

 Bereavement

**Support when
it matters**



**BANK OF
SCOTLAND**
By your side

Support when it matters

Many people have questions about how to deal with finances when someone dies. We go through it step by step in this guide, so you can read it when you're ready.

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Our Specialist Bereavement Team can help guide you through what you need to do:



0800 056 0073

or **+44 (0) 131 278 3705** if calling from abroad.
Lines are open 8am-8pm, seven days a week.



If you need to come in and see us, you just need to call to book a time.



You can also tell us about a death online by visiting: **bankofscotland.co.uk/bereavement**
or by scanning the QR code.



Things to do first

There are a few things you'll need to do first:

1

Get a medical certificate

This will be given to you by the hospital, GP or coroner. You'll need this to register the death.

2

Get a death certificate

You need to register the death at the Register Office within a set time frame, and you'll need the medical certificate to do this. See your local council's website to find out more. It's a good idea to get a few copies.

3

Find the will

This will help with what you need to do next. It may have details about the funeral and will name the executor(s).

If Bank of Scotland is the named executor call us on **0800 056 0171**. Lines are open Monday to Friday 9am-5pm.

Don't worry if there is no will in place – you can still get in touch.



Paying for the funeral

We can pay this, if there's money in the account, straight to the funeral director when you provide the bill.



Paying other bills

Some other bills can also be paid if there is enough money available, including confirmation fees and Inheritance Tax, when you provide the bill.

Other things you might need to do

- ▶ Find out what accounts or products they have
- ▶ Find out what possessions they own
- ▶ Value the estate
- ▶ Make sure any property is secure
- ▶ Find out if you need to apply for confirmation

Notify us

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Let us know once, we'll do the rest

The person who has died may have accounts or products you didn't know about. These could be current accounts, savings accounts, mortgages, loans, insurance and others. We're part of a wider group so if they have accounts and products with any of the brands shown below we'll let them know once you've contacted us.

- ▶ Halifax
- ▶ Lloyds Bank
- ▶ Scottish Widows
- ▶ Clerical Medical
- ▶ MBNA
- ▶ Birmingham Midshires

There are still other companies that are part of our wider group that you'll need to contact separately:

Black Horse: **0344 824 8888**

Lex Autolease: **0800 389 3690**

Lloyds Bank Car Finance:
0333 202 7946

Bank of Scotland Car Finance:
0333 202 7943

Halifax Car Finance: **0333 202 7940**

Intelligent Finance: **0345 609 4343**

Share Dealing

If you need help with a Share Dealing Account please call **0800 015 0091**. Lines are open Monday to Friday 8am–5pm.

Who we can talk to and what we'll need

Anyone can notify us of a death but in order to deal with accounts and products you will need to be:

- ▶ A next of kin;
- ▶ An executor of the deceased's will; or
- ▶ A personal representative of the deceased.

To help us to review any accounts and products we'll need two things:

Death certificate

This will need to be an original copy and will be issued to you by the registrar. We can also accept an interim death certificate or a coroner's certificate.

Proof of identification

We'll need to identify the person dealing with the estate.

If you need to talk to us, we'll identify you by asking you some security questions.

If you're visiting the branch and you're also a customer, please bring your debit card or one form of ID with you.

If you don't have an account with us, please bring two forms of ID. At least one will need your residential address on it.

Examples of what we accept:

- | | |
|--|--|
| ✓ Valid passport (full and signed) | ✓ Disabled driver pass |
| ✓ Northern Ireland Electoral Identity Card | ✓ HMRC assessment or statement |
| ✓ UK valid photocard full or provisional driving licence | ✓ Most recent council tax bill |
| ✓ EEA valid photocard driving licence | ✓ Local council rent card or tenancy agreement |
| | ✓ Most recent utility bill |

Accounts and products —

Banking and savings

Sole account

What happens

- ▶ The accounts will be frozen, and cards and cheque books cancelled
- ▶ If we receive money, we'll return it to the sender
- ▶ Any interest will still be paid until the account is closed

Regular payments

- ▶ We'll stop all standing orders and direct debit payments. We can give you a list of payments from the accounts, this will help you decide if you need to set up new payments. You should contact the original company to make or cancel future payments
- ▶ Note, we can't stop subscription payments from leaving the account. You'll have to contact these companies to cancel the subscription

Statements and letters

- ▶ We'll stop sending communications once we've been told of the death

- ▶ Some of the communications we send out are produced up to six weeks in advance. This means we can't stop these being sent
- ▶ Bereavement related communication will be sent to the personal representative or joint account holder

Joint account

What happens

- ▶ Accounts will be transferred to the remaining account holder(s) and stay open

Taking money out

- ▶ The remaining account holder(s) will be able to use the account as normal. If there is a cheque book, it will be reissued in the remaining account holder's name

Regular payments

- ▶ Standing orders and direct debits will continue and the remaining account holder can be given a list of payments to check

Other questions you may have

What about Individual Savings Accounts (ISAs)?

