

Bereavement support

What to do when someone close to you dies

This includes personal representative terms and conditions

A step-by-step guide

We hope this guide answers any questions you might have.

It gives you practical information on how to notify and confirm a death, what happens to someone's accounts when they die, what you'll need to close their accounts and how to get help with funeral costs.

We also appreciate that sorting out these issues may be the last thing on your mind. So if you'd like to talk to someone to help you through the steps you need to take, here's how to get in touch:

In branch

Ask in branch to book an appointment with one of the team, or you can find your branch's phone number at nationwide.co.uk/branchfinder

By post

Write to:

Bereavement Services
Specialist Customer Support
Nationwide Building Society
Swindon
SN38 3FN

By phone

Call **0800 464 30 18**

Lines are open Mon to Fri 9am to 5pm, Sat 9am to 12pm

Specialist Support Services

Our team have received specialist training to provide a confidential service for customers affected by illness or an unexpected change in their personal circumstances. Find out more at

nationwide.co.uk/help/challenging-times

To help you remember everything you need to do we've included a checklist at the back.

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The legal terms and phrases explained

There are many legal terms used when someone dies. Here's some of the most common ones you're likely to come across.

Administrator

The person appointed when either no will can be found or there is no executor to carry out the intentions of the will.

Beneficiary

Someone who is entitled to receive a specific gift, sum of money or share of the estate.

Death certificate

This is either the medical document issued by a qualified doctor, certifying the death of a person and stating the cause if known, or more commonly the legal document you get afterwards from a registrar, confirming the date, location and cause of the person's death.

Estate

A person's estate includes everything they own and everything that's registered in their name.

Executor

The person or persons named in a will to deal with the estate following a person's death.

Grant of probate

This is the official document that confirms to the executors that they have authority to act and which validates the will. Where there's a will, this will be a 'grant of probate'. Where there's no will, it will be 'letters of administration'. In Scotland, this is known as 'certificate of confirmation'.

Inheritance tax

A tax on the estate that generally applies when someone dies and when the value of their estate is above a specific threshold. The tax is paid before the estate can be distributed to the beneficiaries.

Intestate/intestacy

When someone dies without leaving a valid will in place.

Letters of administration

This is the official document that appoints people to handle a person's estate, where there is no will, no executors appointed in the will, no executors still living, or no executors willing to carry out the executor's duties.

Personal representative

This is the executor or administrator managing the deceased's estate. The personal representative is responsible for administering the estate, which means they need to collect all the assets and pay all bills and debts that need to be paid. Depending on how much money and assets the person who died had, the personal representative may need to apply for a grant of probate – if so, then no accounts can be closed until they have this document.

Probate

Probate is the legal process of dealing with someone's estate after they've died. It involves collecting all of the person's assets; their money, property and belongings – as well as settling debts and paying any taxes due, then sharing out what's left as directed in the will.

It's usually the executor of their will who administers the estate, shares out its assets and clears its debts. To get authority to do that, they usually need to get a legal document called a '**grant of probate**'. For more information on how to do this, please visit the government website gov.uk

Will

A legal document which indicates who should benefit from the estate and how. It also appoints an executor to administer and distribute the estate, and may appoint guardians or contain funeral wishes.

Registering the death

The government's website – gov.uk/register-a-death – is a good place to find everything you need to know including who can register the death and what they'll need to do.

Once you've registered the death, you'll be given:

- a death certificate, and
- a certificate for burial or cremation.

It's a good idea to ask for extra copies of the death certificate, as many organisations will need to see an original version (there can be a fee for this).

The government's Tell Us Once service

When someone dies, there are a number of government departments you'll need to inform. To help, the government offers a Tell Us Once service which lets you contact several departments in one go, such as:

- Department of Work and Pensions
- HMRC
- DVLA
- Passport Office
- Local Authority

This service is offered by most local authorities but isn't available in Northern Ireland or if the person was living permanently abroad. You can access this service online or by phone when you register the death. You'll need a unique reference number from the registrar to do this.

If you don't want to use Tell Us Once or it's not available to you, the checklist at the back includes the individual government departments you may need to tell about the death.

The government provides more guidance at gov.uk/after-a-death

Letting us know

If you don't have a death certificate yet

If you don't have the death certificate and want to safeguard the account and stop marketing, let us know by making an appointment in your local branch, by phone on **0800 464 30 18**, online through the Bereavement Support section on our website, or by writing to Bereavement Services, SCS, Nationwide Building Society, Swindon, SN38 3FN.

