

HELP AND GUIDANCE FOLLOWING BEREAVEMENT

The loss of a loved one is a particularly difficult and confusing time. If you need help, please pick up the phone and call our specialist Bereavement Team. They're here to support you. Their number is 0345 1669 229.

We've also pulled together this guide for you. It provides information on dealing with the accounts they have with us, as well as listing additional sources of help and explaining unfamiliar words and phrases you may come across.

1 THE FIRST STEPS

In order to deal with any accounts the deceased had with us, you'll need to have:

- Obtained a death certificate
- Found out who is legally responsible for handling the estate.

Getting a death certificate

To get a death certificate you have to register the death at a local registry office. The timescales and process for doing this vary depending on where in the UK the death is being registered or if the death has to be referred to a coroner – go to the government website at: www.gov.uk/after-a-death-for-advice.

Once registered, you'll be given a certified copy of the death certificate. It may be worth paying for a few extra copies of the certificate if you have several organisations to notify.

Finding out who is legally responsible for handling the estate

The starting point is locating the deceased's will. This should name one or more executor who has been appointed to carry out their wishes. If you're not sure where the will is, try solicitors or banks first or follow the guidance at www.gov.uk/find-persons-will

If there's no named executor in the will, you may want to seek independent legal advice.

Where there's no will, an administrator will need to be appointed. There's guidance on who qualifies to be an administrator at www.gov.uk/applying-for-probate/if-theres-not-a-will

The executors or administrators will need to apply for a grant of representation or appoint a solicitor to do the application. See the glossary on **page 8** for more details on grants of representation and get further guidance at www.gov.uk/applying-for-probate/apply-for-probate

2 FORMALLY REGISTERING THE DEATH WITH US

Once you've got the death certificate, you can post it to the Bereavement Team or take it to a branch or agency. We can accept photocopies or the original.

Once we've received the death certificate, we'll be able to formally register the death on all accounts.

At this point we'll contact the person who informed us of the death with details of the next steps.

Write to:

Bereavement Team
Customer Services
Yorkshire Building Society
Yorkshire Drive
Bradford BD5 8LJ

Go to:

ybs.co.uk/branchfinder
to find your nearest branch or agency

3 WHAT HAPPENS NEXT WITH A SAVINGS ACCOUNT?

What happens once we've registered the death depends on the type of savings account held and whether it's in joint names or only in the name of the deceased (a sole account).

For a joint savings account

When we've registered the death, we'll transfer the account into the sole name of the surviving account holder and they can then carry on using the account as normal.

We won't make any changes unless the surviving account holder asks us to.

For a sole savings account

Accounts held only in the name of the deceased will be put on hold as soon as we're notified of the death. This means that while the accounts will still earn interest, money can't be paid in or taken out.

However, there are certain payments that can be made out of the account, such as:

- Certain funeral expenses – we'll pay the funeral director or third party direct
- Inheritance tax payments – once you've told us the Inheritance Tax number given to you by HMRC, so that we can quote it on the payment
- Probate court fees.

Just call the Bereavement Team on **0345 1669 229** to discuss this.

Because outgoing payments will be cancelled, you may need to contact the relevant organisations to notify them of the death and, where necessary, to make alternative payment arrangements – for instance, home insurance providers.

It's also important to notify organisations that pay money into the account as soon as possible – for instance, pension providers.

More over the page...

Important things to know about ISAs

Once an account holder dies, no more money can be paid into their Cash ISA.

Tax treatment

When the account holder of an ISA dies, the account becomes what is known as a 'continuing account of a deceased investor'. The tax treatment of a continuing account depends on the date of death.

Where the date of death is:

- On or before 5 April 2018, interest earned after the date of death will become taxable.
- On or after 6 April 2018, interest paid on the value of the Cash ISA after the date of death will remain tax free until the earlier of:
 - The closure of the ISA
 - The completion of the administration of the deceased's estate
 - Three years after the date of death.

At this point the ISA ceases to be a continuing account.

Additional permitted subscriptions

Since 6 April 2015 additional permitted subscriptions, on top of the annual subscription limit, have been available to the surviving spouse or civil partner of an ISA account holder who died on or after 3 December 2014.

The deceased and the surviving partner must have been living together at the date of death. That is, not separated under a court order or 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 died 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, as described in the 'Tax treatment' section above.

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 completed.

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.

Bonds

Bonds in joint names will be transferred into the sole name of the surviving account holder and will continue until maturity.

For accounts in a sole name, the bond can be kept open until maturity or can be closed earlier without loss of interest.

If the account remains open we will contact the executor, administrator or personal representative again when it matures.

More over the page...

