

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 has died. We go through it step by step in this guide, so you can read it when you're ready.

We're on hand to help you through each step. You can let us know about a death by visiting [bankofscotland.co.uk/bereavement](https://www.bankofscotland.co.uk/bereavement), calling **0800 056 0073** 8am-8pm, 7 days a week, or visiting us in branch, you'll just need to call us to book a time.

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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. See your local council's website to find out more. It's a good idea to get a few copies.

3 Locate 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.

Get in touch

Our Specialist Bereavement Team can help guide you through what you need to do with a call on:



0800 056 0073

or **+44 (0) 131 278 3705** if calling from abroad.
Lines are open 8am-8pm, 7 days a week.



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



You can also visit [bankofscotland.co.uk/bereavement](https://www.bankofscotland.co.uk/bereavement)

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
- ▶ St. James's Place Bank
- ▶ Intelligent Finance



There are still two 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**

What is confirmation?

Confirmation is a document 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 for confirmation is called the executor or sometimes known as personal representative.

- ▶ The confirmation is the legal document, 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
- ▶ Confirmation may also be called:
 - 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



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, 7 days a week.

What we'll need

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 address on it.

What we accept:

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

Looking after the estate

If you're the executor (also known as personal representative), there are some things you'll need to do, including:

- ▶ 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
- ▶ Deal with any Inheritance Tax or other taxes
- ▶ Pay for the funeral and bills

If you need help, contact our Estate Administration Service - see page 20 for more details. Charges may apply if you use this service.



Paying for the funeral

If there's money in their account, we can pay this bill straightaway. So you won't need to worry about finding the money for this.



Paying other bills

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

Accounts and products

Over the following pages we'll show you what will happen with the accounts and products of the person that has died.



Banking and Savings

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Mortgages

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Lending

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Buildings and Contents Insurance

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Banking and Savings

Sole Account

What happens

- ▶ The accounts will be frozen and depending on the value of the funds held, our Specialist Bereavement Team may be able to close the accounts or they will be in touch to advise of next steps
- ▶ Any interest will continue to be added to the account
- ▶ If we receive funds we will return them to the sender

Taking money out

Money can be used from the account to pay for funeral bills, confirmation fees or Inheritance Tax. No other money can be withdrawn.

Regular payments

We'll stop all standing orders and direct debit payments. We'll give you a list of payments being made from the account(s) held with us. 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.

Statements and letters

- ▶ We will stop sending communications once we have been told of the death. All communication relating to the estate will be sent to the personal representative or joint account holder
- ▶ Some of the communications we send out are produced up to six weeks in advance. This means we cannot stop these being sent



If you need help with finances

Speak to our Specialist Bereavement Team **0800 056 0073**.
Lines are open 8am-8pm, 7 days a week.



Joint Account

What happens

Joint accounts will be transferred to the remaining account holder(s) and stay open.

Taking money out

If you are the remaining account holder(s), you'll be able to use it as normal.

Regular payments

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

Other questions you may have

▶ What about Individual Savings Accounts (ISAs)?

ISAs may be able to stay open for up to three years from the date of death. There will be no charge for closing the account. A spouse or civil partner of the person who has died may be able to claim an Additional Permitted Subscription Allowance. This is an extra amount they can pay into one of their own ISAs on top of their own annual allowance.

▶ What about Inheritance Tax?

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

▶ What about trustee accounts?

If the child is 15 or younger, a new trustee will need to be named. If the child is 16 or over, you'll need to decide if the money can be transferred to the child.

Mortgages

Sole Name

What happens

- ▶ We'll cancel any direct debits paying the mortgage. We don't expect the monthly payments to be made at this time
- ▶ 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

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

Mortgage options

Once confirmation is in place, you have the option to pay the mortgage off. You can speak to one of our Mortgage Advisers to find out more.