What we need to know

- Their full name, address, date of birth and the date of death.
- The notifier's name, address, telephone number, relationship to the deceased and, optionally, their email address.
- The personal representative's name and address – this tells us who to write to and who we can give information to.

What we do once you let us know

- If we know who the personal representative is, we'll write to let them know what the next steps are. If we don't have this information we will take reasonable steps to identify the personal representative so we can get in touch.
- We will restrict any withdrawals on sole accounts to safeguard them.
- We will suppress any marketing - some marketing material may still arrive because it was already prepared for mailing, but this should only be for a short period of time.

Once you have a death certificate

Once you have the original death certificate, or the coroner's interim certificate, you can register the death with us. Please take the certificate or a certified copy into a branch or send it to us by writing to Bereavement Services at the above address.

A 'certified copy' is a photocopy of the original document that has been certified to confirm the original has been seen. We can do this for you in branch. When you register the death at the registrar's office you can pay for several copies of the death certificate so you don't have to get someone to endorse (certify) a photocopy.

If you'd like to go through the steps you need to take with one of our advisers in branch, this is a good time to make an appointment. You can find your local branch's phone number at **nationwide.co.uk/branchfinder** or phone the Bereavement Helpdesk on **0800 464 30 18**.

If you're the personal representative and you're not a Nationwide customer, we'll need to see your ID such as a valid full UK passport or valid full photocard driving licence and a recent proof of address such as a utility bill or bank statement. You can find details of acceptable ID at **nationwide.co.uk/identification** or ask in branch or call us.

Your information may also be used for the prevention of money laundering. For more details on how Nationwide use your information, please see **nationwide.co.uk/privacy**.

We'll write to the personal representative to let them know what the next steps are and how and when the accounts will be closed.

Letting other financial providers know

If the person who died had accounts with different providers, there's a free online Death Notification Service (DNS) that lets you complete one notification that will be sent to all the participating financial institutions you need to contact. For more information, please go to **deathnotificationsservice.co.uk**

As well as Nationwide, providers taking part in this service include:

- Bank of Scotland
- Barclaycard
- Barclays
- Halifax
- HSBC
- Lloyds Bank
- NatWest
- Santander UK
- Scottish Widows
- Royal Bank of Scotland.

The full list of member organisations is available on the DNS website. This is an online notification service only. If you use it, those organisations will update their records and contact you within ten days to let you know the next steps.

Help with expenses

Paying for the funeral

If you're arranging the funeral, you may need to pay for this upfront. There may be a life insurance policy or sole funeral plan that's already paid for the funeral – but if not we can release money from the accounts of the person who's died. If there isn't enough money in the account to pay all the costs, we'll release the available funds to help towards them. To request funds for the cost of the funeral, complete our 'Personal Representative's request for funds to cover costs' (IF21) form. To get the form, you can:

- find and print a copy from our website by searching 'IF21'
- pick one up from one of our branches
- or, call **0800 464 3018** and we can post one to you.

To return it to us, take it to a branch or post it to Bereavement Services, SCS, Nationwide Building Society SN38 3FN.

If it's an estimate we'll only pay the deposit, if it's the final invoice, we'll pay the full amount. All cheques will be made out to the Funeral Service provider. In exceptional circumstances, you may be able to give us instructions to make an electronic payment instead. There's more about this in the 'Payment information' section of this leaflet or call us.

If the funeral bill has been paid by the executor, as well as the funeral invoice, we'll also need to see a bank statement or credit card bill with their name and address, showing the payment.

Paying for grant of probate/letter of administration fees

You may need money to pay for other urgent expenses such as fees for Grant of Probate/Letter of Administration. To cover these fees, fill in a 'Personal Representative's request for funds to cover costs' (IF21) form and return it to us. We don't need to see the bill as we'll make the cheque out to the court.

Paying bills

We can't release funds from the deceased member's account to pay bills for care home fees or utility bills. This is because there is generally an order of priority in which the deceased's estate debts should be settled. The personal representative of the estate will manage all of this. Creditors such as care homes and utility providers will usually contact the personal representative to manage the individual debts owed to them.

