



**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

Also known as Executor Dative in Scotland, this is the person who obtains Letters of Administration to deal with an estate when there is no will.

### 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 and, if necessary, request a Grant of Probate (or Certificate of Confirmation in Scotland).

### Grant of Representation

This is the official document that allows executors or administrators to close accounts, collect the assets of an estate and pay them out to the beneficiaries. In Scotland, the Grant of Representation is called a Confirmation.

Where a will was left, the Grant of Representation will be a **Grant of Probate** issued to the executor/s named in the will. Where no will was left, it will be **Letters of Administration**.

### Letters of Administration

This is the official document that gives the Administrator the right to administer the estate and take control of all the assets and liabilities that were left by the person who died, where there was no will. You can get the application form from your local Probate Registry.

### Personal representative

This is the general term for an executor or administrator.

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 Representation – 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)

## 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.

This service is offered by most local authorities but isn't available in Northern Ireland or if the person died 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.

## 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 us at the following address.

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

### What we'll need to know

- Their full name, date of birth and the date of death.
- 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

- We'll let everyone who needs to know here at Nationwide and all the organisations we work with within 10 days.
- We'll update their sole accounts to safeguard them. It usually takes up to four days to update accounts. We're sorry if you contact us within this time, and they're not yet updated.
- There may be a short period of time when we still send out marketing information. Again, we're sorry if this happens and we'll stop any further marketing information from going out as soon as we can.

### 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 at the address below.

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

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](https://www.nationwide.co.uk/branchfinder)

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.

We'll write to the personal representative within ten days 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 that lets you complete one notification that will be sent to all the participating financial institutions you need to contact. Just type this into your address bar: **[www.deathnotificationservice.co.uk](https://www.deathnotificationservice.co.uk)**

The providers taking part in this service are:

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

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.

## 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](https://www.nationwide.co.uk/support/security-centre/fraud-awareness/card-fraud)

## Help with expenses

### Paying for the funeral

If you're arranging the funeral, you'll need to pay for this upfront. There may be a life insurance policy or a funeral plan that's already paid for the funeral. But if there isn't, we can release money from their accounts to pay for it. There needs to be enough money in the accounts to cover the costs and we need to have seen the death certificate.

You can do one of the following:

- Fill in a Funds to Cover Fees form and return it to us. We don't need to see the bill as we'll make the cheque out to the Funeral Service provider.
- Visit your nearest branch or send the funeral invoice along with a covering letter with your name and address and the name and address of the person who has died to:

**Bereavement Services**  
**Specialist Customer Support**  
**Swindon**  
**Wiltshire**  
**SN38 3FN**

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.

- If the 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 debit.

### Where can you get a Funds to Cover Fees form?

Just ask in one of our branches or you can download it from the **Bereavement Support** section of our website.

### Paying for other urgent expenses

You may need money to pay for other urgent expenses such as fees for Grant of Representation or inheritance tax (IHT).

To cover Grant of Representation fees, just fill in a Funds to Cover Fees form and return it to us. We don't need to see the bill as we'll make the cheque out to the court.

To pay any inheritance tax (IHT) you can either:

- fill out and return form IHT423 to us. This is available at [gov.uk/inheritance-tax](https://www.gov.uk/inheritance-tax). Once we receive this, we'll send you a cheque (please note we don't take part in the IHT direct payment scheme).

OR

- fill in a Funds to Cover Fees form and return it to us. We don't need to see the bill as we'll make the cheque out to HMRC.

## 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](https://www.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.

### 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 the estate yourself

You can deal with the estate yourself rather than appointing someone else to do it. You might need to apply for a Grant of Representation though where the estate exceeds these limits:

- For England and Wales: this usually means an estate worth more than £5,000.
- For Northern Ireland: an estate worth more than £10,000.
- For Scotland: an estate worth more than £36,000.

You can find out more about Grants of Representation at [gov.uk/wills-probate-inheritance](https://www.gov.uk/wills-probate-inheritance)

## 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 can't do these sort of tax statements for joint accounts.)

You can find out more about dealing with tax and benefits at [gov.uk/after-a-death/tax-and-benefits](https://www.gov.uk/after-a-death/tax-and-benefits)

### Inheritance Tax

If you've been named as the personal representative, you'll be responsible for paying any inheritance tax using funds from the person's estate. Find out more about inheritance tax and the IHT423 form at [gov.uk/inheritance-tax](https://www.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. You can get the Request to Close Account(s) form we mention from the **Bereavement Support** section of our website, or in branch.

### Less than £15,000

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

### £15,000 - £50,000

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

If you're applying for a Grant of Representation, the original or certified copy of this document will need to be given to us as well. If you're not applying for a Grant of Representation, our Request to Close Account(s) form will need to be witnessed by a solicitor.

### £50,000+

We'll need a completed Request to Close Account(s) form and the Grant of Representation.

## What happens to the accounts they held

### Current accounts – jointly held

If you held a joint account, we'll change the account to your name only and it will become solely yours. You will have access to any money in the account, or if it's overdrawn, you will take over sole responsibility for the overdraft.

Don't worry about returning their card and cheque book as we'll cancel these automatically.

If there are any direct debits that have been taken out in the sole name of the person who died, they will need to be cancelled directly with the organisations.

### What happens with overdrawn joint accounts?

If you held a joint overdraft, we'll change the account into your name and the account will be solely yours, including the overdraft.

### Current accounts – solely held

If they held a current account with us just in their name, it will stay open until we receive the documents to close it. You don't need to worry about returning their card and cheque book as we'll cancel these automatically.