DOCUMENTS NEEDED TO CLOSE A SAVINGS ACCOUNT

If you're closing a savings account or a bond, we'll send you an authority to close form to complete and you may need to provide some additional documents. Which documents you'll need to give us will depend on how much there is saved with the YBS Group – see **page 6**:

Total amount saved	Documentation needed	Where you can get this from	Notes
£30,000 or less	1. A completed 'Authority to close – declaration and indemnity' form	We will post the form to you. It can also be obtained from a branch or agency, or printed from our website thechelsea.co.uk	Please make sure you have the closure form labelled 'declaration and indemnity'. If there is a will, this form should be completed by all executors. If there isn't a will, it should be completed by the next of kin. The form can be posted to the address on page 10 or taken into any branch or agency.
£30,000.01 and above	1. An original or photocopy of the grant of representation 2. A completed 'Authority to close – executor/administrator' form	The forms to apply for a grant of representation can be requested from the Probate Registry on 0300 123 1072 or via www.justice.gov.uk/courts/probate We will post the form to you. It can also be obtained from a branch or agency, or printed from our website thechelsea.co.uk	See the glossary on page 8 and the useful contacts on page 9 for more help with the probate documents needed to confirm who's legally responsible for handling the affairs of the deceased. Please make sure you have the closure form labelled 'executor/administrator' and that it is completed by all executors or administrators. Documents can be posted to the address on page 10 or taken into any branch or agency.



4 WHAT HAPPENS NEXT WITH A MORTGAGE ACCOUNT?

What happens once we've registered the death depends on whether the mortgage is in joint names or only in the name of the deceased (a sole account).

We will write to the address of the joint account holder, if applicable, or of the executors, administrators or personal representatives to explain next steps in detail.

For joint borrowers

Once we've registered the death, we'll remove the name of the deceased from the mortgage. This means that the surviving borrower is then solely responsible for repaying the mortgage. However they can potentially opt to freeze payments for up to 6 months to allow them to deal with the deceased's finances.

If the property is held as tenants in common (where each borrower owns a specific share in the property), the payment freeze can be taken for up to 12 months to allow time for a grant of representation to be obtained. You may need to seek independent legal advice regarding the deceased borrower's share of the property and you will also need to let us know what your intentions are.

We will write to the joint account holder, executor, administrator or personal representative shortly before the freeze ends to tell them what the payment amount will be and when it will be due.

A note about joint ownership

How property ownership is dealt with depends on whether the property is held as joint tenants or as tenants in common and how it is registered at the HM Land Registry.

- **Joint tenants** – The deceased's interest in the property will automatically transfer to the surviving borrower(s). Once the death is registered you will need to advise HM Land Registry.
- **Tenants in common** – The deceased's share will not pass automatically to the surviving borrower(s). When one owner dies, their share passes to their beneficiaries or heirs. Once the death has been registered, you may need a solicitor to help deal with the deceased borrower's share of the property and to update HM Land Registry.

For sole borrowers

The outstanding mortgage balance will need to be repaid, however, we know sorting out the deceased affairs can take time. So, once we've registered the death, the person dealing with the estate will have the option to freeze the mortgage payments for up to 12 months.

They will also need to provide us with the documentation detailed here:

	Documentation needed	Where you can get this from	Notes
If there is a will	An original or photocopy of the Grant of Probate	The forms to apply for a Grant of Probate or Letters of Administration can be requested from the Probate Registry on 0300 123 1072 or via www.justice.gov.uk/courts/probate	See the glossary on page 8 and the useful contacts on page 9 for more help with the probate documents needed to confirm who's legally responsible for handling the affairs of the deceased. Documents can be posted to the address on page 10 or taken into any branch or agency.
If there isn't a will	An original or photocopy of the Letters of Administration		

5 ABOUT INSURANCE

Mortgage payment insurance

When we've registered the death, we'll arrange for all necessary policy amendments to be made.

For sole accounts this means the policy will be cancelled. For joint accounts, the policy will be put into the sole name of the surviving account holder.

Home insurance

Any buildings insurance policy must continue to be paid until the mortgage is repaid.

Life insurance

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

A note about joint insurance

If the deceased was named first on any joint insurance policy, contact the insurer as soon as possible after the death to make sure cover continues for the surviving policy holder.

6 IDENTIFICATION (ID) REQUIREMENTS

If the executor, administrator or personal representative is an existing customer of the YBS Group, we may not require ID. If they're not a customer, they will need to provide ID.

Here's the ID we can accept. You can either post it to our Bereavement Team or call in to any branch or agency where staff will take a copy.

ID options

Where ID is required you'll need to provide a photocopy of one of the following for each executor, administrator or personal representative:

- 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 biometric residence permit issued by the Home Office for foreign nationals
- Current armed forces ID card
- HMRC coding/ assessment/statement/tax credit letter, issued in the last 12 months (not a P45 or P60)
- Current firearms certificate
- Original notification letter from Department for Work and Pensions (DWP), Pension Service, issued in the last 12 months
- Job Centre Plus or Local Authority confirmation of rights to benefits, issued in the last 12 months
- Current foreign national ID card
- Current disabled person's blue badge.



FREQUENTLY ASKED QUESTIONS

Q Will I need to talk to several different people?

A Our Bereavement Team is your first point of contact and will offer you dedicated support. For some queries relating to mortgage payments or insurance they may have to put you in touch with a specialist in those areas, but they will still be there to help you.

Q What is the YBS Group?

A When we refer to the YBS Group we mean Yorkshire Building Society, the trading names under which it operates (Chelsea Building Society, the Chelsea, Norwich & Peterborough Building Society, N&P and Egg) and its subsidiary companies such as Accord Mortgages Limited.