For guidance on dealing with the financial affairs of someone who has died, you may find these websites helpful:

Citizen's Advice Bureau – citizensadvice.org.uk/family/death-and-wills/dealing-with-the-financial-affairs-of-someone-who-has-died

Money Helper - moneyhelper.org.uk/en/family-and-care/death-and-bereavement/dealing-with-the-debts-of-someone-who-has-died

Bereavement Advice Centre - bereavementadvice.org/topics/probate-and-legal/insolvent-estates

The will and the estate

The will

If there's a will, we won't need to see it to close or release funds from an account.

You can find out more information about wills, probate and inheritance tax at

gov.uk/wills-probate-inheritance

Dealing with the estate

After someone dies, their estate is shared out according to their will or given to their next of kin if no will was left. A person's estate includes everything they own and everything that's registered in their name, things like:

- money (cash, bank or building society accounts, money owed by others)
- property
- personal possessions (such as jewellery or a car)
- insurance policies
- stocks and shares.

Dealing with the estate yourself

You can deal with the estate yourself rather than appointing someone else to do it.

You can find out more about grant of probate at **gov.uk**

Personal representative

Being a personal representative (the 'executor' or 'administrator') is an important role as it's that person's responsibility to carry out the administration of the estate. This can include:

- collecting all the assets of the estate
- dealing with any paperwork
- settling any debts, taxes, funeral and administration costs
- appointing a solicitor
- applying for probate where needed.

Appointing someone to administer the estate

You might find it easier to appoint a solicitor, chartered accountant, specialist probate service or bank to handle the administration. Many personal representatives do this. Before you do, check how much you'll have to pay for these services.

Dealing with their tax and benefits

When someone dies, their tax, benefits and National Insurance need to be sorted out as soon as possible. There may be tax to pay, or their estate might be owed some tax back. We can issue tax statements for the member's sole accounts up until the date of their death. If this would help, please call our Bereavement Helpdesk on **0800 464 30 18**. We're only able to provide tax and interest information on joint accounts up to the date the customer died.

Inheritance Tax

If you've been named as the personal representative, you'll be responsible for paying any inheritance tax (IHT) using funds from the person's estate. For payment of inheritance tax, fill out a 'IHT423' form and return it to us by post or bring it into one of our branches. You can search for and download the form at **gov.uk/inheritance-tax**. Once we receive the form we'll pay HMRC via an electronic payment.

You can find out more information about inheritance tax at **gov.uk/inheritance-tax**

What we need to close a Nationwide account

Once you have told us about the death and we have recorded it, we will send you a 'Request to close account(s)' form. You need to fill this in and send it back.

You can take it to a branch or post it to our Bereavements Team. We will let you know if we also need you to send us proof you have authority to administer the estate.

What happens to the accounts they held

Current account

Joint current accounts

If the person who has passed away held a joint account, we'll change the account to the other account holder's name only when we receive the death certificate. The other account holder can then continue to use it.

Joint cards and chequebooks

We'll cancel any cards and chequebooks that belonged to the person who died when we receive the death certificate. You don't need to return them. Any cards and chequebooks owned by the other account holder won't be affected.

Joint Direct Debits and standing orders

To cancel any Direct Debits, such as electricity or gas payments, the other account holder should contact the relevant organisations.

To cancel any standing orders, the other account holder can either come into a branch or call us on **03457 30 20 11**. Lines are open Monday to Saturday, 8am to 8pm and Sunday 9am to 5pm. They'll need to give us the account and payee details.

Sole current accounts

If the person who has passed away held a current account with us just in their name, it will stay open until we receive the documents to close it. Payments into the account, such as from the Department for Work and Pensions, may be recalled.

Sole cards and chequebooks

We'll cancel their card and chequebook when we receive the death certificate. You don't need to return them.

Sole Direct Debits and standing orders

Once we've received the death certificate, all Direct Debits and standing orders will be cancelled. The personal representative will need to cancel any Direct Debits directly with the organisations. They don't need to do this for standing orders. If there's a Direct Debit to pay for home insurance, please check with the insurance company that the house is still covered while the estate is being dealt with.

Overdrafts

If the account is overdrawn, the overdraft will need to be repaid from the estate. Our probate partner, Phillips & Cohen Associates (UK), will contact the personal representative to help with this. The personal representative can also phone them directly on **0333 555 10 50**. Lines are open Monday to Thursday 8am to 8pm, Friday 8am to 5.30pm and Saturday 9am to 1pm (closed Sundays and bank holidays).

