letters of Administration**.

Intestate

A person dies **Intestate** if they do not leave a valid **will**. In this case, an application needs to be made to the court for **Letters of Administration** to appoint an **administrator**.

Letters of Administration

This is an official court order appointing someone as the **administrator** of a deceased person's **estate** when no valid **will** exists.

Next of Kin

A person's closest living relative or relatives.

Personal Representative

This general term refers to either an **administrator** or **executor**.

Testator

This is a person who has written a **will** that is in effect at the time of his/her death.

Will

This is a legal document detailing how a person wishes their **estate** to be distributed upon their death. It specifies the person or people he or she wants to carry out the **will's** instructions.

Checklists for what we need from you

Releasing funds to pay the funeral director

1. A certified copy of the **Death Certificate**
2. Proof of the **executor, administrator** or **next of kin's** identity (where required)
3. The funeral director's invoice
4. Our 'Payment Authorisation' form signed by the **executor(s), administrator(s)** or **next of kin**. This is not required when dealing with either a Post Office or AA current/deposit account.

Releasing funds for other expenses relating to the funeral

You can also pay for other funeral expenses like, refreshments, flowers or memorial cards, from the account of the person who has died. We need the following documents from the **executor(s)** or **next of kin**.

1. A certified copy of the **Death Certificate**
2. A certified extract of the **will** naming the **executor(s)** or, if there is no **will**, a letter naming the **next of kin**
3. Proof of the **executor, administrator** or **next of kin's** identity (where required)
4. Our 'Indemnity form for other funeral related invoices', signed by the **executor(s)** (if there is a valid **will**) or by **next of kin** (if there is no **will**). This is not required when dealing with either a Post Office or AA current/deposit account.

Settlement of accounts if the total estate is less than £10,000 (Please note higher probate limits may apply for certain products*)

1. A certified copy of the **Death Certificate**
2. A certified extract of the will naming the **executor(s)** or, if there is no **will**, a letter naming the **next of kin**
3. Proof of the **executor, administrator** or **next of kin's** identity (where required)
4. Our 'Indemnity on payment of monies from deceased customer's account' form, signed by the **executor(s)** (if there is a valid **will**) or by **next of kin** (if there is no **will**). This is not required for either Post Office or AA current/ deposit accounts.
5. Our 'Payment Authorisation' form signed by the **executor(s)** (if there is a valid **will**) or by **next of kin** (if there is no **will**). This is not required for either Post Office or AA current/ deposit accounts.

Settlement of accounts if the total estate is more than £10,000 (Please note higher probate limits may apply for certain products*)

1. A certified copy of the **Death Certificate**
2. Proof of the **executor, administrator** or **next of kin's** identity (where required)
3. A certified copy of the **Grant of Probate** (if there is a valid **will**) or **Letters of Administration** (if there is no **will**)
4. Our 'Payment Authorisation' form signed by the **executor(s)** (if there is a valid **will**) or by the **administrator(s)** (if there is no **will**). This is not required for either Post Office or AA current/ deposit accounts.

There may be circumstances where we request additional documentation.

* When contacting us, please enquire about each product(s) specific probate limit.

Has everything been taken care of?

Use this checklist to make sure that you've covered all the deceased person's personal affairs.

Bills and direct debits

- Rent
- Gas
- Oil
- Electricity
- Internet
- Phone
- Mobile phone
- Digital service providers
- Medical
- Taxation
- Other

Other financial institutions

- Building Society
- Post Office
- Credit Union
- Credit Cards
- Store Cards

Investments

- Financial planning/investment products

Pensions

- Occupational and personal pensions

Insurance policies

- Life insurance
- Credit card insurance
- Personal loan insurance
- Home/contents insurance
- Car insurance
- Health insurance
- Income protection insurance

Other organisations

- Passport Office
- DVLA Office
- Train or Bus Saver Tickets
- Social Welfare
- TV licence
- Gym or sports clubs
- Other clubs
- Library membership
- HM Revenue & Customs

For your information

These are the documents we can accept as either proof of your identity or address. We will need to see an original or a certified copy of the document.

Proof of identity

- ▶ Valid passport
- ▶ EU National Identity Card (photographic)
- ▶ Valid UK Photo card Full/Provisional Driving Licence
- ▶ Electoral ID Card (NI only)
- ▶ Translink Smart and Senior Smart cards for customers over 60 (NI only)

Proof of address

- ▶ Utility Bill, other than a mobile phone bill, dated within the last 6 months
- ▶ Bank/Building Society/Credit Union/Credit Card/Post Office Accounts Statement dated within the last 6 months
- ▶ Local Authority correspondence
- ▶ Valid UK Photo card Full/Provisional Driving Licence (may only be used for either proof of identity or proof of address, not both)
- ▶ HMRC/Revenue Commissioners correspondence dated within the last 13 months
- ▶ Correspondence from DWP/Benefits Agency/NI Housing Executive Social Insurance documents/Disability Allowance book/Disability Pension book

Certification list

We don't need you to send us your original documents. Our branch staff can certify copies from an original or you can go to one of the following:

- ▶ Bank or Building Society official
- ▶ FCA registered broker/introducer
- ▶ Justice of the Peace or Commissioner of Oaths/Notary Public
- ▶ Accountant, Solicitor or Barrister
- ▶ Attorney at law

You might be charged a fee depending on who you ask to certify your documents.

We can provide this document in Braille, in large print and on audio tape or CD.

Please ask any member of staff for details.

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