A spouse or civil partner can claim an Additional Permitted Subscription (APS) allowance on their ISA. Claiming an APS gives the spouse or civil partner an extra tax free ISA allowance to the value of the deceased's ISA. E.g. if they held £20,000 in their ISA this can be added on top of the spouse or civil partner's ISA allowance for the tax year. On registering the bereavement, we'll discuss this as an option.

What about Inheritance Tax?

How much Inheritance Tax needs to be paid will depend on the value of the estate and who inherits it. See **www.gov.uk/inheritance-tax** to find out more.

What about child saving's accounts?

If the person who died is a trustee of a child's account a new trustee is needed. If the child is 16 or over, you'll need to decide if the money can be given to the child.

Accounts and products —

Mortgages

Sole name

What happens

- ▶ Mortgage payments will remain due. However, we don't expect you to make them for up to 18 months from the date the person died to allow you time to get confirmation. Please note, the amount owed will increase
- ▶ We'll cancel any direct debits paying the mortgage
- ▶ This means the mortgage will fall into arrears. We are required by the Financial Conduct Authority to write and tell you. You don't need to take any action when you get these letters

Making payments

- ▶ If you wish to still make mortgage payments while confirmation is received, this can be arranged

Mortgage options

- ▶ Once confirmation is in place, you have the option to pay the mortgage off

Joint names

What happens

- ▶ If the mortgage is held in joint names, the monthly payments will continue
- ▶ Usually the mortgage will transfer to the name of the remaining owner. Sometimes this is more complicated, if so, we'll advise you on the next steps
- ▶ If the person left on the account needs to change or discuss the monthly payments, speak to one of our Mortgage Advisers

Making payments

- ▶ We appreciate some people find it hard to keep payments up to date, while trying to look after the estate. If payments aren't made, the account will fall into arrears and the amount owed will increase. This could affect the mortgage holder's credit rating. We'll let them know if the account is in arrears

Mortgage options

- ▶ Once confirmation is in place, there will be the option to pay the mortgage off



If help is needed, it's really important to speak to one of our Mortgage Advisers on **0345 300 2297**.

Lines are open Monday to Friday 8am-8pm and Saturday 9am-4pm.

Accounts and products —

Lending

Sole account

Any personal debt in the sole account(s) can be paid from the estate, representatives aren't personally liable for the debt.

Overdraft

- ▶ You'll need to speak to our Specialist Bereavement Team to find out if there is any money in the estate to pay back the overdraft

Personal loan

- ▶ All regular payments set up to pay the loan will stop
- ▶ If the loan is covered by Payment Protection Insurance, we'll tell you how to make a claim
- ▶ If not, you need to speak to our Specialist Bereavement Team to find out if there are any funds in the estate to pay back the loan

Credit card

- ▶ All regular payments to and from the credit card will stop
- ▶ Note, we can't stop subscription payments from leaving the account. You'll have to contact these companies to cancel the subscription

- ▶ If the credit card is covered by Payment Protection Insurance, we'll tell you how to make a claim
- ▶ If there's no cover, speak to our Specialist Bereavement Team to find out if there is any money to pay back the amount owed on the credit card
- ▶ If there is an additional cardholder, they won't be able to use the account

Joint account

Overdraft

- ▶ Responsibility for the overdraft passes to the remaining account holder. If further support is needed, speak to our Specialist Bereavement Team

Personal loan

- ▶ Responsibility for the repayments passes to the remaining account holder on the loan. The loan can also be paid off in full. If further support is needed, speak to our Specialist Bereavement Team

Accounts and products — Buildings and Contents Insurance

Sole name

Cover on a property

- ▶ A policy in a sole name can be changed to an executor's policy
- ▶ If the policy is paid by direct debit, we'll need new payment details to allow the policy to continue

If no one is living in the property, or if someone else has moved in

- ▶ It's important to contact us on the number below to tell us of any changes. This will allow us to tell you if the policy can continue or not and what will happen next

I have a financial interest in the property, but I'm not named on the policy

- ▶ We may be able to add you to the existing policy. We'll need to check a few things with you. This will include your details and if the current cover remains suitable

Joint names

Cover on a property

- ▶ The policy can be changed to a sole name. It's important to speak to us on the number below to make sure the cover is still suitable. We'll also need to check the billing details. This will make sure future payments come from an active account



If you need help or to update a policy

Speak to Home Customer Services.

If the policy number begins HAP call **0345 300 5180**.

For other policies, call **0345 604 6290**.

Lines are open Monday to Friday 8am–6pm and Saturday 9am–1pm.

Confirmation explained

Confirmation is the legal process which says who can deal with the money, property and possessions of the person who has died – also known as the estate.

The person who applies to legally administer the estate is called the executor or sometimes known as personal representative.