Savings

Cash ISAs

An ISA remains open until it's closed or administration of the estate is complete, whichever is earlier. During this time, it maintains its tax-free status.

After 3 years, if the account hasn't been closed, we'll move the balance into a taxable savings account. It stays there until the personal representative asks for the money to be released.

Inheriting an ISA allowance

If you're the spouse or civil partner of the person who has died, you may be able to inherit an additional ISA allowance.

Bonds

Joint accounts

If the person who has passed away held a joint account, we'll change the account to the other account holder's name only when we receive the death certificate. It then becomes solely theirs.

Sole accounts

If the bond is only in the name of the person who died, it will remain open until we receive the documents to close it. There are no fees to pay, even if the account is closed early. We automatically cancel the bond certificates.

e-Bonds

Joint accounts

If the person who has passed away held a joint account and had e-Bonds linked to that account, we'll change the account to the other account holder's name only when we receive the death certificate. The account and the e-Bonds then become solely theirs.

Sole accounts

Because e-Bonds are linked to a Nationwide current account, they'll be closed along with that current account when we receive the death certificate. There won't be any charges.

Other savings accounts

Joint accounts

If the person who has passed away held a joint account, we'll change the account to the other account holder's name only when we receive the death certificate. It then becomes solely theirs. We'll automatically cancel any related cards.

Sole accounts

An account that's only in the name of the person who died remains open until we receive the documents to close it.

Investments

The person who has died may have had an investment plan with Nationwide. If so, please contact our investments provider, Aegon, to discuss this.

You can phone Aegon UK on **0345 272 00 89**.

Credit card

If no money is owed on the card, we'll close the account automatically when we receive the death certificate.

Any outstanding money owed on the card will need repaying from the estate.

Our probate partner, Phillips & Cohen Associates (UK), will contact the personal representative to help with this. The personal representative can also phone them directly on **0333 555 10 50**. Lines are open Monday to Thursday 8am to 8pm, Friday 8am to 5.30pm and Saturday 9am to 1pm (closed on Sundays and bank holidays).

If the account has a credit balance

The account will stay open until we receive the documents to close it.

If the person who died was the primary card account holder

The primary card account holder is the person who took out the card account with us and was responsible for paying the bills. The account will be closed when we receive the death certificate, and any additional cards linked to it will be cancelled. Any additional card holder will need to apply for a new credit card if they're eligible.

If the person who died was an additional card holder on someone else's Nationwide credit card

Additional card holders have no responsibility for paying the bills. We'll remove their name from the account once we receive the death certificate, and the primary card holder can continue to use the card.

Mortgages

Once we've been told about the death, we will stop collecting the regular mortgage payments but we still charge interest.

- **If it's a joint account:** Our Mortgage Team will be in touch to guide the joint account holder through the next steps. If you'd like to talk about the support available, you can contact our Bereavement Helpdesk on **0800 464 30 18**.
- **If it's a sole account:** Once we've been told about the death, we will stop collecting the regular mortgage payments for 12 months but interest will still be charged - this period can't be cancelled and is to allow time for the estate to be settled.

The personal representative can set up a standing order or bank transfer payment if they wish to continue making payments to the mortgage during this period. After that time the mortgage will need to be repaid.

If the personal representative has any questions about this, they can call or write to us.

Personal loan

Joint loans

If the person who has passed away held a joint loan, we'll change the loan to the other loan holder's name only when we receive the death certificate. It then becomes solely theirs.

Sole loan accounts

If the loan is only in the name of the person who has died, we'll let the personal representative know how much needs to be repaid. The amount owed could be covered by life or payment insurance. If there's no policy in place or it cannot cover the total amount owed, it will need repaying from the estate.

Our probate partner, Phillips & Cohen Associates (UK), will contact the personal representative to help with this. The personal representative can also phone them on **0333 555 10 50**. Lines are open Monday to Thursday 8am to 8pm, Friday 8am to 5.30pm and Saturday 9am to 1pm (closed on bank holidays).

Home insurance

If the policy is in the name of the person who died

If the person who has died was the other policy holder's spouse or civil partner, we'll let our insurer know what's happened. They can update the policy so it's in the other policy holder's name, and the cover will continue until the probate is finished. To do this, the insurance company will contact the personal representative for further details. The personal representative can also phone them on **0800 145 60 60**. Lines are open 24/7. Once probate is complete, the beneficiary will need to arrange a new policy.

