Supporting you through bereavement

We're here to help



KentReliance

If you've lost someone, it may be a struggle to know what steps you need to take next.

The information provided in this leaflet is there to assist you through this difficult time.

If you need an explanation of any terms found in this leaflet, please consult our Glossary, which can be found on page 18.

If you need any further support with our bereavement process, please call us on 0345 122 1122 or write to us at OneSavings Bank, Sunderland, SR43 4AB. If you'd prefer a face-to-face conversation then visit your local branch and our team will be there to help you in the best way possible.

We can provide literature in large print, Braille and audio. Please let us know if you require an alternative format or any additional support with managing your account. You can contact us either by phone, in writing, visiting one of our branches or by visiting **kentreliance.co.uk/additional-support** for more information.

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With you every step of the way

There can be a lot to think about when you lose someone close to you.

That's why we've put together an overview of important things you need to consider during this difficult time.

STEP 1

Register the death

It's a legal requirement to do this within five days of the death.

STEP 2

Arrange the funeral

Contact a funeral director to begin making arrangements.

STEP 3

Is there a will?

Check to see if one exists.

STEP 4

Who to contact

Inform any financial or legal bodies as early as possible.

STEP 5

Manage the estate

If there's a will, this will help you deal with the estate's distribution.

STEP 6

Seeking further help

Reach out to others if you need emotional support.

STEP 1

Registering a death

Every death must be registered at the local registry office. This must be done within five days (eight days in Scotland), unless it has been referred to the coroner.

This is a legal requirement and the registrar provides a formal record of death (a death certificate).

What do I need to be able to register the death?

You'll need to take the following documents/information with you when registering the death.

Personal information about the deceased (please see the checklist in the 'Who to contact' section to assist with this).

Medical certificate – this certificate is free and should be provided by a GP or doctor; or

Coroner's certificate – in certain circumstances a death has to be investigated by the coroner.

The registrar won't charge for issuing the death certificate. You may want to think about buying extra official copies of the death certificate, as this can be helpful when dealing with the deceased's estate.

STEP 2

Arranging the funeral

Contact a funeral director to begin making arrangements. Most funerals are arranged and take place within a week or two following death.

It's important to say goodbye. Funerals can be expensive, so it's worth checking to see if a prepaid funeral plan or life insurance policies exist that may help to cover the cost.

If there are sufficient funds in the deceased's Kent Reliance account(s), these can be used to cover the funeral costs without having to wait for the Grant of Probate to be issued. These funds will be sent directly to the funeral directors. See more information on page 10.

STEP 3

Is there a will?

If there's a will, it may be held with a solicitor, or at the deceased's home. A will explains what should happen to the deceased's estate. It's their last wishes as to what happens with their assets and funeral arrangements. If there's a will, it names the executor(s) chosen by the deceased to deal with their estate.

If there isn't a will

Where the deceased has not left a will, their estate will be dealt with under the laws of intestacy. These laws set out who should deal with and benefit from the estate; this will usually be the next of kin. In some cases, "Letters of Administration", issued by the Probate Registry will need to be applied for. This document authorises the appointed administrator to deal with the deceased's estate. We suggest you contact your local Citizens Advice Bureau or solicitor if you require further support with this.

A Grant of Probate or Letters of Administration can also be called a 'Grant of Representation'.

Throughout this leaflet we've assumed that if one is required, the deceased representative will apply for a Grant of Probate. However, there may be cases where Letters of Administration will need to be applied for.





STEP 4

Who to contact

When you register the death, the registrar will direct you to the government service 'Tell Us Once', which can be found at **gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once**; this enables you to contact various government departments in one go. This service is offered by most local authorities in England, Wales and Scotland, except Northern Ireland.

If the service isn't offered by your local authority, then you may need to notify the following:

- [ ] HM Revenue and Customs (HMRC)
- [ ] The Department for Work and Pensions (DWP)
- [ ] HM Passport Office (HMPO)
- [ ] Driver and Vehicle Licensing Agency (DVLA)
- [ ] Local council

You may also have to inform other organisations. These could be legal, financial and social organisations that need to be informed as soon as possible.

