



Nationwide

Building Society

Bereavement support

What to do when someone close to you dies

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, have a look at the 'contact us' page at the back of this leaflet. It tells you how you can get in touch.

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

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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 on [gov.uk](https://www.gov.uk)

Will

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

Registering the death

The government's website – [gov.uk/register-a-death](https://www.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, our checklist at the back includes the individual government departments you may need to tell about the death.

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

Letting us know

If you don't yet have a death certificate

If you don't yet have the death certificate and want to safeguard the account and stop marketing, you can let us know by making an appointment in your local branch, by phone on **0800 464 3018**, online through the Bereavement Support section of our website, or by writing to Bereavement Services (address on page 22).

What we'll 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 (if you know this yet) – this tells us who to write to and who we can give information to.

What we'll do once you let us know

- If we know who the personal representative is, then we'll write to them to let them know what the next steps are. If this information is not provided we will take reasonable steps to identify the personal representative so that we can get in touch.
- We will restrict any withdrawals on sole accounts to safeguard them.
- We will suppress any marketing (please note there may be occasions when marketing material continues to 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 just take the certificate or a certified copy into a branch or send it to us by writing to Bereavement Services (address on page 22).

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 alternatively pay for several copies of the death certificate so you don't have to go to the trouble of getting 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 3018**

If you're the personal representative and you're not a Nationwide member, 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 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 a number of 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**

The providers taking part in this service include:

- Nationwide
- Bank of Scotland
- Barclaycard
- Barclays
- Halifax
- HSBC
- Lloyds Banking Group
- Santander UK
- Scottish Widows
- The Royal Bank of Scotland/NatWest.

The full list of member organisations is available on the DNS website.

Please note that 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 there isn't 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 of the costs, we'll release the available funds to help towards the final bill.

To request funds for the cost of the funeral, please complete our '*Personal Representative's request for funds to cover costs*' (IF21) form and return it to us. To get hold of a copy of the form, you can either:

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

To return it to us, either take it to one of our branches or post it to Bereavement Services at the address on page 22.

Please note 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 are more details about this in the 'Payment information' section of this leaflet. You can call us on **0800 464 3018** if you want to discuss this with 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, just fill in a '*Personal Representative's request for funds to cover costs*' (IF21) form and return it to us in branch or by posting it to us at the address on page 22. We don't need to see the bill as we'll make the cheque out to the court.

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.

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.

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

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, however, bear in mind you'll have to pay for these services.

Dealing with their tax and benefits

When someone dies, their tax, benefits and National Insurance will 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**. Just so you know, we're only able to provide tax and interest information on joint accounts up to the date the member 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, please fill out a 'IHT423' form and return it to us by post (at the address on page 22) or by bringing 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 see to close a Nationwide account

We'll need to see different things to close an account depending on how much money is held in it. The amount in the account also affects when the money can be released. We will send you a 'Request to Close Account(s)' form when we have registered the death. If you're applying for a Grant of Probate, the original or certified copy of this document will need to be sent to us, along with the request to close account forms.

Less than £50,000

We'll need a completed 'Request to Close Account(s)' form.

£50,000+

We'll need a completed 'Request to Close Account(s)' form and the Grant of Probate/Letters of Administration.

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 8am to 8pm, 7 days a week. 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-Thursday 8am to 8pm, Friday 8am to 5.30pm and Saturday 9am to 1pm (closed Sundays and bank holidays).

What happens to the accounts they held

continued

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.

Members who died on or before 5 April 2018

ISAs were closed from the date that the member's death was registered. Money is held in a non-ISA account until the personal representative asks for it. Any interest, dividends or gains from after the date of death may be taxable (depending on allowances).

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.

Alternatively, the personal representative can close the account without having to pay any fees or lose any interest. 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.

Mortgages

Once we've been told about the death, whether by notifying us or sending us the death certificate, we'll freeze the mortgage account. If it's a joint account, we'll freeze it for 3 months. If it's a sole account, we'll freeze it for 12 months.

Freezing the mortgage means we will not take any regular payments for that time. Interest will still be charged.

After the freeze period, we'll recalculate the payments over the remaining term of the mortgage to take into account any increase in balance. If the personal representative would prefer not to have the mortgage frozen, or has any questions about it, they should contact the bereavement helpdesk on **0800 464 30 18**. Lines are open Monday-Friday 9am to 5pm and Saturday 9am to 12pm (closed Sundays and bank holidays). Or, by post to Bereavement Services at the address on page 22.

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.

What happens to the accounts they held

continued

Credit Card (*continued*)

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.

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. But 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 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).

Home insurance

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 of this.

Home insurance (*continued*)

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 to get some further details. The personal representative can also phone them directly on **0800 145 60 60**. Lines are open 24 hours a day, 7 days a week.

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.

Finally, 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.

Trustee accounts

If there's a trust deed

If there's a trust deed for the account, it should explain what happens when a trustee dies.

If there's no trust deed

If there's no trust deed for the account, the personal representative of the deceased trustee can choose to:

- add a new trustee
- leave it with any remaining trustee(s) to manage the account
- transfer the account to the beneficiary
- close the account.

If you're the personal representative and not sure what to do, please get legal advice.

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**.

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**.