If there are any changes at the property, for example, if it's no longer lived in, the personal representative will need to let the insurer know.

If the policy was paid by Direct Debit, the personal representative should check that the house is still covered while the estate is being dealt with.

Joint policies

If the person who has passed away held a joint policy, we'll notify our insurer when we receive the death certificate. They will change the policy to the other account holder's name only and send them confirmation.

Life insurance

The person who has died may have had a life insurance policy with Nationwide. If so, please contact our life insurance provider, Legal & General, to discuss this.

You can phone Legal & General on **0345 674 07 83**.

Debt with Nationwide

If there was any borrowing with us, such as a credit card, a loan or an overdraft in only their name, that debt will need to be repaid, if the estate has enough money to cover it.

Our probate partner Phillips & Cohen Associates (UK) will contact the personal representative to help with this. If you want to contact them directly, their phone number is **0333 555 1050**.

Please remember, we're here to help so if you've got any questions about this, please call our bereavement helpdesk on **0800 464 30 18**.

Personal representative terms and conditions

Other terms and conditions

1. In these conditions, when we say "you" we mean the person or people administering or seeking to administer the estate of our deceased customer.
2. A working day is any day except a Saturday, Sunday or bank holiday.
3. These conditions apply in addition to the account terms and conditions and product terms and conditions for any Nationwide account which forms part of the estate you are administering or seeking to administer. They take priority, if they are different to those account terms and conditions or product terms and conditions.
4. Words that have been given a special meaning in the account terms and conditions or product terms and conditions shall have the same meaning in these terms and conditions.
5. The account terms and conditions and product terms and conditions shall be read as if you are the customer in the place of our deceased customer.

Good to know

6. We will check your name and address to make sure we are meeting our obligations under UK Money Laundering Regulations.
7. If any information you give us is missing or incomplete or if we require further information or documentation, we will contact you.
8. If we ask you to, you must provide us with the proof we request to show you have authority to act as a personal representative of our deceased customer.
9. We will communicate with you in English.

10. English law will decide any issues about these terms and conditions. If you want to take us to court, you can use the courts in England and Wales. If you live in Scotland or Northern Ireland, you can use your local courts.

Payment before an account is closed

11. There are three types of payments you can ask us to make from our deceased customer's accounts before we close the accounts. We may ask you to fill in a form and to provide us with supporting information before we decide whether to agree to your request.

- Funeral expenses – Normally we will send a Faster Payment direct to the funeral service provider but, if you or someone else have already paid the expense, we can make the payment to you or them.
- Court fees for the grant of probate, letters of administration or confirmation – We will make the cheque payable to the relevant courts and tribunals service.
- Inheritance tax – We will send a Faster Payment or CHAPS payment direct to HM Revenue and Customs.

In exceptional cases, for example, if the customer died abroad, we may agree to make other payments but we do not have to.

12. For these types of payments, we will receive your payment instruction and it will become a binding unconditional payment instruction once all of the following have happened:

- we have received and checked any form we ask you to fill in and any information we ask you for;
- we are satisfied that the payment is appropriate; and
- if the payment is to be in a foreign currency, you have agreed the exchange rate we tell you is to apply to the payment.

Closing accounts

13. We aim to close all of the accounts held by our deceased customer in their sole name as soon as possible after we have completed our checks. There are three types of accounts we will keep open or you can ask us to keep open.

- Child Trust Funds and Junior ISAs - We cannot close these. You will need to change the registered contact.
- Savings accounts held for a child - You must tell us if you want to keep open any accounts our deceased customer held for a child. If you do, you will need to add a new account holder to each account. The new account holder will manage the account on behalf of the child and it will be the new account holder who will tell us when they want to close the account. Until a new account holder is added to an account, you can manage it or ask us to close it.

- ISAs - If you ask us to keep open any ISAs our deceased customer held with us, you can ask us at a future date or dates to close them. Unless you have already asked us to, we will close each of the deceased customer's ISAs when we are legally required to do so. If this happens, we will transfer the money from the ISA to an instant access savings account with us. This will not be an ISA.

If you want to keep open the savings accounts the deceased customer held for a child or the deceased customer's ISAs, you must tell us before we complete our checks.