- ▶ The confirmation is the legal document issued by the sheriff court. We may not need to see this, it will depend on the products and services held with us
- ▶ Organisations deal with confirmation in different ways. You may need to get confirmation for organisations that are not part of Lloyds Banking Group
- ▶ To get the legal document back from the sheriff court usually takes 8–16 weeks. To administer the estate can take 9–12 months. However, it can sometimes take longer
- ▶ The legal documents are known as:
 - The grant of probate when there's a will in England and Wales
 - The grant of letters of administration when there isn't a will in England and Wales
- ▶ To find out if a Grant is required:
Confirmation Scotland
Call: **0131 444 3300**
Visit: **mygov.scot/confirmation/**

Probate England and Wales
Call: **0300 303 0648**
Visit: **gov.uk/applying-for-probate**



If you aren't sure what confirmation is or whether you need it, please give us a call on **0800 056 0073**. Lines are open 8am–8pm, seven days a week.

Estate Administration Services

For over 100 years, our Estate Administration Services have been helping bereaved families deal with the legal process of obtaining the grant of confirmation as well as taking on the role of executor where needed. The service is delivered either through Bank of Scotland or as part of our wider group, Lloyds Bank, for grant of probate in England and Wales.

We also deal with the financial, tax and personal matters of the estate. We can be involved as little or as much as you need.

This may include:

- ✓ Pay funeral costs
- ✓ Value and protect all assets
- ✓ Collect, sell and transfer assets if required
- ✓ Organise and complete all paperwork
- ✓ Rehome any pets
- ✓ Apply for confirmation (or probate in England & Wales)
- ✓ Work with HMRC to calculate and pay the correct amount of tax
- ✓ Settle any debts, such as loans, mortgages and utility bills
- ✓ Distribute funds to beneficiaries
- ✓ Prepare a clear and detailed Estate Administration Report



To talk through your options

Speak to one of our bereavement advisers on **0800 056 0171**
or **+44 (0) 1733 286 482** if calling from abroad.
Lines are open Monday to Friday 9am-5pm.



You do not need to be an existing customer to use our service.
Charges may apply.

Letting other organisations know

The government Tell Us Once service

This is a service that lets you tell government organisations about a death. If this is offered you can let key local and government agencies know over the phone or online.

Once you have registered the death, the staff will explain how it works. They'll tell you which of the departments below will be told:

- DWP
- HMRC
- DVLA
- Passport office
- Local Authority.

Death Notification Service

This is a free service which allows you to tell other banks and insurance companies of a death, at the same time.

deathnotificationservice.co.uk/

Stopping mail

We know that getting mail for someone who has died can be upsetting. The Bereavement Register is a free service that can help get names removed from mailing lists.

thebereavementregister.org.uk/



For government advice **gov.uk/after-a-death**
For all tax related questions **gov.uk/inheritance-tax**

Other support services

Please visit the websites below for a list of support services that can help:

▶ Digital Skills Training

Going through a bereavement can mean taking on new responsibilities. To help with confidence using the internet, not only for banking but for other things too, we have our Digital Helpline where we are offering free 1-2-1 training sessions.

bankofscotland.co.uk/helpcentre/free-digital-skills-training

▶ Grief after bereavement or loss (NHS)

nhs.uk/mental-health/feelings-symptoms-behaviours/feelings-and-symptoms/grief-bereavement-loss/

▶ Cruse Bereavement Care

Support, counselling, education, advice and information following a bereavement.

cruse.org.uk

▶ Citizens Advice

Visit: **citizensadvice.org.uk**

Arranging the funeral

For more information about funeral directors please see below:

▶ National Association of Funeral Directors

0121 711 1343 or visit **nafd.org.uk**

▶ The National Society of Allied and Independent Funeral Directors (SAIF)

0345 230 6777 or visit **saif.org.uk**

If you need this communication in another format, such as large print, Braille or audio CD, please contact us.

You can call us using Relay UK if you have a hearing or speech impairment. There's more information on the Relay UK help pages www.relayuk.bt.com

SignVideo services are also available if you're Deaf and use British Sign Language: [**bankofscotland.co.uk/accessibility/signvideo**](http://bankofscotland.co.uk/accessibility/signvideo)

If you need support due to a disability please get in touch.

If you want to make a complaint, you'll find helpful information at: [**bankofscotland.co.uk/contactus/complain**](http://bankofscotland.co.uk/contactus/complain)

To speak to us, call: **0800 072 8668 (+44 131 278 3729)** outside the UK). Lines open 24/7.

You can also write to: Bank of Scotland, PO Box 761, Leeds LS1 9JF.

We'll confirm who'll be dealing with your complaint. If we can't resolve things immediately, we'll let you know what the next steps are.

Provided you've tried to resolve things with us first, if you're still unhappy, you can ask the Financial Ombudsman Service to help. We can provide information on how to do this if you need it.

Additional information

Calls and online sessions may be monitored and recorded. Not all Telephone Banking services are available 24 hours a day, seven days a week.

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We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk

This information is correct as of November 2023 and is relevant to Bank of Scotland plc products and services only.