Joint Names

What happens

- ▶ If the mortgage is held in joint names, the monthly payments will continue
- ▶ If the person left on the account needs to change or discuss the monthly payments, speak to one of our Mortgage Advisers
- ▶ 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

Making payments

- ▶ Mortgage payments remain due. But 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 your credit rating. We'll let you know if your account is in arrears
- ▶ If you're struggling to pay it's really important you speak to one of our Mortgage Advisers

Mortgage options

You have the option to pay the mortgage off or you may wish to take out a new mortgage. You can speak to one of our Mortgage Advisers to find out more.



If you need help with a mortgage

Speak to one of our Mortgage Advisers on **0345 300 2297**.
Lines are open Monday to Friday 8am-8pm and Saturday 9am-4pm.

Lending

Sole Account

Overdraft

- ▶ You'll need to speak to our Specialist Bereavement Team to find out if there is any money in the bank or savings account to pay back the overdraft
- ▶ You may need to find out if the estate can pay back the overdraft or not

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 funds to pay back the loan
- ▶ You may need to find out if the estate can pay back the loan or not

Credit Card

- ▶ All regular payments to and from the credit card will stop
- ▶ If the credit card is covered by Payment Protection Insurance, we'll tell you how to make a claim
- ▶ If there's no cover you'll need to speak to our Specialist Bereavement Team to find out if there is any money to pay back the amount owed on the credit card
- ▶ You may need to find out if the estate can pay back the credit card or not
- ▶ If there is a named cardholder on the account, they won't be able to use the account



Joint Account

Overdraft

Responsibility for the overdraft passes to the remaining account holder. If you need any further support you can speak to our Specialist Bereavement Team.

Personal Loan

Responsibility for the repayments passes to the remaining account holder on the loan. You can also choose to pay off the loan in full. If you need any further support you can speak to our Specialist Bereavement Team.



If you need help

Speak to our Specialist Bereavement Team **0800 056 0073**.
Lines are open 8am–8pm, 7 days a week.

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 is important to contact us on the number provided 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

You can change the policy 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.

Estate Administration Services

The Estate Administration Services are delivered either through Bank of Scotland or as part of our wider group, Lloyds Bank. We will explain the options depending on your circumstances and the details of the estate. With over 100 years of experience, the Estate Administration Services can take care of it all. You can choose help with applying for the confirmation only, or you can also ask us to administer the whole estate. Start by talking to one of our Bereavement Advisers.

We can deal with financial, legal, tax and personal matters for the estate. For example;

- ✓ 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



Ask about our Estate Administration Services

Speak to one of our specialist advisers on **0800 056 0171** or **+44 (0) 1733 286 482** if calling from abroad to talk through your options. 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 people 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

You'll need to tell other banks if a person has died. You can do this with the free Death Notification Service online at:

www.deathnotificationsservice.co.uk/

Other things you need to take care of

Here are a few things you should make sure you have taken care of:

- ✓ Let any car insurance providers know
- ✓ Make sure the home insurance is still valid
- ✓ Make sure any credit cards are dealt with

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.

www.the-bereavement-register.org.uk



For government advice **gov.uk/after-a-death**

For all tax related questions **gov.uk/inheritance-tax**

For general advice **adviceguide.org.uk**

Supporting you through a bereavement

Our Specialist Bereavement Team are trained to support you every step of the way and will work at a pace that's right for you.

If you're unclear about anything in this guide call us on **0800 056 0073**. Lines are open 8am-8pm, 7 days a week.

You can also visit [bankofscotland.co.uk/bereavement](https://www.bankofscotland.co.uk/bereavement)



Other support services

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

▶ Grief Encounter

National bereavement charity offering services including a freephone helpline and other resources. They also provide 1:1 counselling, groups and peer-support activities for children, young people and their families.

griefencounter.org.uk

Tel: 0808 802 0111

Weekdays 9am-9pm

▶ NHS Bereavement Support

www.nhs.uk/conditions/stress-anxiety-depression/coping-with-bereavement/

▶ Cruse Bereavement Care

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

www.cruse.org.uk

Arranging the funeral

For more information about funeral directors please see below:

▶ National Association of Funeral Directors

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

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

0345 230 6777 or visit **www.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

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

If you want to make a complaint, visit a branch or learn more online at:

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 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

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, 7 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 September 2021 and is relevant to Bank of Scotland plc products and services only.



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