14. Except for accounts that we agree may remain open, your request for us to close a Nationwide account held in our deceased customer's sole name and to pay the money out and your request to pay any other money Nationwide is holding for the deceased customer will each become a binding unconditional payment instruction:

- if the payment is to be in British pounds, once we have completed our checks; or
- if the payment is to be in a foreign currency, once we have completed our checks and you have agreed the exchange rate we tell you is to apply to the payment.

This will also be when we are deemed to have accepted your payment instruction.

15. If, before we have completed our checks, we agree with you that a Nationwide account held in our deceased customer's sole name may remain open, any request you make after we have completed our checks for us to close the account and to pay the money out will be an unconditional payment instruction:

- if the payment is to be in British pounds, from the date we receive your request; or
- if the payment is to be in a foreign currency, once we have received your request and you have agreed the exchange rate that we tell you is to apply to the payment.

This will also be when we are deemed to have accepted your payment instruction.

16. When we refer to us completing our checks, this includes, if we think it appropriate, checking you are authorised to act as a personal representative of our deceased customer.

17. The closing balance of an account will include any interest earned on the account since the last interest payment was made. This means that the closing balance may be different to the current balance held in the account. If you ask us to pay out all of the money in the account, we will include this interest in the payment.

18. Normally, we will send one payment from each account being closed. In some circumstances, however, we may transfer money from one or more of our deceased customer's accounts to another of their accounts or to an account belonging to Nationwide and then pay out the combined balance from there.

19. We will send the money from the deceased customer's accounts and any other money we are holding for the deceased customer by Faster Payment or other type of bank transfer to the account you ask us to unless we agree with you to use a different type of payment. If we are not able to send the payment by bank transfer, we may send you a cheque.

All payments

20. We may refuse to make a payment (and we will not be responsible for any loss to you) if:

- a. you have not met all of the conditions for making a payment in these conditions, the account terms and conditions or the product terms and conditions;
- b. the instruction is not clear or does not contain all the information we need;
- c. we reasonably consider that the account details (such as account number, sort code and any reference) which you have provided to us are incorrect or do not sufficiently identify the account to which the payment is to be made;
- d. our security controls require you to produce additional identification or prevent us carrying out the transaction (for example, the payment would exceed any limits we have set) or the payment is to a person we reasonably consider may be acting unlawfully, for example the payee is included on the FCA's Unregistered Cryptoasset Business List;
- e. we reasonably suspect illegal or fraudulent activity;
- f. we reasonably suspect the payment you want us to make is a scam payment;
- g. we reasonably consider that your account has been or is likely to be misused;
- h. we are ordered to do so by a court;
- i. we might breach a law, regulation, code or other duty that applies to us or a code or duty we have agreed to follow if we allow the transaction; or
- j. in the case of funeral expenses or payments in exceptional cases, we think the amount is unreasonable.

21. Except for a SEPA payment, you cannot normally cancel a payment after your instruction has become unconditional and binding.

22. We send CHAPS, SWIFT and SEPA payments on working days only. Payments due to be made on a weekend or bank holiday will be sent on the next working day.

23. You may have to pay taxes or costs which are not paid through us or charged by us.

24. After we have sent the payment or payments, we will write to you with details of the transaction.

25. If we make a mistake and send a payment to the wrong account, we will give you a full refund as soon as we reasonably can. If we send too little, we will correct the payment and refund you any lost interest or charges you had to pay because of our mistake. We will not be liable if things go wrong as a result of things beyond our control. For example, abnormal or unforeseeable things with consequences we could not have avoided. Also, if we have to comply with a law or regulation or because we follow a code or duty that applies to us or we have agreed to.

26. You may have been tricked into sending the payment to someone else you did not mean to pay or for a purpose which turns out to be different than you thought. This is known as a 'scam'. If this happens, we may refund you. If we agree to refund you for a scam, we will do this within five working days unless we need extra information to investigate the claim. We will only refund you if the payment was made by bank transfer in British pounds to another UK account. We will also only refund you up to the maximum amount set by our regulators. You may not get a refund if you were very careless when making the payment. Examples of this include:

- ignoring a warning from us, the police or another authority that you might be a fraud victim;
- you know or suspect that you have been the victim of a scam and did not tell us quickly;
- not giving us information we have reasonably asked for to help us investigate a possible scam.