Payment information

Payment type	When we receive your payment instructions	When payments normally arrive at the recipient's bank	Can you cancel your instruction?
Internal Transfers (to a Nationwide account)	Once we have received your completed 'Request to Close Account(s)' form, we may call you to confirm the payment details with you, and your payment instruction may be taken on the phone during that conversation.	Your payment will arrive within 1 working day of us sending it. Payments are made on working days only.	No, you cannot normally cancel a payment after we have accepted your instruction.
Payment types made by exception			
CHAPS – payments within the UK in pounds sterling	Once we have received your completed 'Request to Close Account(s)' form, we may call you to confirm the payment details with you (including any transaction fee), and your payment instruction is given to us on the phone during that conversation.	Your payment will arrive within 1 working day of us sending it. Payments are made on working days only. We'll send the money from the savings account to a Nationwide Sundries account, which supports external payments. Once the money is in our Sundries account, we'll send the payment by CHAPS. This payment will arrive at the receiving bank by the end of the next working day following the date of payment.	No, you cannot normally cancel a payment after we have accepted your instruction.

<p>SWIFT – an international payment; or a foreign currency payment to another account within the UK</p>	<p>Once we have received your completed Request to Close account(s) form, we may call you to confirm the payment details (including any transaction fee) and the exchange rate that will apply to your payment. Your payment instruction is given to us on the phone during that conversation.</p>	<p>For a payment in an EEA currency or pounds sterling to a country in the EEA: your payment will arrive at the receiving bank within 1 working day.</p> <p>For a payment to a country within the EEA or the UK that is not in an EEA currency: your payment will normally arrive within 4 working days.</p> <p>Payments made outside the EEA will take longer – please ask us for details. Payments are made on working days only.</p> <p>If the payment is being made from a savings account, we'll send the money from the savings account to a Nationwide Sundries account, which supports external payments.</p>	<p>No, you cannot normally cancel a payment after we have accepted your instruction.</p>
<p>SEPA Credit Transfer – a payment in euros to an account in the Single Euro Payments Area.</p>	<p>Once we have received your completed Request to Close account(s) form, we may call you to confirm the payment details (including any transaction fee) and the exchange rate that will apply to your payment. Your payment instruction is given to us on the phone during that conversation.</p>	<p>Your payment will arrive within 1 working day of us sending it. Payments are made on working days only.</p> <p>If the payment is being made from a savings account, we'll send the money from the savings account to a Nationwide Sundries account, which supports external payments.</p>	<p>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 but there is no guarantee that the recipient's bank will return the payment.</p>

Important information about the payment service:

Terms and Conditions

1. These conditions will apply when you post your 'Request to Close Account(s)' form (SF220) to us. They apply in addition to the terms and conditions which applied to the account before it was closed, and they take priority if they are different to those account terms and conditions.
2. You need to complete the 'Request to Close Account(s)' form and post it back to us following instructions set out in the form.
3. We may call you about your request – your agreement given during the phone call is your consent for us to make the payment in accordance with the 'Request to Close Account(s)' form, the details set out in the table above and these conditions.
4. In order to process your payment instruction, we need a correctly completed 'Request to Close Account(s)' form, for the account the funds are to be paid to. We will confirm your name and address to make sure we are meeting our obligations under UK Money Laundering Regulations. If any information on the form is missing, incomplete or we require further information or documentation (such as ID), we'll reject the instruction and let you know using any of the contact details we have for you. If this happens, you may need to complete a new 'Request to Close Account(s)' form and resubmit it along with the required evidence.
5. For SWIFT or SEPA payments in a foreign currency, we will convert your payment into your chosen currency using our standard outbound exchange rate which applies at the time we process the payment. We will tell you what that is when we call you to confirm a few details about the payment instruction. Details of our standard outbound exchange rates can be found at nationwide.co.uk/exchange-rates
6. After your payment is processed, we'll send you written communication confirming details of the transaction.
7. These terms and conditions are governed by English law and the language we use in them and in our communications with you is English. If you want to bring a claim against us in the courts, you can do so in the courts of England and Wales or in the courts which are local to where you live.
8. We won't be liable if things go wrong as a result of things beyond our control, such as abnormal or unforeseeable circumstances, the consequences of which we could not have avoided, or where they have resulted from us having to comply with law.
9. If the account is being closed to make the payment, the closing balance 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.

Your checklist

We've put together a checklist of people and organisations you may need to contact.

When you do, it's worth having to hand the following information about the person who has died:

- 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.

Don't forget the government's

Tell Us Once service

If you can use it, it's such a handy service.

It covers:

- HMRC
- the Department for Work and Pensions
- the DVLA
- your local council
- the Passport Office.



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 3018**

or visit nationwide.co.uk/support/security-centre/fraud-awareness/card-fraud

What you need to do: your checklist

Please treat this as a guide as it won't be right for everyone.

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 (for example, to do with their funeral)	
Contact funeral director	
Notify solicitors/accountant	
Notify the executors named in the will or appoint an administrator	
Government organisations to contact if you're not using the Tell Us Once service	Complete
HM Revenue & Customs (HMRC) to deal with tax and cancel benefits	
Department for Work and Pensions (DWP) to cancel any 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 phone, water, gas, electric	
Any private organisation or agency providing home help	
TV 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, for example 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 with which they may have had rental, hire purchase or loan agreements	
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 – humanism.org.uk/ceremonies**
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**

Contact us

In branch

Book an appointment to speak to one of the team at your local branch. You can pop in to make an appointment or if you'd rather do it over the phone, you can find your branch's phone number at [nationwide.co.uk/branchfinder](https://www.nationwide.co.uk/branchfinder)

By post

You can write to us at:

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

By phone

Call our bereavement team on:

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](https://www.nationwide.co.uk/help/challenging-times)

Just ask in branch

Call **0800 464 30 18**

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



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We are able to provide this document in Braille, large print or audio format upon request. Your local branch will arrange this for you or you can contact us on **03457 30 20 11**. If you have hearing or speech difficulties and are a textphone user, you can call us direct in text on **0800 37 80 01**. We also accept calls via BT TypeTalk. Just dial **18001** followed by the full telephone number you wish to ring. Calls may be recorded.

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

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