



# A Bereavement Guide



**Bath Building Society**

We're different because you are

Bath Building Society is here to offer you, and your family or friends, support, practical guidance and understanding, to help you through this difficult time.

### Coping with Bereavement

Losing someone close to you can be overwhelming. We have put together this simple guide to help you with where to start during this difficult time. Please pick up the phone, drop into a Branch or you can contact us via Live Chat on our website at [www.bathbuildingsociety.co.uk](http://www.bathbuildingsociety.co.uk) and we will help you in any way we can.

#### Before you contact us

- You will need to get a medical certificate to register the death. This will be given by:
  - the hospital;
  - a General Practitioner (GP); or
  - a Coroner.
- You will need to register the death. You can do this at the local Register Office. You might need to make an appointment, so it's a good idea to check before you go.
  - You need to register the death **within five days in England, Wales and Northern Ireland**.
  - If you live in **Scotland**, you need to register the death **within eight days**.
  - You can find out where your nearest Register Office is by going onto the government website. You can visit [www.gov.uk/register-a-death](http://www.gov.uk/register-a-death)
- The Register Office will give you the documents to make funeral arrangements for the deceased:
  - a Certificate of burial or cremation; and
  - a Certificate of registration of death.
- It is a good idea to request a few official copies of the **Death Certificate**. You might be asked for these when dealing with the deceased's finances.
- It is important to find the deceased's **Will**.
  - Funeral arrangements are usually made in the first few days following death. The deceased's **Will** might have details of the funeral service they would like, or how it will be paid for.
  - We can help you use the deceased's money to pay for the funeral bill. You can find more information in the **Payments from the Estate** section on page 6.
- If the deceased has a **Will** in place, you need to tell the **Executors** straight away. The **Executors** will have to:
  - deal with the **Estate**;
  - tell any financial institutions about the deceased; and
  - make sure all the property is secure.
- If there is no **Will**, an **Administrator** will need to be chosen by a court instead. They will do the same things the **Executor** would need to do.

- A **Grant of Probate** might be needed if the deceased's property or accounts are not in joint names.
- Most **Executors** talk to a funeral director to help with arranging a funeral.
  - You can find more information on the National Federation of Funeral Directors website. You can visit [www.nffd.co.uk](http://www.nffd.co.uk)
  - You can also find more information on the funeral directors register website. You can visit [www.funeraldirectorsregister.com](http://www.funeraldirectorsregister.com)

### Applying for Probate

Once there is an **Executor**, they need to apply for the legal right to deal with the deceased's **Estate**. This is known as a **Grant of Probate**. You might not need a **Grant of Probate** if the deceased's property or accounts are in joint names. Every financial institution has its own rules around **Probate**. Even if you don't need to apply for **Probate** for money with us, you may still need to apply for **Probate** for the deceased's money held elsewhere.

In some cases, you might need a **Letter of Administration**. This could be because:

- the deceased does not have a **Will**;
- the **Will** is not valid;
- there are no **Executors**; or
- the **Executors** do not want to act.

If there is no **Will** and you are the next of kin, you can apply to be an **Administrator**.

The order of priority is:

- the married or civil partner of the deceased;
- a child of the deceased;
- a grandchild of the deceased;
- a parent of the deceased;
- a brother or sister of the deceased;
- a nephew or niece of the deceased;
- another relative of the deceased.

You can find more information on the Citizens Advice website. Their details can be found in the **Useful Contacts** section on page 10 of this guide.

### The duties of an Executor or Administrator

The **Executor** or **Administrator** has to deal with the deceased's **Estate**.

These duties include:

- taking an inventory of the deceased's **Estate**. This includes taking note of bank accounts, savings, insurance, property and other items owned by the deceased;
- value the **Estate**;
- talk to the deceased's utility company, banks and building societies, pension and insurance providers, and Social Services;
- talk to the Department of Work and Pensions and the local authority. This is to find out about any benefits which were being paid to the deceased, and any which are due;
- apply for the **Grant of Probate** or **Letters of Administration**;
- collect all assets and money for the deceased's **Estate**;
- pay any income tax, inheritance tax, any other taxes and any outstanding debts;
- paying out from the **Estate** to the **beneficiaries**;
- sell or transfer property;
- get the final account ready for HM Revenue & Customs (HMRC); and
- give a detailed statement to the **beneficiaries**. This includes anything received by the **Estate**, and anything paid out by the **Estate**.

### When you tell us

When you tell us about the death of a customer, you will need to give us some documents. We will need the original versions of the documents. When we take copies, we will give back the original documents to you.

If you send the documents in the post, we will need to see either the original documents or certified copies. A certified copy is a document which has been photocopied and certified to be a true copy of the original. People that can certify a copy are:

- UK solicitors;
- chartered or certified accountants;
- doctors;
- police officers; or
- teachers.

The copied documents must:

- be certified 'original seen';
- be dated and signed by the person certifying the copies; and
- give the contact details for the person certifying the copies.

If you send the original documents, you may want to send them by recorded or special delivery post.

#### The documents to send us

- The **Death Certificate**.
- A completed copy of our **deceased account registration form**. You can find this on our website, or by calling into one of our Branches. You can also contact our Customer Support Department:
  - by Live Chat on our website,
  - by email at [savings@bibs.co.uk](mailto:savings@bibs.co.uk); or
  - by phone on 01225 423271.
- **Documents to prove your name and address**. We need to identify you if you are registering the death and dealing with the **Estate**. We can normally do this online, but you should be ready to give these documents just in case. You can see our **Acceptable List of Identification** on page 8 of this guide for more information.
- **The deceased's passbook**. If you find the passbook, it is a good idea to give it to us to look after. We can make a copy of the passbook and give it to you for your records. If you cannot find the passbook, we will ask you to sign a lost passbook declaration.