You may not get a refund if you do not tell us within 13 months of the scam payment from an account. We also will not refund a payment for anything illegal. If you think you've been a victim of a scam you should report it to the police or let us report it. This will help identify and stop the fraudsters. We can take back any refunded amount after giving you reasonable notice. We may do this if we later discover, or have good reason to believe, you acted fraudulently when making the claim. We can also do this if we spot that you have been refunded for the same loss by another organisation.

Payments in British pounds in the UK

27. Faster Payment - If the payment instruction becomes unconditional and binding before 4pm on a working day, we will send the payment the same day and in most cases it will arrive at the receiving bank within two hours. If the payment instruction becomes unconditional and binding after 4pm on a working day or on a non-working day, we will send the Faster Payment on the next working day and it will arrive at the receiving bank by the end of the working day after that.

28. Internal transfer to another Nationwide account – The payment will arrive by the end of the working day after we send it.

29. CHAPS payment - The payment will arrive by the end of the working day after we send it.

Payments to someone outside the UK or in a foreign currency

30. SWIFT payment in British pounds - If the payment is going to an account in the UK or EEA, it will arrive by the end of the working day after we send it. If the payment is going to an account outside the UK or EEA, it will take longer. Contact us and we will tell you when the money is likely to be received, if we can.

31. SWIFT payment in a foreign currency – We will normally agree the exchange rate with you on the telephone. If your payment is in an EEA currency (not euros) and going to an account in the UK or EEA, it will arrive by the end of the fourth working day after we send it. If the payment is going to an account outside the UK or EEA, it will take longer. Contact us and we will tell you when the money is likely to be received, if we can.

32. SEPA Credit Transfer (a payment in euro to an account in the Single Euro Payments Area) - We will normally agree the exchange rate with you on the telephone. The payment will arrive by the end of the working day after we send it. You can ask us to cancel a SEPA payment and ask the recipient's bank to return the money if you've made duplicate payments by mistake, there has been a technical fault or someone else has fraudulently made the payment from your account. You must ask us to cancel the payment within 10 working days of the payment date unless the reason is a fraudulent payment (in which case you have 13 months after the date of payment to ask us to cancel). But there is no guarantee that the recipient's bank will return the payment or that the recipient agrees (where fraud is alleged).

When we might use one of our own accounts to make the payment

33. Savings accounts are not designed for making CHAPS, SWIFT or SEPA payments. If you ask to make one of these types of payment from a savings account, once your payment instruction becomes unconditional and binding, we may:

- transfer the money first to our deceased customer's Nationwide current account, if they had one, and then make the payment from the current account; or
- transfer the money from the savings account to an account belonging to Nationwide which supports these types of payments and will then send the payment from that Nationwide account.

If we do not meet your expectations

34. We hope that we always meet your expectations. If we do not, we want to know so that we can put things right and improve the service we provide to our customers. If you are not satisfied with our service, you can contact us in a way that suits you:

- a. visit our website **nationwide.co.uk/contact-us**;
- b. phone **03457 30 20 15** (or **+44 1793 65 67 89** if you are calling from outside the UK);
- c. write to us at The Complaints Team, Nationwide Building Society, NW 2020, Swindon, SN38 1NW including your full name, address, account details and details of your complaint;
- d. talk to us in branch; or
- e. (if you have registered) through the internet bank.

We will provide a full response to your complaint by post or by email or any other format we agree with you. We will try and do this within three working days if at all possible.

35. If you are not satisfied with the way we have dealt with your complaint, you can refer it to the Financial Ombudsman Service within six months of receiving our final response. You can also refer your complaint to them first, without giving us the opportunity to resolve it, but if you do this, they will only consider your complaint with our consent. The Financial Ombudsman Service provides a free, independent, complaint resolution service. Details about their service and how to refer a complaint to them can be found on their website at **financial-ombudsman.org.uk**.

Fraud awareness

We're committed to helping our members protect themselves against fraud. For more information on fraud awareness you can contact us on **0800 464 30 18** or visit **nationwide.co.uk/support/security-centre/fraud-awareness/card-fraud**

Things to have to hand

Have the following information about the person who has died to hand when you're contacting people and organisations about them:

- their National Insurance number
- their NHS number
- their date and place of birth
- their date of marriage or civil partnership (if applicable)
- their tax reference number (if applicable)
- their passport and driving licence number (if applicable)
- It's also a good idea to have their personal representatives' names and addresses.

