

Bereavement Services



# Personal support Practical guidance

Financial services after  
a bereavement.



**BANK OF  
SCOTLAND**

**Coping with a bereavement can be made more difficult by the number of financial decisions and arrangements that need to be made.**

**We're here with personal support, practical guidance and professional expertise to help you through this difficult time.**

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# Our bereavement services

## How we can help you

Managing finances may not be the first thing on your mind when you have lost someone close to you; however you may need to make some financial arrangements fairly quickly. We can help you gain access to funds to cover funeral expenses and will also notify other companies where accounts, products and services are held within Lloyds Banking Group.

## What to expect

Firstly you'll need to notify us by visiting one of our branches or calling us on **0800 056 0073** or **+44 (0) 131 278 3705** if calling from abroad. In most cases you can notify us of the death immediately in a branch if you have a death certificate and identification. However, if we're unable to complete everything there and then we will refer your details to our Specialist Bereavement Unit who have the experience to support you. They will contact you within 7 days setting out what needs to happen next.

**Bank of Scotland is part of Lloyds Banking Group. This means that in the majority of cases you will only need to notify one company within the Lloyds Banking Group, and we'll then notify the other relevant companies.**

**You'll find a list of Lloyds Banking Group companies on page 22.**

## If Bank of Scotland is appointed Executor

Where the Bank is the Executor under the Will there's no need to book an appointment in the branch please contact the Bank's Estate Administration Support Team on **0800 056 0171**.

Note: If you are dealing with a Bereavement in England some of the terminology and processes may be different. Please contact your local branch for support.



## Funeral expenses

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We can help you gain access to funds to cover funeral expenses

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# What you need to do first

## 1 Get a medical certificate

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This will be issued by the hospital, GP or Procurator Fiscal. You'll need this to register the death.

## 2 Register the death

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You need to do this at a Registration Office. See your local council's website for details.

## 3 Locate the Will

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This is important to understand your next steps and could contain funeral wishes.

## 4 Notify the Bank

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Visit your local branch to make an appointment.

Call us on **0800 056 0073**  
or **+44 (0) 131 278 3705** if calling from abroad.



Please turn over for more detailed information on these steps.

# First steps in more detail

## 1 Get a medical certificate

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If the death was expected the hospital or GP will issue a medical certificate that states the cause of death. If the death was unexpected and the doctor isn't sure of the cause, they'll need to report the death to the local Procurator Fiscal. This means it may take longer for a death certificate to be issued. You'll need to have a medical certificate before you can register the death but you may be able to get an interim certificate from the Procurator Fiscal that can be used to notify some organisations, including Bank of Scotland, of the death.

## 2 Telling local authorities

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Most Registration Offices run a service called Tell Us Once. This service lets you report the death to most government organisations in one go, including: HM Revenue & Customs, Department for Work and Pensions, Driver and Vehicle Licensing Agency, Passport Office and the local council.

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## 2 Register the death

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Legally, a death needs to be registered within eight days in Scotland, and within five days in England, Wales and Northern Ireland, unless the local Procurator Fiscal is investigating it. A death that happens in Scotland must be registered in Scotland.

Deaths may be registered either by the registrar for the registration district in which the death took place or, if the person had lived elsewhere in Scotland, by the registrar for the registration district of the dead person's home address, whichever is more convenient.

You might need to make an appointment to register the death, so check your local council website for more details. If you register the death in another district, the documents will be sent to the office in the district where the person died. So it may take a few days before you get the death certificate.



If there is no Will in place you can still contact us to discuss finances.

### **3** Locate the Will

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Funeral arrangements are usually made in the first few days following the death, so you should try to find the Will straight away. The person may have included details about the type of funeral they wanted and also if they've made any provisions to pay for it, for example if they had a pre-paid funeral plan.

If there is a Will in place, you'll need to advise the Executors immediately as they are responsible for dealing with the Estate, including advising any financial institutions and ensuring all property is secure.

If the Bank is appointed Executor or the existing Executors need help or guidance with any aspect of administering the Estate, please contact our Estate Administration Support Team on **0800 056 0171**. You'll find information on page 14 about how our Estate Administration Service can help.

### **4** Notifying the Bank

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Visit your local branch to make an appointment.

