

Bereavement guide

Here to support you when you need it





**We understand
losing someone
is never easy,
but we're here
to help you as
much as we can.**

Contents

Words we might use	3
What you need to do first	5
Our bereavement process	7
What we need	9
If they have a savings account with us	11
If they have a mortgage with us	13
Other people you might want to tell	15
Support and guidance	16
Other things you might need to think about	17

Want to talk to us?

Call our Bereavement Team : 03452 682 642*

Email us: customercarecontactcentre@leedsbuildingsociety.co.uk**

Visit us: find your local branch at leedsbuildingsociety.co.uk/branch

Go online: leedsbuildingsociety.co.uk/loss-of-a-loved-one

*We may monitor and/or record your telephone conversations with the Society to ensure consistent service levels and for colleague training purposes.

**Where you are contacting us by email (and not using our secure email facility) we cannot guarantee the security of your data. Please therefore do not submit any personal, financial or banking information.

Words we might use

We've put this guide together to support you. We may use some words you're not familiar with so we've explained these below.

Additional Permitted Subscriptions (APS)

In 2014 the Government announced that any ISA funds could be inherited by a surviving spouse or civil partner in the form of an increased ISA allowance. This is known as APS.

Estate

All assets, including any property the deceased may own, and money belonging to the deceased.

Funeral expenses

This includes:

- Funeral reception (also known as a wake)
- Funeral itself (undertaker, burial or cremation)
- Flowers
- Transport
- Headstone

Grant of Probate or Grant of Letters of Administration (known as Confirmation in Scotland)

The formal court documents provided by the Probate Registry. These confirm the Executor who was named in the will, or an Administrator if no will was made.

Intestate/Intestacy

Where someone has passed away without making a valid will.

Personal Representative

The person legally responsible for dealing with the estate of a person who has passed away. This is also referred to as an Executor or an Administrator.

Probate

The legal process after someone dies that allows a Personal Representative to deal with the deceased's estate.

Will

A legal document that outlines a person's wishes about what should happen to their estate when they die.



You may have already let us know, or given us the death certificate. If so, please use page 7 to work out what to do next.

What you need to do first

1. Register the death

You'll need to register the death at a registration office. In England, Wales and Northern Ireland you'll need to register within five days. In Scotland, you'll need to register within eight days.

You might need to book an appointment, so it's best to check your local council's website for details.

There are many registration offices in the UK. If you register the death in the district where the person passed away, you'll receive the death certificate faster. You can register it in another district. However, the documentation will be sent to the office in the district where the person passed away, so it may take longer to arrive.

2. Let us know

There are two ways to let us know when someone dies. You can contact us directly, or use the Death Notification Service.

Contact us directly

You can go into your local branch, to find details of the nearest one visit leedsbuildingsociety.co.uk/branch. Or write to our Customer Support Team at **Leeds Building Society, PO Box 228, Leeds, LS1 9LN**.

If you need to speak with us, you can call us on **03452 682 642***. Lines are open Mon - Fri: 8am - 6pm and Sat: 9am - 5pm. Lines are closed on Sundays and bank holidays.

Email us at [customercarecontactcentre@leedsbuildingsociety.co.uk**](mailto:customercarecontactcentre@leedsbuildingsociety.co.uk)

3. Find out if a Will has been made

Death Notification Service

The Death Notification Service is a free service that lets you tell us when someone dies.

You can let us know about any accounts they have with us. The service also lets other banks and building societies know about any accounts you held with them too. So they can do everything all in one place.

You can access the Death Notification Service at deathnotificationsservice.co.uk

A Will can help you understand what to do next. It should explain how the deceased wishes their estate to be divided, or their funeral to be carried out. It will also name one or more people as an Executor, who will be responsible for carrying out the wishes written in the Will.

If there's no Will in place, you may need to get Probate. This is the legal process that allows a Personal Representative to deal with the deceased's estate.

Use the flow chart overleaf to work out what to do next.

We'll change our records as quickly as we can. However, some letters and emails are prepared a few weeks in advance, so you may get some addressed to the person who has passed away. We're sorry if this happens.