Once we have seen the death certificate, all direct debits and standing orders will be frozen until the account is closed. (The personal representative should also contact the organisations concerned to cancel direct debits. That's not necessary with standing orders.) If there is a house insurance direct debit, please check with the insurance company that the house is still covered whilst the estate is being dealt with.

Please also note that payments into the account such as from the Department of Work and Pensions may be recalled.

### What happens with overdrawn sole accounts?

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. If you want to contact them directly, their phone number is **0333 555 1050**.

# What happens to the accounts they held

continued

## Savings – Individual Savings Accounts or ISAs

ISAs will keep their tax free status until they're closed:

- If the member died on or before 5 April 2018, we'll close their ISA accounts from the date that their death was registered. We'll then move their money to a non ISA savings account until the personal representatives ask us to release it. Any interest, dividends or gains post the date of death may be taxable (depending on allowances).
- If the member died on or after 6 April 2018, the ISA account will remain open and its tax free status continues until it's closed, for example when the estate has been wound up. If the account isn't closed within 3 years of the member's death, we'll move the value in the account to a taxable savings account until the personal representatives ask us to release the funds.

If you're the spouse or civil partner of the person who has died, you can inherit an additional ISA allowance. For more information, just go to the **Bereavement Support** pages of our website and have a look in the '**What happens to the account?**' section.

## Savings – Bonds – jointly held

If you held a joint account with the person who has died, we'll change the account into your name and the bonds will become solely yours.

## Savings – Bonds – solely held

Bond accounts can be left until they mature or closed immediately, without having to pay any fees for closing it early. Please let us know what you would like to do. We don't need you to return any passbooks or bond certificates.

## e-Bonds – jointly held

If you held a joint account with the person who has died, and had e-Bonds linked to that account, we'll change the account into your name and both the account and the e-Bonds will become solely yours.

## e-Bonds – solely held

Because e-Bonds are linked to a Nationwide current account, they will be closed along with that current account, and there won't be any charges.

## Other savings accounts – jointly held

If you held a joint account with the person who has died, we'll change the account into your name and it will become solely yours. Or you can choose to close the account without having to pay any fees, or losing any interest. Don't worry about returning their card as we'll cancel it automatically.

## Other savings accounts – solely held

Sole savings accounts will remain open until we receive the documents to close it.

## Mortgage – joint and sole

Once we've been told about the death, we'll freeze the mortgage account for three months. We won't take any regular payments during this time although interest is still charged.

At the end of the three months, we'll re-calculate the payment over the remaining term of the mortgage to take into account any increase in balance.

If you'd prefer not to freeze the mortgage account for this period or you have any other queries, please contact us on **01604 852950**.

## Credit Card

### If the account has a zero balance

The account will close and you don't need to do anything else.

### If the account has an outstanding debt

If the account has a debt to pay, it will need to be repaid from the estate. 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**.

### If the account has a credit balance

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

### If the person who has died was the primary card account holder

Any cards linked to the account will be stopped and the account will be closed. If you're also a card holder on the account, you'll need to apply for a new credit card in your own name.

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

We'll remove their name from the account.

# What happens to the accounts they held

*continued*

## Personal loan – jointly held

If you held a joint account with the person who has died, we'll change the account to your name and it will become solely yours.

## Personal loan – solely held

Once the death has been registered with us, we'll let the personal representative, the solicitor or organisation dealing with the estate know how much needs to be paid to repay the loan.

If the loan isn't covered by life insurance or payment insurance, or the cover isn't enough to pay the loan off in full, the loan will have to be repaid from the estate. 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**.

## Home insurance – jointly held

If you held a joint policy with the person who has died, you can either

- cancel the policy and set it up in your own name, or
- let the policy continue to its renewal date.

## Home insurance – solely held

If you're the spouse or civil partner of the person who has died, the policy can be updated in your name and the cover will continue. Otherwise, the policy will continue until its renewal date. After that, the personal representative will need to arrange new cover.

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

# Debt with Nationwide

If there was any borrowing with us, such as a credit card, a loan or an overdraft in only their name, sorry but that debt will need to be repaid.

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**.

## 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.



## 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 <a href="https://www.gov.uk/register-a-death">gov.uk/register-a-death</a>	
Obtain copies of the certified death certificate	
If there is a will, check if there are any specific requests (e.g. preference for burial, cremation, type of funeral etc.)	
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 e.g. 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	
Credit cards and store cards	
Subscriptions to clubs, groups or magazines	
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](https://www.cruse.org.uk)**  
Help with understanding and coping with grief following the death of someone close.
- **The Samaritans – [samaritans.org](https://www.samaritans.org)**  
A completely confidential service offering support for any type of emotional distress.
- **Child Bereavement UK – [childbereavementuk.org](https://www.childbereavementuk.org)**  
Information, training and specialised support for when a child dies or a child is bereaved.
- **Age UK – [ageuk.org.uk](https://www.ageuk.org.uk)**  
Free help and advice from the UK's largest charity dedicated to helping people make the most of later life.

### Funeral services

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

### Financial and legal advice

- **The Probate Service – [theprobateservice.org](https://www.theprobateservice.org)**  
Guidance for dealing with probate and inheritance tax.
- **Citizens Advice Bureau – [citizensadvice.org.uk](https://www.citizensadvice.org.uk)**  
Free legal advice and support.

## 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/specialistsupport](https://www.nationwide.co.uk/specialistsupport)

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**Just ask in branch**

Call **0800 464 30 18**

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



Nationwide cares about the environment – this literature is printed in the UK with biodegradable vegetable inks on paper from well managed sources.

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 **0800 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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