Or call us on **0800 056 0073** or **+44 (0) 131 278 3705** from abroad. If accounts are eligible we may be able to accept notification over the phone.

Where Bank of Scotland is the Executor under the Will you don't need to book an appointment in branch.



### Letting Bank of Scotland know

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Bank of Scotland is part of Lloyds Banking Group. In the majority of cases you will only need to notify one company within the Lloyds Banking Group and we'll then notify the other relevant companies.

A list can be found on page 22.

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# Contacting us and what to have ready

To help you review the accounts we will need some documents. We've outlined these below. We will need the original copies of any documentation. If you're visiting a branch, we'll take a copy and hand you back the original documents straight away.

## Death Certificate

This needs to be an original or certified copy, issued by the Registrar or an Interim Death Certificate/Procurator Fiscal's Certificate.

## Your proof of identification

The person(s) registering the death and dealing with the estate will need to be identified.

If you're visiting the branch and you're an existing customer please bring your debit card or one form of identification with your name on it.

If you don't have an account with us you will need to bring two different forms of identification – one with your name and one with your address.

## We can accept:

- ▶ Valid passport (full and signed)
- ▶ Northern Ireland electoral identity card
- ▶ UK or EEA photo card driving licence (full or provisional)
- ▶ UK (paper style) valid driving licence (full only, we can't accept a provisional one)
- ▶ Disabled drivers pass
- ▶ Benefits book or original notification letter confirming your right to benefits or state pension
- ▶ HM Revenue & Customs (HMRC) construction industry registration card or certificate (CIS4, CIS5, or CIS6)
- ▶ HMRC assessment or statement
- ▶ Local authority recent tax bill
- ▶ Local council rent card or tenancy agreement
- ▶ Recent utility bill.



## What happens next

Before we review the accounts and how we'll deal with them, we can help you sort out any urgent financial requirements.

## We can pay bills for funeral costs or other expenses

If there are funds in the account we can settle the funeral bill straight away for you.

Some other expenses can also be settled, including:

- ▶ Confirmation fees
- ▶ Inheritance Tax
- ▶ The invoice for the memorial/headstone, providing the request comes from the next of kin, the Executor(s) or the solicitors dealing with the Estate.

## We'll notify companies within Lloyds Banking Group

If the person who died had accounts and products with any part of Lloyds Banking Group – Bank of Scotland, Lloyds Bank or Halifax – in the majority of cases you only need to report the death once and we'll make sure we notify the other departments on your behalf. This will include Scottish Widows, home insurance, credit cards, loans and mortgages. You can find a list on page 22.



## Grant of confirmation

For accounts, products and services held with us in the sole name of the person who died, we will only need to see the Grant if the value of the accounts is more than £50,000. You are unlikely to have this when we first meet, but we will need to see the original or certified copy when it is available.

# How we deal with accounts, credit cards and mortgages

	Sole accounts	Joint accounts
<b>Regular payments</b>	All regular payments will stop, so we'll give you a list of these payments being made from the account(s) held with us. This will allow you to decide whether you need any of them to be paid separately and you should contact the originating company to either make the payment or cancel them.	All regular payments will continue unless you advise us otherwise. If you would like to cancel a Direct Debit (DD) please contact the bank. It is also important that you also contact the originator to avoid breaking any contract between you and the company.
<b>Loans</b>	If there is a loan with an outstanding amount, we will use any banking and savings balances held by the deceased to pay the existing balance of the loan. This will be referred to our Specialist Bereavement Team who will contact you regarding your options.	If a loan is held in joint names, responsibility for the outstanding amount will pass to the remaining named party. We can arrange a further appointment to discuss the affordability of the loan.
<b>Banking &amp; Savings</b>	Any banking and savings accounts in the sole name of the deceased with a balance of £50,000 or less can be closed during your initial appointment with us, where there is no unsecured lending.	Any joint named banking and savings accounts will be transferred into the sole name of the remaining named party and will remain open.
<b>Other information</b>	The surviving spouse or civil partner may be entitled to an additional ISA allowance for their own use based on the value of the deceased's ISA(s), this will be subject to certain time limits and restrictions.	