A guide to things you need to do: your checklist

Legal things to do	Complete
Obtain a medical certificate from the hospital/doctor	
Register the death, find out more on gov.uk/register-a-death	
Obtain copies of the certified death certificate	
If there is a will, check if there are any specific requests, such as for their funeral	
Contact funeral director	
Notify solicitors/accountant	
Notify the executors named in the will or appoint an administrator	
Government organisations to contact or use the Tell Us Once service	Complete
HM Revenue & Customs (HMRC) to deal with tax and benefits	
Department for Work and Pensions (DWP) to cancel benefits such as Income Support	
HM Passport Office (HMPO) to cancel a passport	
Driver and Vehicle Licensing Agency (DVLA) to cancel a driving licence. You will need to send the registration certificate V5C.	
The local council, to cancel housing benefit, council tax benefit, a Blue Badge, inform council housing services and remove the person from the electoral register	
Housing: who to contact	Complete
Their mortgage provider, landlord or local authority	
Royal Mail to arrange a re-direction service	
Utility companies such as water, gas, electric	
Any private organisation or agency providing home help	
TV, phone or internet companies	

Financial things to sort out	Complete
Bank or building society accounts and National Savings	
Direct Debits and standing orders	
Check bank statements for regular payment credits and contact those firms to stop the receipt of payments into the account	
Credit cards and store cards	
Subscriptions to clubs, groups or magazines	
Recurring VISA payments, such as Netflix	
Insurance policies such as house, car, travel, medical. If the person who has died was named first on an insurance policy, make contact as early as possible to ensure you're still insured.	
Pensions providers and life insurance companies	
Mobile phone contracts	
Companies they had rental, hire purchase or loans with	
Other organisations and people to contact	Complete
Clubs, trade unions or associations to cancel their membership and possibly secure a refund	
Their doctor or hospital to cancel any appointments	
Their dentist and optician	
Their church or regular place of worship	

Useful websites

Help and bereavement support

- **Cruse Bereavement Care – cruse.org.uk**
Help with understanding and coping with grief following the death of someone close.
- **The Samaritans – samaritans.org**
A completely confidential service offering support for any type of emotional distress.
- **Child Bereavement UK – childbereavementuk.org**
Information, training and specialised support for when a child dies or a child is bereaved.
- **Age UK – ageuk.org.uk**
Free help and advice from the UK's largest charity dedicated to helping people make the most of later life.
- **Widowed and Young**
Support group for young widowed men and women across the UK, married or not, with children or without.
Tel: **0300 012 4929**
Web: **widowedandyoung.org.uk**

Funeral services

- **National Association of Funeral Directors – nafd.org.uk**
Help with finding a registered funeral director in your area.
- **The British Humanist Association – humanists.uk/ceremonies/non-religious-funerals**
Help with arranging non-religious funerals and ceremonies.
- **The Natural Death Centre – naturaldeath.org.uk**
A charity offering support and guidance when planning a funeral.

Financial and legal advice

- **The Probate Service – theprobateservice.org**
Guidance for dealing with probate and inheritance tax.
- **Citizens Advice Bureau – citizensadvice.org.uk**
Free legal advice and support.
- **HM Revenue & Customs**
Pay As You Earn and Self Assessment
HM Revenue and Customs, BX9 1AS, United Kingdom
Tel: **0300 200 3300**
or visit **www.hmrc.gov.uk**
- **The General Register Office**
PO Box 2, Southport PR82 2JD
Email: **certificate.services@gro.gsi.gov.uk**

Ask **in branch**

Call **0800 464 30 18**

Visit the **Help & Support** pages of our website

Nationwide Building Society. Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire SN38 1NW.

You can receive this document and others like it, in Braille, large print or on audio CD.

Just call **03457 30 20 11** or visit your local branch if you'd like us to arrange this for you.

If you have hearing or speech difficulties:

- You can use Text Relay if you have a textphone. Dial **18001**, followed by the phone number you want to ring
- SignVideo is also available if you're deaf and use British Sign Language. Just visit [Signvideo.co.uk](https://www.signvideo.co.uk)

To find out about other ways we may be able to help, search 'accessibility tools' on [nationwide.co.uk](https://www.nationwide.co.uk)