Organisations you may need to contact:

- [ ] Banking and building society providers
- [ ] Mortgage provider, landlord or local authority
- [ ] Royal Mail (for post redirection)
- [ ] Utility companies (water, gas, electric and phone)
- [ ] TV licensing and broadband companies
- [ ] Any clubs
- [ ] Dentists, doctors, hospitals or opticians
- [ ] Local church or regular place of worship
- [ ] Charities and/or care homes

To make sure that there are as few complications as possible in the notification process, it's important to gather as much of the following information as you can about the person who has died:

- [ ] Full name
- [ ] Address
- [ ] Date and place of birth and death
- [ ] Date of marriage or civil partnership
- [ ] Recent occupation
- [ ] National Insurance number
- [ ] NHS number
- [ ] Tax reference number
- [ ] Passport details
- [ ] Driving licence details

We've created these checklists to simplify matters for you

Tick when done ☑

There are other matters that you may need to deal with, for example:

Legal:

- [ ] Retrieve a medical certificate from the hospital or GP practice
- [ ] Register the death, and if necessary obtain copies of the death certificate
- [ ] Inform a solicitor and/or an accountant if you wish to obtain their support

Financial:

You may need to identify and deal with the deceased's:

- [ ] Bank, building society and other savings accounts
- [ ] Credit cards
- [ ] Phone contracts
- [ ] Pension and life insurance
- [ ] Insurance policies – house, car, medical, etc.
- [ ] Any ongoing rentals or loans
- [ ] Subscription services (e.g., Amazon Prime, newspapers or Netflix)

Contacting these organisations will also enable you to obtain relevant information about the deceased estate.

STEP 5

Manage the estate

The first step to valuing the estate is to identify the assets and liabilities of the deceased. Liabilities could include personal loans, credit cards, hire purchase agreements, outstanding tax, etc. Assets could include property (less any mortgage), value of personal belongings, shares and monies that are held with other banks or building societies.

Any assets will need to be valued in order to distribute the deceased's estate and if appropriate, to obtain a Grant of Probate.

Grant of Probate

A Grant of Probate is an official legal document which gives the authority to the deceased's executors to act on behalf of the deceased when dealing with their estate. In Scotland, this is known as Grant of Confirmation.

Steps to take when applying for Grant of Probate

Once you've assessed the value of the estate and paid any required inheritance tax, the Grant of Probate will be issued. To apply for a Grant of Probate, a probate application form (PA1) must be completed. This can be downloaded from the HM Courts and Tribunals Service website at **gov.uk**. The completed application form can be submitted by post or via the government's website. You can either choose to do this yourself or you can obtain the help of a solicitor.

Informing Kent Reliance when a customer dies

When it comes to informing us of the death of a customer, we want to provide as straightforward a process as possible. You can let us know as soon as possible of the death in a number of ways:



Visit your local branch (see our website **kentreliance.co.uk/branches** for your nearest locations)



Call
0345 122 0022



Write to us at:
OneSavings Bank, Sunderland,
SR43 4AB

Once we've been notified, we can let you know what the next steps are and we'll take the appropriate action to safeguard the funds.

What we'll need from you

The first thing you'll need to do is provide us with the original, an official or certified copy of the death certificate or coroner's certificate. These will be returned to you. Please note, whilst the original death certificate can be taken into your local branch, we don't advise you send these in the post. We recommend you send through the post either an official copy or a copy certified by a solicitor.

Once we've received evidence of the death, we'll be able to update our records. From this point, we won't send any further correspondence to the deceased customer. We won't be able to accept any further deposits into the deceased's Kent Reliance account(s) (If any payments are received after the death has been registered with us, we'll return the funds to the originating account). If the account is held in joint names, we can continue to accept deposits on behalf of the remaining account holder. If you do write to us, please include your address and contact number.