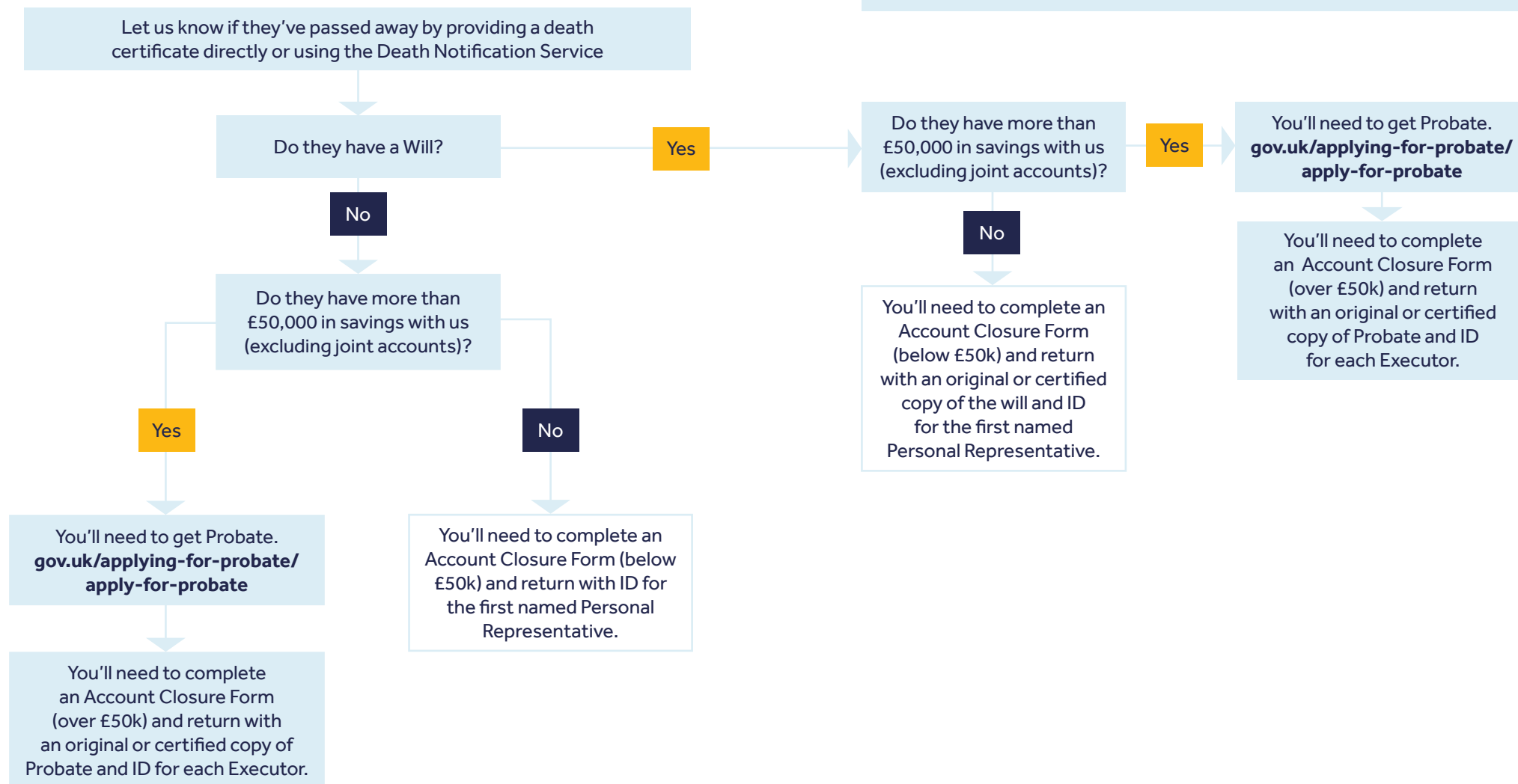
If you're registered as an attorney on a Lasting, Enduring or General power of attorney, this will end on the date of death.

If you're registered as an attorney on a lasting or enduring power of attorney, the Office of Public Guardian will need to be told about the death.

*We may monitor and/or record your telephone conversations with the Society to ensure consistent service levels and for colleague training purposes.

**Where you are contacting us by email (and not using our secure email facility) we cannot guarantee the security of your data. Please therefore do not submit any personal, financial or banking information.