## Credit Cards

If the person who died had an outstanding credit card balance we will pay off the balance on the card using any banking or savings balances held with us. This will be referred to our Specialist Bereavement Team who will contact you regarding your options.

Please be aware that if you are a named cardholder on the deceased's account, then once the balance is settled the card will be closed and you will no longer be able to use it.

## Home and contents insurance

It's important to be aware that insurance policies for buildings and home contents are often invalid immediately after the death of the policyholder. They cannot be transferred automatically to a new owner but we can make temporary arrangements until you are in a position to make longer-term decisions. You will also need to tell us if the property will be unoccupied.

## Mortgages

Where a mortgage is held in a sole name we won't collect payments for the first three months after the death is reported. The account will still accrue interest during this period so you may wish to arrange payments to prevent arrears.

If you are intending to keep the property we can arrange an appointment with a Mortgage Adviser to discuss your options and explore affordability.

Where a mortgage is held in joint names we will transfer the account in to the sole name of the remaining named party. We may need to transfer the payments too if they were being taken from an account in the deceased's sole name.

We'll give you a fact sheet which sets out what you need to know at your appointment.

# Administering the Estate

## What's involved and how we can help

### Applying for confirmation

When someone dies, you'll need to get the legal right to deal with their Estate, which consists of their property, money and possessions. You can apply for this yourself, use our Estate Administration Services or another professional such as a solicitor.

For accounts, products and services held with us, in the sole name of the person who has died, we will only need to see the confirmation if the value is more than £50,000.

### Confirmation may not be needed if the Estate:

- ▶ Passes to the surviving spouse/civil partner because it was held in joint name, for example, a savings account
- ▶ Doesn't include land, property or shares.

In the UK, each financial institution has its own rules, so even if you don't need to apply for confirmation for money held with us, you may still need to apply if money is held by organisations other than Lloyds Banking Group.



### Administering an estate

If you decide to administer the Estate yourself, you can make an appointment to open an Executor's Account in your local branch.

## Acting as Executor

Whether there is a Will or not, you may have to administer the Estate and you may be wondering what you will have to do. It can involve a lot of work and responsibility, which may go on for several months or more. You should think carefully about whether you want to act as Executor, or indeed whether you're able to.

### The duties of an Executor:

- ▶ Take an inventory of the Estate, including bank accounts, savings, insurance, property and other possessions
- ▶ Value the Estate
- ▶ Make sure all the property owned by the deceased person is kept safe and secure, as soon as possible after their death
- ▶ Liaise with the utilities, banks, pension and insurance providers, Social Services, etc
- ▶ Apply for confirmation (Probate in England and Wales)
- ▶ Collect all assets and money due to the deceased person's Estate (including property)
- ▶ Pay income tax, Inheritance Tax (IHT) and any other taxes due, as well as outstanding debts out of the Estate
- ▶ Distribute the estate to the people entitled to it according to the law either under intestacy or under the terms of the Will
- ▶ Sell or transfer property to beneficiaries
- ▶ Deal with assets abroad
- ▶ Prepare the final account for HMRC
- ▶ Provide a detailed statement at the end of the Estate.

# Our Estate Administration Services

## We can take the weight off your shoulders

If you want help to deal with the Estate we can look after some or all of those duties for you. Our Estate Administration Services can help relieve some of the burden. Whether you choose help with applying for confirmation or appoint us to administer the whole Estate, you can be confident it will be done efficiently.

With over 100 years' experience, we are experts in handling all the processes and paperwork. You can trust us to manage complex issues sensitively.



### Talk through your options

Our specialist bereavement advisers are available to advise on your next step, call them on **0800 056 0171**. Lines are open Monday to Friday, 9am to 5pm.

## We take care of it all

You can trust our Estate Administration Service to take care of everything you need including:

- ▶ Safeguarding the Estate's assets
- ▶ Establishing the value of the Estate's assets and liabilities
- ▶ Applying for probate – the Grant of Representation (referred to as confirmation in Scotland)
- ▶ Collecting all the assets and arranging to sell any property within the Estate if needed
- ▶ Organising and completing all associated paperwork
- ▶ Calculating and paying the correct amount of tax, working together with HM Revenue & Customs
- ▶ Finalising Income Tax liability or obtaining any repayment
- ▶ Distributing funds and preparing a clear and detailed report.