Please note

- If the deceased funds are held in a fixed term bond, ISA or notice account, there will be no loss of interest applied to the closure of account.
- Interest will continue to accrue until the account is closed
- The account will stay open until we receive appropriate documentation to close it
- For joint accounts, ownership will transfer to the other account holder(s)
- If the deceased held an ISA with us the surviving spouse/civil partner may be eligible to take part in the Additional Permitted Subscription (APS) ISA scheme. Kent Reliance do not currently offer APS ISA accounts however you are able to transfer the allowance to another provider if they accept them.

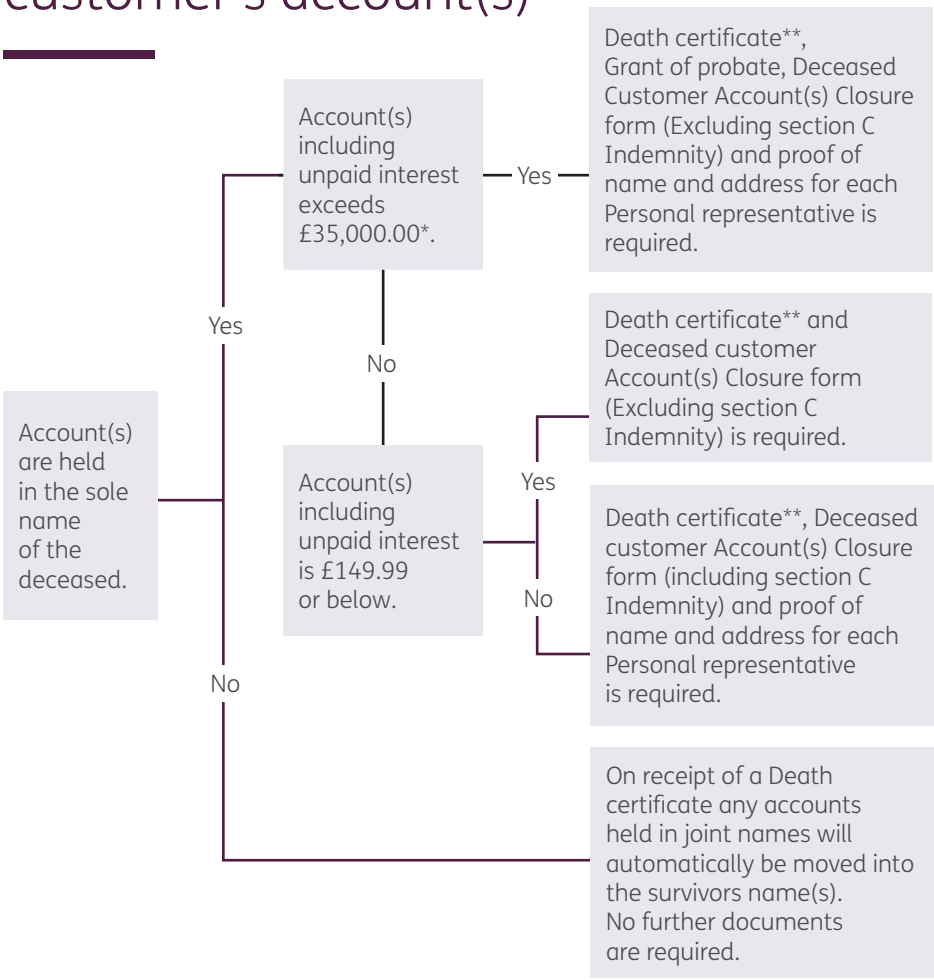
The next steps will depend on the total balances held with us.

What we need if there's a Grant of Probate

Once probate has been granted, we'll need to see either the original, official copy or certified copy of the Grant of Probate and be provided with a completed Deceased customer account(s) closure form.

In normal circumstances, these documents can be provided to us by sending them through the post or by visiting your local branch. We'll then take copies and return the documentation to you. We recommend you do not send the original Grant of Probate through the post.

Documents we will need from you to close the deceased customer's account(s)



*Please note, if the total balance of the deceased's account(s) was £35,000.00 or above as at the date of death but has since fallen below, we will still require a grant of probate/letters of administration to close the account.

