

Bereavement Mortgages

This factsheet will provide information to help you understand what happens next when a mortgage customer has died. For any further questions, speak to one of our Mortgage Advisers in branch or call us on 0345 850 0842 (lines open Monday to Friday 8am - 8pm). It may well also be helpful to obtain legal advice.

Property held in Sole Name

Our specialist Bereavement team will cancel any direct debits. We do not expect the monthly payments due to be made at this time. This will mean that the mortgage will fall into arrears and the outstanding balance will increase. When an account falls into arrears, we are required by the Financial Conduct Authority to write and tell you. You will not need to take any action following receipt of these letters.

Payments remain due but won't be expected for up to 18 months from date of death to allow the executors or next of kin time to obtain Confirmation or Grant of Representation in England, Wales and Northern Ireland. If the executor wishes to make payments while they obtain a grant this can be arranged with our Mortgage Servicing Team. Depending on the situation the mortgage can either be repaid or it can be transferred to the name of the beneficiary (subject to standard lending criteria - see Remortgage).

Property held in Joint Names

Where the mortgage account is held in Joint Names the monthly repayments will continue, unless they were being paid from a sole account in the name of the deceased.

If the remaining party to the account needs to arrange a new payment, wishes to discuss the monthly repayments or has any queries about the mortgage phone **0345 850 0842** (lines open Monday to Friday 8am - 8pm).

If the property is in England, Wales, or Northern Ireland and is owned by two or more people jointly, there are two types of ownership. These are 'joint tenants' or 'tenants in common'. If the property is in Scotland these ownership are referred to as 'jointly' or 'jointly in shares'.

What happens to a mortgage changes depending on the type of ownership.

Joint Tenants

This is the more common type of joint ownership of land, especially between spouses and civil partners. Where there is a bereavement, the whole property and all interest in it passes immediately to the surviving owner or owners.

When notified of the death of an owner, we will transfer the mortgage into the name(s) of the surviving owner(s). They can continue to access information related to the mortgage, make amendments and make payments in the usual way. If payments are being made from the account of the deceased, a new payment will need to be arranged with our Mortgage Servicing Team.

Tenants in Common

With this type of joint ownership, the property is owned in defined shares. This could be 50/50 or any other ratio. In this case the deceased person's share is dealt with according to their Will, or in accordance with the intestacy rules if there is no Will. This means the deceased's person's share may not go to the surviving owner(s). If there are just two owners and the solicitor dealing with the estate or Personal Representative (provided they have obtained a Grant) is able to confirm that the surviving owner is the sole beneficiary, the mortgage account can be updated to the survivor's sole name once we have had confirmation that records at the Registers of Scotland or Land Registry have been updated and the deceased's name removed.

If the deceased's share of the property has been left to someone other than the joint account holder, then we will need sight of the Grant of Probate or Confirmation, and they will need to apply for a mortgage in their names (subject to meeting our standard lending criteria - see Remortgage).

Making Payments

Monthly Payments remain due. However we recognise that some customers/representatives may find it difficult to continue to make payments whilst sorting out the estate. If this applies you should contact us to see how we can help. During this time the mortgage may fall into arrears and the outstanding balance will increase so it's really important to talk to us so we can look at the options. We'll write and tell you if the account is in arrears.

For further information on these methods of payment, phone **0345 850 0842** (lines open Monday to Friday 8am - 8pm).

Remortgage

Should the Mortgage account holders need to be amended, to a new parties name or to add an additional party(s), you will need to arrange an appointment with a mortgage adviser in branch or call our Telephony team in order to make an application. Our acceptance of the application is dependent on the outcome of the standard lending checks we would carry out for any mortgage application. You have the option to maintain payments while the application is in progress to prevent any arrears accruing.

Life Insurance Claims

If the deceased held a life insurance policy, you will need to contact the insurer to find out about the cover and to understand how the claim will work.

Useful Information

England & Wales:

Land registry at **Gov.UK**

Land Registry Citizen Centre, PO Box 74, Gloucester GL14 9BB.

Alternatively, you can call them on **0300 006 0411**. Telephone support is available 8.30am - 5pm hours Monday to Friday (excluding Bank Holidays).

Scotland:

Registers of Scotland at **Ros.Gov**

Registers of Scotland, Meadowbank House, 153 London Rd, Edinburgh EH8 7AU.

Alternatively, you can call them on **0800 169 9391**. Telephone support is available 8.30am - 5pm hours Monday, Tuesday, Wednesday, Friday and 10am - 5pm Wednesday (excluding Bank Holidays).

Northern Ireland:

NIDirectGovernmentServices

Northern Ireland Land Registry, Customer Information Centre, Lanyon Plaza, 7 Lanyon Place, Town Parks, Belfast BT1 3LP.

Alternatively, you can call them on **0300 200 7803**. Telephone support is available 9.30am - 4.30pm hours Monday to Thursday and 10am - 4.30pm on Friday (excluding Bank Holidays).

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

If you have a hearing or speech impairment you can contact us using the Next Generation Text (NGT) Service or via Textphone on **0345 600 9644** (lines are open 9am to 5.30pm, 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

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.

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. Not all telephone banking services are available 24 hours a day, 7 days a week. Please speak to an adviser for more information.

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