Our bereavement process



Let us know directly: leedsbuildingsociety.co.uk/loss-of-a-loved-one
Death Notification Service: deathnotificationservice.co.uk

*We may monitor and/or record your telephone conversations with the Society to ensure consistent service levels and for colleague training purposes.

What we need

You can use money from the deceased's account(s) to pay for things like the funeral. We'll give the money directly to the funeral directors but will need an invoice to do so.

Below is a list of acceptable ID to send along with the completed closure form. This can be original or a copy:

- Current UK, EU or EEA Passport (Swiss Passport also accepted)
- Current UK (full or provisional) driving licence bearing an up-to-date photograph
- Valid Shotgun Licence or Firearms Certificate issued by your local police force
- Valid EU or EEA Member State Identity Card (Swiss Member Card also accepted)
- Identity Card issued by the Electoral Office for Northern Ireland (i.e. current Northern Ireland Voter's Card)
- Valid Blue Disabled Driver's Pass issued by a UK Local Authority (Council)
- Biometric Residence Cards (for permanent residence) issued by HM Government
- HMRC Tax Notification correspondence (including tax assessment; PAYE coding) please note a P45 or P60 is not acceptable
- Benefits Agency letter of notification confirming rights to state benefits (including DWP, Job Centre Plus, State Pension, Local Authority Housing)

**Where you are contacting us by email (and not using our secure email facility) we cannot guarantee the security of your data. Please therefore do not submit any personal, financial or banking information.



We'll accept electronic copies of the death certificate

We know it can be hard to get additional copies of the death certificate. To help as much as we can, we'll accept electronic copies of the death certificate.

All you need to do is attach it to your email.**

If they have a savings account with us

Account(s) only in their name

Once you've registered the death, we'll write to the Personal Representatives of the estate.

We'll also provide the Next of Kin, Executor or Beneficiary with the figures needed to apply for Probate. This will include the amount in their account(s).

We'll only be able to close the account once we've been given one of the following:

- An original or certified copy of Grant of Probate or Certificate of Confirmation in Scotland (see page 7 for our Probate limits)
- An original or certified copy of Grant of Letters of Administration (where Probate is required)
- An original or certified copy of the Will (where there is one)
- An Account Closure Form

To make things easier, any withdrawal restrictions on fixed rate products won't apply once we've registered the death.

Joint account(s)

If you're the other account holder, you'll still be able to access the account.

Once we've got a copy of the death certificate, we'll update our records. We'll then remove the deceased's name from the account, leaving the account in the name of the remaining holder.

We'll let you know once we've done this. The Next of Kin, Executor or Beneficiary may need to know the balance at the date of death on a joint account. We'll need permission from all other account holders to give them this.

ISA accounts

The ISA account will still benefit from the tax-free status until one of the following happens (whichever is soonest):

- Completion of the deceased's estate
- Closure of the account
- The third anniversary of the death of the account holder

We'll let the Next of Kin, Executor or Beneficiary know any figures they might need, and what to do next.

Additional Permitted Subscriptions (also known as Spousal ISAs)

Additional Permitted Subscription (APS) lets you inherit an additional ISA allowance from a spouse or civil partner when they die. It doesn't count towards any current year ISA subscriptions.

There's a time limit for investing in an APS. This is either three years after the date of death, or 180 days after the administration of the estate is complete (if this is later).

If they have a mortgage with us

Mortgage only in their name

We'll need to speak to the Personal Representative if the deceased has a mortgage in their own name.

Once we've registered the death, we'll apply a hold on any mortgage payments while you arrange for a Grant of Probate or Letters of Administration. This means we won't expect any payments to be made and we won't apply any charges. However, the payments will still be owed to us and interest will continue to be charged and added to the mortgage balance.

Let us know if you'd like to discuss your options if a Grant of Probate or Letters of Administration hasn't been obtained after three months.

Once a Grant of Probate or Letters of Administration is obtained

Once this has been obtained, we'll be able to discuss the mortgage with you.

We'll also ask the Personal Representative(s) to start making mortgage payments until the mortgage is repaid.

We may also be able to temporarily move the mortgage to Interest Only terms to reduce the payments. Please get in touch to chat through your options.

Joint mortgages

To help you through this time we'll apply a three month hold on the monthly payments. We won't expect any payments to be made during this time, and we won't apply any charges. However, the payments will still be due to us. This will have an effect on your credit score, and will need to be repaid at a later date.