## Next steps

Start by talking to one of our specialist bereavement advisers on **0800 056 0171** and they will take you through the options available for your circumstances. Lines are open Monday to Friday, 9am–5pm.

If you think our comprehensive Estate Administration Services are right for you, we'll visit you at your home if convenient, to establish how we can help you best and what needs to happen next. We'll explain any fees or charges for our services at this first meeting, which is free of charge, and you'll be under no obligation to proceed.

# Who you should tell

## How to let people know

### Things to consider

We've included a helpful list of organisations that you may need to contact when someone dies, but this list will not take into account the individual circumstances of the person who has died. You should review their bank statements, paperwork, internet bookmarks and files to locate any accounts they held, and make a list of people and organisations to contact.

### The Government 'Tell Us Once' service

Tell Us Once is a government service in Scotland, England and Wales which allows you to notify key local and central government departments of a death via a single appointment with your local registrar, over the phone or even online.

If Tell Us Once is offered through your local authority, once you have registered the death, you will be offered the service. A member of staff will explain how it works and which departments will be notified. Tell Us Once will then notify them on your behalf and confirm this in writing.

### The service covers:

- ▶ Department of Work and Pensions
- ▶ HMRC
- ▶ DVLA
- ▶ Passport Office
- ▶ Local authority.



## Other organisations

The easiest way to inform organisations of a death is by phone. It's helpful to have an account number or reference before calling. The organisation will tell you if they need to see any documents, such as a copy of the death certificate.

### Here are some organisations you may need to notify:

- ▶ Banks and building societies – if you are not sure which banks or building societies the deceased person's accounts are held with, **[www.mylostaccount.org.uk](http://www.mylostaccount.org.uk)** can be a useful aid to track down a complete list
- ▶ Mortgage, pension, investment and insurance companies
- ▶ Car insurance providers – if you're a named driver, you may not be covered if the policyholder passes away, as if the policy was in their name it becomes void after they die. Speak to the deceased's provider as soon as possible, explaining the situation, to gain a bit of time to make new arrangements
- ▶ Home insurance providers
- ▶ Credit and store card providers, card protection providers
- ▶ Share registrars.



### Other people to notify

For a list of other organisations you may need to contact, visit:  
**[www.bereavementadvice.org](http://www.bereavementadvice.org)**

# Useful information

## For practical information and advice

### Government guidance (including Tell Us Once)

[www.gov.uk/after-a-death](http://www.gov.uk/after-a-death)

### The General Register Office

PO Box 2, Southport PR82JD

Email: [certificate.services@gro.gsi.gov.uk](mailto:certificate.services@gro.gsi.gov.uk)

[gro.gsi.gov.uk](http://gro.gsi.gov.uk)

### The General Register for Scotland

HM General Register House,

2 Princes Street,

Edinburgh, EH1 3YY

Tel: **0131 334 0380** or visit

[www.gro-scotland.gov.uk](http://www.gro-scotland.gov.uk)

### 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](http://www.hmrc.gov.uk)

### Citizens Advice Bureau

For help on practical and legal

matters and contacts for

counselling, help and support.

Look in your telephone directory

for your local office or visit

[www.cas.org.uk](http://www.cas.org.uk) in Scotland,

[www.adviceguide.org.uk](http://www.adviceguide.org.uk) in

England and Wales, or

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

in Northern Ireland.

### Sheriff Court

[www.scotcourts.gov.uk](http://www.scotcourts.gov.uk)

## For emotional support

Please visit the NHS website below for a list of support services in your local area:

### NHS Bereavement Support

[www.nhs.uk/Livewell/bereavement/Pages/bereavement.aspx](http://www.nhs.uk/Livewell/bereavement/Pages/bereavement.aspx)

### Cruse Bereavement Care

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

[www.cruse.org.uk](http://www.cruse.org.uk)

### Grief Encounter

Support for bereaved children, under the age of 21, and their families, to help them deal with losing someone close. Services are free and funded through supporters.

