

Bereavement

What to do when someone dies



It can be hard to know what steps to take when you lose someone close to you.

Coping with a bereavement can be a very difficult time and we want you to know we're here to try and help.

Below are some of the steps you may wish to take:

- formally register the death at any register office
- obtain copies of any doctors/medical notes or certificates
- obtain the death certificate
- contact a funeral director
- notify any solicitors or accountants
- if there's a will, consider any special stipulations or requirements
- notify the Executors or appoint an administrator
- notify any companies or organisations that may need to know about the death (this could include the local council, landlords, utilities suppliers, banks or building societies, or Royal Mail to arrange a redirection service)

These steps are just a guide and not all of them will be applicable to your circumstances, but we hope you'll find them useful.

If you need further help or support, here are some useful contacts you may wish to consider:

- HM Revenue and Customs (HMRC)
- Department of Work and Pensions (DWP)
- HM Passport Office (HMPO)
- Driver and Vehicle Licensing Agency (DVLA)
- National Health Service Choices (NHS)

What you'll need to do if someone who holds an account with us dies

If someone who holds a savings account with us has passed away, please call us on 0800 032 9999.

We're open from 8am to 8pm from Monday to Thursday, 8am to 6:30pm on Fridays, 9am to 5pm on Saturdays and 10am to 4pm on Sundays.

Our friendly customer service advisors are on hand to help and answer any questions you may have, but if you don't feel like talking, here's a summary of what we'll need you to do:

Registering the death with us

For all of our account types, you'll need to tell us if the account holder has died.

So we can take appropriate action to help, we'll need:

- the full name and address of the person notifying us of the death
- the date of the account holder's death, and
- at least one of the following documents (all documents will be returned):
 - Death Certificate (original document or a certified copy)
 - Coroner's Interim Certificate
 - Solicitor's Verification of Death form (must be the original)

Once you've registered the death with us, you'll need to consider **the type of account** the deceased held:



For Joint Accounts

Accounts held in two names

When one account holder of a joint account dies, the account will automatically transfer into the name of the remaining account holder.

After registering the death with us, you won't need to do anything further - the account will continue to operate as it did previously. Any notice periods or fixed rate periods applicable to the account will still apply.



For Sole Accounts

Accounts held in one name only

Immediately upon registering the death we'll make sure that activity on the account is stopped, to prevent any unauthorised withdrawals or any further deposits being added.

The account will continue to accrue interest until it is closed.

If the account is a Cash ISA, interest on the account will continue to be exempt from tax for up to 3 years, after which it will become liable for tax and its ISA status will be removed.

Appointing a Personal Representative to a sole account

To transfer the account into the name of the Personal Representative(s), to close it or act upon any withdrawal instructions, we'll need:

- **At least one of the following documents (if you've not already provided this):**
 - Death Certificate (original document or a certified copy)
 - Coroner's Interim Certificate
 - Solicitor's Verification of Death form (must be the original)
- **If the balance in the deceased's account(s) held with us exceeds £35,000:**
 - Grant of Probate or Letters of Administration; and
 - a completed Deceased Customer Account(s) Closure form
- **If the balance in the deceased's account(s) held with us does not exceed £35,000:**
 - a completed Deceased Customer Account(s) Closure form

If the Personal Representative(s) aren't existing Charter Savings Bank account holders, we may need them to supply evidence of their identity and their address.

You can download a copy of the Deceased Customer Account(s) Closure form, and find details of the ID documents we'll accept within the Useful Documents area on our website.

Closing the account

Once you've registered the death with us, to close the account we'll need the documents we've listed above.

We're passionate about keeping your savings secure and we'll need these additional documents to ensure the account is closed.

Upon receipt of the documents, all sole accounts can be closed immediately without the need to serve notice. This also applies to Fixed Rate Bonds, so you won't have to wait until the end of the fixed rate period.

Obtaining funds for bereavement expenses

Funeral expenses

The time following a death can be expensive and you may need access to the savings held within the deceased's account to help cover the cost of the funeral.

To request funds from a Charter Savings Bank account for funeral expenses, we'll need:

- the Death Certificate / Coroner's Interim Certificate / Solicitor's Verification of Death form
- and
- original bill or invoice from the Funeral Director, detailing the costs of arranging the funeral

Grant of Probate/Letters of Administration fees

You may also need to access the savings held in the deceased's account to help cover the cost of obtaining Grant of Probate or Letters of Administration. We may be able to help up to the value of £600.

To request funds from a Charter Savings Bank account to cover Grant of Probate or Letters of Administration fees, please complete, sign and return the Grant of Probate / Letters of Administration Fee Claim form. You can find a copy of this form within the Useful Documents section of our website.

Payment of inheritance tax

To request funds for the payment of inheritance tax, we'll need one of the following:

- the Death Certificate / Coroner's Interim Certificate / Solicitor's Verification of Death form
- and both the official or Solicitors letter detailing Inheritance Tax liability
- original IHT 423 form signed by the Personal Representative(s)

If you have your own account with us and there isn't enough in the deceased's account to pay for the funeral or other remaining bereavement expenses, we may be able to help. Please contact us to discuss this.

We can accept a copy of the Death Certificate (this is what we would recommend) provided it's been certified on each page by a professional person or service. Rest assured we'll return all documents to you as soon as possible. For more information on who can certify your document, please take a look at our Certifying copies of original documents leaflet in the Useful Documents section of our website.

If you send us a Coroner's Interim Certificate, we will need to contact the Coroner to confirm its validity. Should we not be able to confirm this, we'll require the original or a certified copy of the Death Certificate in order to close the account.

The information contained in this leaflet is a guide and may not be applicable to your circumstances, but we hope you've found it useful.

If you'd like to talk to us, or for further assistance, please call us on 0800 032 9999.

We're open from 8am to 8pm from Monday to Thursday, 8am to 6:30pm on Fridays, 9am to 5pm on Saturdays and 10am to 4pm on Sundays.

We can provide literature in large print, Braille and audio. Please ask us for this leaflet in an alternative format if you need it.

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