Interest will still be charged and added to your mortgage balance during this time.

Need an extra hand?

If you need help making the mortgage payments, we can help. Get in touch to chat through your options.

If they had an endowment policy

They may have an endowment policy linked to their mortgage. If they do, we'll submit a claim on their behalf.

We'll confirm in writing once we get the money from the claim. We'll then arrange to reduce the balance, or pay off the mortgage, depending on the amount we get.

If there's a separate policy, not linked to the mortgage, you'll need to contact the provider directly.



Other people you might want to tell

There may be other people you need to tell too.

There are a few suggestions in the list below, but there may be others:

- Other financial organisations
- Banks or building societies
- Credit or debit card providers
- Mortgage provider
- Pension provider
- Utilities providers (e.g. gas, electric)
- Subscriptions

If they have insurance

It's important to check if they have either home or life insurance in place. If they do, please let the insurance company know as soon as you can. They will talk you through the next steps if you need to make a claim or update the policy.

Make sure you keep checking their home regularly if it's unoccupied.

Letting organisations know all at once

The below services will let lots of organisations and businesses know at once:

Tell Us Once lets you report a death to many government organisations in one go. This includes HM Revenue and Customs, DWP, Passport Office and the local council.
gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once

Death Notification Service is an external online service that allows you to report a death to a range of different organisations.
deathnotificationsservice.co.uk

The Bereavement Register is a free service that will reduce the amount of post being addressed to the deceased.
thebereavementregister.org.uk

Support and guidance

Help and bereavement support

Bereavement Advice Centre
Practical information and advice when you've suffered a loss
Tel 0800 634 9494 or visit bereavementadvice.org

Cruse Bereavement Care
For general information, counselling and support
Tel 0808 808 1677 or visit cruse.org.uk

Grief Encounter
Free support for children, young adults and their families, to help them cope with losing a loved one
griefencounter.org.uk

Financial and legal support

Citizens Advice
The largest independent advice provider in the UK
citizensadvice.org.uk

HM Revenue & Customs
Government department offering advice on probate and inheritance tax
Tel 0300 123 1072 or visit gov.uk/inheritance-tax

UK Government
Advice on bereavement
gov.uk/browse/births-deaths-marriages/death

Government Will Finding Service
Advice on finding a will
gov.uk/find-persons-will

The Law Society
For information on local solicitors
solicitors.lawsociety.org.uk

Other things you might need to think about

The Will

The Executor(s) named in the Will are responsible for dealing with all assets belonging to the person who has passed away.

If you're not a named Executor, you'll need to let the Executor(s) know as soon as possible if they're not already aware. They'll need to begin dealing with the estate.

Inheritance Tax

Inheritance Tax is a tax on the estate of someone who has passed away. This includes their home and money.

You may need to pay Inheritance Tax. You'll only need to pay the tax if the money or assets are above a certain level.

You don't usually have to pay Inheritance Tax on money or assets being passed to a spouse, civil partner or charity. But it can be complicated, so it's best to check [gov.uk/inheritance-tax](https://www.gov.uk/inheritance-tax) for advice.

We can move money from the deceased's account(s) to cover any Inheritance Tax you may need to pay. Let us know if this is something you'd like us to help with.



For help and support

Visit your local branch

leedsbuildingsociety.co.uk/branch

Visit us online

leedsbuildingsociety.co.uk

Call our Bereavement Team

03452 682 642*

Email us at

customercarecontactcentre@leedsbuildingsociety.co.uk**

**Your property could be repossessed if you don't
keep up your mortgage repayments.**

*We may monitor and/or record your telephone conversations with the Society to ensure consistent service levels and for colleague training purposes.

**Where you are contacting us by email (and not using our secure email facility) we cannot guarantee the security of your data. Please therefore do not submit any personal, financial or banking information.

Leeds Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Leeds Building Society is registered on the Financial Services Register under number 164992. You can check this on the FCA website at fca.org.uk/firms/systems-reporting/register or by calling 0800 111 6768.

Head office: 26 Sovereign Street, Leeds, LS1 4BJ.

Large text, braille and audio tape versions of this brochure are available on request - please get in touch. Find your nearest branch at leedsbuildingsociety.co.uk/branch. Or call us on 03450 50 50 75*.