**If we have previously had sight of the death certificate, we will not need to see it again when closing the account.

Once all of the required documents have been received and payments made following the instructions on the Deceased customer account(s) closure form we'll close the deceased's account. Please see below for further details.

Please note

We can only release funds to the Personal Representative(s) or solicitor dealing with the estate as mentioned on the Deceased customer account(s) closure form. Certain validation checks may need to be made by us if the funds are to be transferred to another bank or building society.

We'll require a recent bank statement or voided cheque to confirm the bank account details mentioned on the Deceased customer account(s) closure form. Alternatively, a cheque can be made payable to the Personal Representative(s) or solicitor and sent to the address provided on the Deceased customer account(s) closure form.

For balances up to £149.99

If the account balance is below £149.99 (including unpaid pending interest), it can be closed by providing the death certificate and the completed Deceased customer account(s) closure form.

Exceptions

We can make certain payments from the deceased account before we receive the Grant of Probate (if appropriate) or the completed Deceased customer account(s) closure form. These are:

- **Funeral costs** – once we have been provided with the funeral directors' original invoice, we'll write a cheque or arrange payment directly to the funeral director to cover these costs.
- **Inheritance Tax** – once we have been provided with a completed IHT423 form, we'll arrange for a bank transfer to be made to HMRC for the amount of tax due. Once completed, we'll send confirmation of the payment to the person dealing with the estate. Please submit a separate form for each account. An IHT423 can be downloaded from the HMRC website.



STEP 6

Seeking further help

Below is a list of other organisations you can contact that provide specialist financial and emotional support to people who've been bereaved.

Citizens Advice

Free help and advice concerning financial and legal matters.

0344 411 1444
citizensadvice.org.uk

Cruse Bereavement Care

Support and guidance for people that have lost someone.

0808 8081677
cruse.org.uk

Child Bereavement UK

Helps young children and young people (up to age 25), parents, and families, to rebuild their lives when a child grieves or when a child dies.

0800 02 888 40
childbereavementuk.org

CALM

The Campaign Against Living Miserably (CALM) is leading a movement against suicide through frontline services, national campaigns and by building communities. Their helpline and webchat is open 365 days a year from 5pm - midnight.

0800 58 58 58
thecalmzone.net

Mind

Mental health charity that offers support and personal wellbeing advice.

0800 634 9494
mind.org.uk

We're here to help

We hope that this leaflet has provided you with the essential information you may need.

However, if you'd like someone to walk you through the steps you need to take in person, please let us know and we'll do what we can to help.

If you still have some questions or would like clarification on any of the information provided in this leaflet, please don't hesitate to get in touch. Call us on **0345 122 1122** or visit your local branch and our team will support you in the best way possible.



Glossary

Administrator

A person legally appointed to manage and disburse the estate of a deceased person.

Additional Permitted Subscription (APS) ISA Scheme

This scheme allows the civil partner or surviving spouse of the deceased to inherit the ISA subscription adding it onto your own personal ISA Allowance.

Asset

Property, money or possessions that belong to the deceased customer.

Beneficiary

A person who inherits all or part of the assets from someone who has died.

Coroner's certificate

In certain circumstances a death has to be investigated by the coroner. In these instances a coroner's certificate may be provided in lieu of a death certificate or until the formal death certificate is issued.

Death certificate

An official document, signed by a doctor that records when and where a person died, and the cause of death.

Estate

Everything owned by a person when they died.

Executor

A person who has been appointed by the deceased prior to their death to carry out the terms of their will.

Grant of Probate

A document that confirms to executors that they have authority to act on behalf of the deceased.

Grant of Representation

This is another name for Grant of Probate or Letters of Administration.

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.

Intestacy

When a person dies without making a valid will.

Letters of Administration

A document issued by the Probate Registry which authorises a person to deal with the deceased's estate where there is no valid will.

Next of Kin

Closest living relative(s).

Personal representative

Either an executor or administrator of the estate of a deceased person.

Will

This document provides instructions detailing how someone wishes to distribute their assets on death.

For more information



Visit your local branch



Speak to a member of staff
on **0345 122 1122**



Go to **kentreliance.co.uk**



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