[www.griefencounter.org.uk](http://www.griefencounter.org.uk)

## For funeral arrangements

### National Association of Funeral Directors

Members must follow their code of practice. 618 Warwick Road, West Midlands, B911AA. Tel: **0121 711 1343** or visit [www.nafd.org.uk](http://www.nafd.org.uk)

### The Society of Allied and Independent Funeral Directors

They have a code of practice for members to follow. 3 Bullfields, Sawbridgeworth, Herts, CM21 9DB. Tel: **0345 230 6777** or visit [www.saif.org.uk](http://www.saif.org.uk)



### Register to stop direct mail

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Receiving mail addressed to the person who has died can be upsetting. It can be helpful to sign up with The Bereavement Register [www.the-bereavement-register.org.uk](http://www.the-bereavement-register.org.uk) This free service helps reduce the amount of direct mail being sent to the address of a person who has died.

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# Glossary

**Here are the explanations of some of the legal words and phrases that are frequently used in dealing with a Will and an Estate.**

## **Administration**

The term used for the formalities of dealing with the Estate.

## **Beneficiary**

The person or organisation who benefits from a Will or under intestacy.

## **Codicil**

A separate document altering or adding to the provisions of an existing Will.

## **Confirmation**

An official document stating who the personal representative is. It is granted to the Executors so that they have the legal right to administer the Estate. It can be used to show the personal representative(s) has the right to access funds, sort out finances, collect and share out the deceased person's assets as set out in the Will. In England and Wales this document is called Probate.

## **Bond of Caution**

Insurance against someone applying for confirmation who is not entitled to do so where there is no Will and against an executor failing to distribute the estate according to law.

### **Estate**

Everything owned or owed by the person who has died.

### **Executor**

The person, institution or professional named in a Will to carry out the instructions and wishes contained in the Will.

### **Inheritance Tax**

A tax on the Estate that generally applies when someone dies and when above a specific threshold. It is paid before the Estate can be distributed to the Beneficiaries.

### **Intestate/Intestacy**

When someone dies without leaving a valid Will in place.

### **Personal Representative**

The general term for an Executor.

### **Sheriff Court**

Responsible for issuing confirmation.

### **Procurator Fiscal's Certificate**

In certain circumstances a death has to be investigated by a Procurator Fiscal. In this case a Procurator Fiscal's Certificate will be provided until the death certificate has been issued.

### **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.

# Telling Lloyds Banking Group

## We make it simple

If you are dealing with a loved one's Estate, in the majority of cases you only need to make an appointment with one company within Lloyds Banking Group and we'll then notify the relevant companies within the group.

### Lloyds Banking Group companies:



## Companies within the group you will need to notify

**Intelligent Finance (IF)**  
0345 609 4343

**Lex Autolease**  
0800 389 3690

**Black Horse**  
0344 824 8888

St James's Place Wealth Management is no longer part of Lloyds Banking Group and you will need to notify them separately on **01285 640302**.

# Our promise

Our promise is to do our best to resolve any problem you have immediately. Where we can't, we'll ensure you know who is dealing with your complaint.

## To complain:

Visit a branch and speak to any member of the team.

Call us on **0800 072 8668** or **0131 278 3729**. (Textphone **0800 389 1286** or **0131 278 3690**, if you have a hearing impairment).

Write to us at Bank of Scotland, PO Box 761, Leeds LS1 9JF.

If you're still not happy and we can't put things right to your satisfaction, you can ask the Financial Ombudsman Service to look at your complaint - provided you have tried to resolve the matter directly with us first. We hope you won't need to contact the Financial Ombudsman Service but if you do, we'll tell you how to do this.

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## Important information

Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

Bank of Scotland plc. Registered in Scotland No. SC327000. Registered Office: The Mound, Edinburgh EH1 1YZ. Bank of Scotland plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 169628.

We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: [www.lendingstandardsboard.org.uk](http://www.lendingstandardsboard.org.uk)

## Get in touch

 [bankofscotland.co.uk](http://bankofscotland.co.uk)

 0800 056 0073

 Visit us in branch

If you'd like this in another format such as large print, Braille or audio CD please ask in branch.

If you have a hearing or speech impairment you can contact us using the Next Generation Text (NGT) Service (available 24 hours a day, 7 days a week). If you're Deaf and a BSL user, you can use the SignVideo service available at [bankofscotland.co.uk/accessibility/signvideo](http://bankofscotland.co.uk/accessibility/signvideo)

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