#### Payments from the Estate

When we are told that a customer has died, we will freeze the money in their account(s). The money will be frozen during the bereavement process until we can send it to the **Executor** or **Administrator**. If needed, we can use the deceased's money to pay for certain bills. These include:

- **Funeral bills**. The funeral director can send the funeral bill to us.
- **Inheritance tax**. We will need a copy of the Inheritance Tax form.
- **Probate court fees**.

#### Reviewing and closing the accounts

When you visit us, our specially trained Customer Advisers will review any accounts held by the deceased. This includes accounts held just in the deceased's name as well as accounts held with other people. We will take copies of the documents you give us and talk to you about what the next steps are. If you cannot give us the documents above, you can give these to us in Branch or by post at a later date.

Once you give us the documents and all expenses have been paid for the deceased, the next stage is to discuss closing or changing the account. We do not charge any fees or tariffs for dealing with a deceased's customer's accounts.

- Any accounts the deceased had with someone else will be changed into the sole name of the other account holder. The account passbook will be changed or replaced, and the remaining account holder can use the account as normal.
- Sole Accounts with a balance of **under £20,000** – The Executor or Administrator of the estate will be asked to complete the relevant section in the 'Bereavement – request to close account' form. Identification will be required if not already provided.
- Sole Accounts with a balance of **over £20,000** – The Executor or Administrator of the estate will be asked to provide either Original Grant of Probate or Letters of Administration and complete the relevant section in the 'Bereavement – request to close account' form. Identification will be required if not already provided.
- If the Executor or Administrator is not a direct family member, we will need an original Grant of Probate or Letters of Administration if there is **more than £10,000** in the account.
- If you are a solicitor, our **probate limit is £25,000**. You can contact our Customer Support Department for more information:
  - by Live Chat on our website,
  - by email at [savings@bibs.co.uk](mailto:savings@bibs.co.uk); or
  - by phone on 01225 423271.

We will give you the 'Bereavement – request to close' form when you tell us that a customer has died. If you have the time, you can complete the form on the day. If not, you can give these to us in Branch or by post at a later date. You can also contact our Customer Support Department for more information using the details above.

### **Our acceptable list of identification**

If you give us identification, we will need to see either the original documents or certified copies. A certified copy is a document which has been photocopied and certified to be a true copy of the original. People that can certify a copy are detailed on page 5.

If you send the original documents, you may want to send them by recorded or special delivery post.

### **Proof of Identity**

- Photocard driving licence. This cannot be more than 10 years old.
- Full UK/EU passport.
- Disabled persons card with photo and reference. This cannot be more than 3 years old.
- Shotgun licence/Firearms certificate.
- Latest Tax Notice of Coding. This cannot be more than 1 year old.
- Pension Letter.
- Pension Card.
- Bus pass given by the council.

### **Proof of Address**

All proof of address information must show the address where you currently live:

- Latest bank statement.
- Mortgage statement.
- Latest Council Tax bill.
- Driving licence. You cannot use this if you already used it to prove your identity.
- Latest Tax Notice of Coding. This cannot be more than 1 year old, and cannot be used if you already used it to prove your identity.
- Solicitor's letter confirming a house move. This cannot be more than 2 months old.
- Utility bill. This cannot be more than 3 months old.
- P60 form.
- Letter from a care home.
- Medical card.

## Useful Contacts

Government Advice – [www.gov.uk/browse/births-deaths-marriages/death](http://www.gov.uk/browse/births-deaths-marriages/death)

Government advice on finding a will – [www.gov.uk/search-will-probate](http://www.gov.uk/search-will-probate)

Government advice on inheritance tax – [www.gov.uk/inheritance-tax](http://www.gov.uk/inheritance-tax)

HM Revenue and Customs – [www.hmrc.gov.uk](http://www.hmrc.gov.uk)

HMRC probate and inheritance tax helpline – 0300 123 1072

Probate Registry – [www.justice.gov.uk/courts/probate](http://www.justice.gov.uk/courts/probate)

General Register Office for England and Wales – 0300 123 1837, [www.gro.gov.uk](http://www.gro.gov.uk)

General Register Office for Scotland – 0131 334 0380, [www.gro-scotland.gov.uk](http://www.gro-scotland.gov.uk)

Bereavement Advice Centre – 0800 634 9494, [www.bereavementadvice.org](http://www.bereavementadvice.org)

Citizens advice – [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Cruse Bereavement Care – 0808 808 1677, [www.cruse.org.uk](http://www.cruse.org.uk)

National Associate of Funeral Directors – 0845 230 1343, [www.nafd.org.uk](http://www.nafd.org.uk)

The Samaritans – 116123, [jo@samaritans.org](mailto:jo@samaritans.org)

## Branches

**Bath** – Tel: 01225 330837  
3 Wood Street, Bath BA1 2JQ

**Oldfield Park** – Tel: 01225 445271  
12/13 Moorland Road, Oldfield Park, Bath BA2 3PL

# We're different because you are

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Telephone calls may be recorded to help the Society to maintain high standards of service delivery.

Bath Investment & Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, Registration Number 206026.

