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

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 – 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 19).

What we’ll need to know

- Their full name, date of birth, address 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 within 5 working days 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 supress 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 19).

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 www.nationwide.co.uk/privacy.

We’ll write to the personal representative within five 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 (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: www.deathnotificationservice.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.

You can do one of the following:

- Fill in a Funds to Cover Fees form and/or Personal representative registration form and return it to us.
- 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 (address on page 19).
  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 payment.

Where can I get the Funds to Cover the 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 Probate/Letter of Administration or inheritance tax (IHT).

To cover Grant of Probate 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
  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

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 can find out more about Grant of Probate at gov.uk
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 using funds from the person’s estate. Find out more about inheritance tax and the IHT423 form 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. You can get the Request to Close Account(s) form we mention from the Bereavement Support section of our website, or in branch. 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/Letter of Administration.
# 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.

## 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 may 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 tax status
- 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 after 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 the account is closed or administration of the estate is complete, whichever is earlier. 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.

Inheriting an ISA
If you’re the spouse or civil partner of the person who has died, you might be able to 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 will be closed immediately, without having to pay any fees for closing early. We don’t need you to return any passbooks or bond certificates.

Savings – 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.

Savings – 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 sole name. 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.
Other savings accounts - accounts held on behalf of a child
If an account is held by an adult on behalf of a child (such as a Smart account) and the adult dies, the personal representative can either:

- close the account and have the account balance repaid to them. The personal representative would continue to hold these funds on behalf of the child.
- appoint another adult to hold the account on behalf of the child.

In either case, the money will not form part of the deceased member’s estate. You’ll find more detail about this in the Smart Account or Future Saver terms and conditions.

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 0800 464 3018.

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 if the estate has enough money. 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 you’d like to keep on using this product.

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

**Personal loan – jointly held**
If you held a joint account with the person who has died, we’ll change the account to your sole name.

**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, we’ll notify the insurer. They’ll change the policy to your sole name and send you confirmation of this.

**Home insurance – solely held**
If you’re the spouse or civil partner of the person who has died, we’ll make the insurer aware, the policy can be updated in your name and the cover will continue. To make this happen they’ll need some further details from you. They’ll try to contact you to do this, or you can speak to them directly (0800 145 60 60). Otherwise, the policy will continue until probate is finalised, after that, 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, you’ll need to let your insurer know.

**Trustee accounts**

**Where there’s a trust deed for the account**
It should explain what should happen when a trustee dies.

**Where there’s no trust deed**
The personal representative of the deceased trustee can choose to

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

Please take legal advice if you’re not sure what to do.
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.

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.

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<thead>
<tr>
<th>Legal things to do</th>
<th>Complete</th>
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<tr>
<td>Obtain a medical certificate from the hospital/doctor</td>
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<tr>
<td>Register the death, find out more on <a href="gov.uk/register-a-death">gov.uk/register-a-death</a></td>
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<tr>
<td>Obtain copies of the certified death certificate</td>
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<td>If there is a will, check if there are any specific requests (for example, to do with their funeral)</td>
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<tr>
<td>Contact funeral director</td>
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<tr>
<td>Notify solicitors/accountant</td>
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<tr>
<td>Notify the executors named in the will or appoint an administrator</td>
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<tr>
<th>Government organisations to contact if you’re not using the Tell Us Once service</th>
<th>Complete</th>
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<tbody>
<tr>
<td>HM Revenue &amp; Customs (HMRC) to deal with tax and cancel benefits</td>
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<tr>
<td>Department for Work and Pensions (DWP) to cancel any benefits such as Income Support</td>
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</tr>
<tr>
<td>HM Passport Office (HMPO) to cancel a passport</td>
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<tr>
<td>Driver and Vehicle Licensing Agency (DVLA) to cancel a driving licence (you will need to send the registration certificate V5C)</td>
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<tr>
<td>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</td>
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### Housing: who to contact

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<th>Contact</th>
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<tbody>
<tr>
<td>Their mortgage provider, landlord or local authority</td>
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<tr>
<td>Royal Mail to arrange a re-direction service</td>
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<tr>
<td>Utility companies such as phone, water, gas, electric</td>
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<tr>
<td>Any private organisation or agency providing home help</td>
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<tr>
<td>TV or internet companies</td>
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### Financial things to sort out

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<th>Financial Things</th>
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<tr>
<td>Bank or building society accounts and National Savings</td>
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<tr>
<td>Direct debits and standing orders</td>
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<tr>
<td>Credit cards and store cards</td>
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<tr>
<td>Subscriptions to clubs, groups or magazines</td>
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<tr>
<td>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</td>
<td></td>
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<tr>
<td>Pensions providers and life insurance companies</td>
<td></td>
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<tr>
<td>Mobile phone contracts</td>
<td></td>
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<tr>
<td>Companies with which they may have had rental, hire purchase or loan agreements</td>
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### Other organisations and people to contact

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<thead>
<tr>
<th>Contact</th>
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<tr>
<td>Clubs, trade unions or associations to cancel their membership and possibly secure a refund</td>
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<tr>
<td>Their doctor or hospital to cancel any appointments</td>
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<tr>
<td>Their dentist and optician</td>
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<tr>
<td>Their church or regular place of worship</td>
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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**
  P0 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

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
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 0345 730 2011. 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.

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