The Bereavement Team will liaise across all parts of the Group on your behalf.

Q Is it going to take a long time to sort the mortgage and savings out?

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.

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

A It's really important that you contact the Bereavement Team and send the death certificate and any ID that's required straight away so we can update our records and get the process started.

Q Can someone call on my behalf to discuss a mortgage or savings account?

A Someone can call on your behalf for general advice on the next steps. However, we can only give account-specific information to the executor/administrator/personal representative or the other named account holder.

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 General Terms and Conditions for savings accounts.

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 unless they are also named as executor/administrator.

Q Can an executor take over the mortgage?

A No, but subject to affordability and approval they may be able to apply for a new mortgage. If approved they will then need to arrange for the deceased mortgage to be repaid.

OUR WORDS AND PHRASES EXPLAINED

Administrator

A person who has Letters of Administration. It means they can manage the estate of someone who has died, if they didn't have a will.

Certificate of Confirmation

The Scottish version of a Grant of Probate or Letters of Administration.

Death certificate

The legal record of someone's death.

Executor

A person named in a will, who can manage the estate of someone who has died. They can also apply for a Grant of Probate/Certificate of Confirmation.

Informant

The person who tells YBS that someone has died but doesn't have the legal documents or authorisation to manage their estate yet.

Land Registry

The Land Registry is a government department. They're responsible for maintaining a database which shows who owns land and property in England and Wales.

In Scotland it's known as Registers of Scotland. In Northern Ireland, it's known as Land Registers of Northern Ireland.

Letters of Administration

A formal document you need if someone dies without a will. It confirms the administrator's authority to manage the estate of the person who has died.

Grant of Probate

This is a formal document given by the Probate Registry. It confirms the executor's authority to manage the estate of the person who has died.

Grant of representation

This is a general term which includes Grant of Probate, Letters of Administration or Certificate of Confirmation.

Personal representative

A person who's allowed to apply for a grant of representation and manage the estate of someone who has died.



SUPPORT AND GUIDANCE

There are lots of additional sources of help out there if you're dealing with bereavement. Here are just a few examples.

Bereavement Advice Centre – provides practical help on what to do when someone dies including a useful checklist of service providers to notify
www.bereavementadvice.org

Citizens Advice – for general guidance on topics including wills, funeral options and arranging a funeral www.citizensadvice.org.uk/family or find your local office in The Phone Book

Cruse Bereavement Care – for support with the grieving process
www.cruse.org.uk or call 0808 808 1677

General Register Office for England & Wales – for help with queries about a death certificate
www.gro.gov.uk or call 0300 123 1837

General Register Office for Northern Ireland – for help with queries about a death certificate
www.nidirect.gov.uk/contacts/general-register-office-northern-ireland or call 0300 200 7890

Government advice on bereavement – for general guidance on what to do when someone dies, including reporting a death, probate and inheritance tax
www.gov.uk/browse/births-deaths-marriages/death

Government advice on finding a will – allows you to search probate records for wills and other documents
www.gov.uk/find-persons-will

HMRC (HM Revenue & Customs) – for guidance on inheritance tax
www.hmrc.gov.uk or contact your local Tax Office

National Association of Funeral Directors – for advice on funerals and help with finding an accredited funeral director www.nafd.org.uk or call 0121 711 1343

National Records of Scotland – for help with queries about a death certificate
www.nrscotland.gov.uk or call 0131 202 0451

Probate Registry and Inheritance Tax helpline – for general queries on probate and inheritance tax www.justice.gov.uk/courts/probate or call 0300 123 1072

Royal Mail Redirection Service – to arrange to have mail redirected to a different address
www.royalmail.com/personal/receiving-mail/redirection

The Bereavement Register – a free service that helps reduce unwanted mail addressed to the deceased www.the-bereavement-register.org.uk or call 0207 089 6403

NOTIFYING SERVICE PROVIDERS

There are likely to be a number of different service providers you'll need to notify about the death. For instance, the council tax office, HMRC, credit card companies and utility companies.

It might help to speed things up if you have this sort of information to hand about the deceased:

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

PROTECT YOURSELF FROM FRAUD

Criminals are unscrupulous and may try to scam people who have recently been bereaved. Scams can take many forms, including impersonating genuine companies to demand money or offer fake investment products. Take care when dealing with any requests for money or personal information. For more information about scams or to make a report visit www.actionfraud.police.uk

If you're unsure about a request relating to a YBS account, please contact our Customer Service team straight away. The number to use is **0345 744 6622**.

WE'RE HERE TO HELP

📞 **CALL ON 0345 1669 229**

✉ **WRITE TO:**

**BEREAVEMENT TEAM
CUSTOMER SERVICES
YORKSHIRE BUILDING SOCIETY
YORKSHIRE DRIVE
BRADFORD BD5 8LJ**

🏠 **VISIT YOUR NEAREST BRANCH**

💻 **VISIT THECHELSEA.CO.UK**

Our printed material is available in alternative formats, e.g. large print, Braille or audio. Please call us on **0345 744 6622**.

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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