

# Bereavement Support Guide

In branch  
0800 072 1100  
[saffronbs.co.uk](http://saffronbs.co.uk)



# A Guide For You

We understand how difficult it is losing someone close and how overwhelming the thought of dealing with financial affairs can be.

This guide has been created to provide you with information relating to a deceased customer here at Saffron Building Society.

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# Useful Information

There are a few things you need to do as soon as someone has died. The below information should help you understand the next steps.

## Registering the Death

[www.gov.uk/register-a-death](https://www.gov.uk/register-a-death) provides all the information you need on how to register a death.

Once you have completed the required information asked on the website above, you will be provided with the death certificate and certificate for burial or cremation. It is recommended to ask for copies of the death certificate as many organisations will want to see original documents (there may be a fee for this).

Before making any funeral arrangements, you may also want to check to see if the deceased had purchased a pre-paid funeral plan.

## What happens if there isn't a Will?

If someone dies without leaving a Will or the Will is found to be invalid, this is termed 'Intestate'. This means the Intestacy laws will apply and determine how the estate is distributed. Further information can be found at [www.gov.uk/inherits-someone-dies-without-will](https://www.gov.uk/inherits-someone-dies-without-will)

If the deceased has left a Will and it is valid, the estate will be divided accordingly to the deceased's wishes.

## Inheritance Tax (IHT)

To help you find out if you need to pay inheritance tax you can use the government website to value the estate:

[www.gov.uk/valuing-estate-of-someone-who-died/tell-hmrc-estate-value](https://www.gov.uk/valuing-estate-of-someone-who-died/tell-hmrc-estate-value)

We can pay these funds directly to HMRC from the deceased's savings accounts. To do so, you will need to provide us with a completed IHT423 form, which can be found on the government website at:

[www.gov.uk/government/publications/inheritance-tax-direct-payment-scheme-bank-or-building-society-account-ih423](https://www.gov.uk/government/publications/inheritance-tax-direct-payment-scheme-bank-or-building-society-account-ih423)

# Letting us know once you have received the Death Certificate

Once you have received the Death Certificate, we will need to see the original copy. Where this is not available we will accept the Certificate of the Fact of Death (often referred to as an Interim Death Certificate). You can arrange an appointment in one of our branches or send the original Death Certificate to our Head Office address, which can be found at the back of this booklet.

Further documentation that you will be required to provide can be found on the next page.



## **If you don't yet have a Death Certificate:**

If you haven't yet got the Death Certificate but wish to stop mail being sent to the deceased, you can let us know in branch, calling us on 0800 072 1100 or via the contact us option on our website. All we will need is the deceased full name, date of birth and the date of death.

Although we will aim to make sure marketing for the account stops immediately, there may be instances where mail has been sent prior to your notification. Unfortunately, we will be unable to stop this from being sent.

As mortgage letters are not marketing communications, these will continue to be issued until the mortgage is repaid.

# Additional information required

## Savings customers

*You will need to provide us with a copy of the Death Certificate.*

**If you are instructing a solicitor:**

- The Solicitors Appointment Letter

**If you are the Executor and have an account with SBS:**

- We may need to reconfirm your identity

**If you are the Personal Representative(s), Executor(s) or Administrator(s) but hold no accounts with SBS, and if you are not using a Solicitor:**

- Personal and Address Identification

**If the account was held jointly:**

- It is automatically transferred to the surviving party once we have seen the Death Certificate or Certificate of the Fact of Death

**If closing account balance is over £15,000 we also require:**

- Grant of Probate or Letters of Administration

# Expenses we can release funds for

There are certain expenses that can be taken care of by releasing funds from the deceased's account. Before we can release funds, we will require a receipt to prove the expense.



- Duplicate Death Certificates
- Funeral costs (excluding the wake)
- HMRC bills
- Oath Fee
- Probate Fee



# Additional Permitted Subscription (APS)

If the deceased held an ISA with the Society and you are their spouse or civil partner, you will be entitled to apply for their ISA allowance.

Since April 2015, spouses and civil partners of ISA holders have been entitled to an additional ISA allowance, equivalent to the value of their deceased partner's ISA. It's called the Additional Permitted Subscription (APS) and it's available if your spouse or civil partner has died since 3 December 2014.

This additional allowance, as the name suggests, doesn't count towards your normal ISA subscription limit. You'll still have your current years allowance. For example, if your partner's ISAs stood at £20,000 when they died, the APS would allow you to pay £40,000 into ISAs this tax year.

You can use the allowance in one go or as separate lump sums. There's a time limit though, you must use your APS within three years of the date of death, or within 180 days of the completion of administration of the estate, if this is later.

# Important information

## Mortgage customers

The most important thing to be aware of with a mortgage account is that the **mortgage payments must still be made**, even when a borrower has passed away. You also need to make sure that buildings insurance is put in place in the names of the Personal Representative(s).



The property and the responsibility for the existing mortgage cannot be transferred to another person. Beneficiaries can apply for a new mortgage to replace the existing mortgage, but we cannot guarantee to accept the application.

We will continue to write to the Personal Representative(s) of the deceased at the borrower's property address. Once the Personal Representative(s) have provided us with the evidence that they are authorised to deal with the administration of the estate, together with their identification, we will be able to send information to their own address(es).



# Additional information required

## Mortgage (sole borrowers)

**Once the death has been registered:**

- We will need to see the Grant of Representation, this can include a Grant of Probate or Letters of Administration so that we can note the Personal Representative(s) (the Executor(s) or Administrator(s)) on our records.

**If you are a Personal Representative(s), Executor(s) or Administrator(s);**

- Personal and Address Identification

**The account will then need to be repaid in full. This is usually from;**

- The proceeds of a life insurance policy, if one was held,
- Money that was held in the deceased's estate,
- The sale proceeds of the property.

Interest will be charged on the mortgage until it has been repaid in full.

# **Additional information required**

## **Mortgage (joint borrowers)**

What happens next depends on how the property was owned.

### **Property Ownership**

Property ownership depends on whether the property was held as Joint Tenants or as Tenants in Common.

### **Joint Tenants**

The deceased's interest in the property will automatically transfer to the surviving borrower and their name will be taken off the mortgage (unless they were bankrupt, in which case their share passes to the Trustee in Bankruptcy).

- You don't need to provide the Grant of Representation for this to happen, just the Death Certificate, which you should also register at the HM Land Registry to remove them from the Property Register.

The surviving borrower can deal with all activity on the mortgage in future, such as applying for a further advance.

# Additional information required

## Mortgage (joint borrowers)

### Tenants in common

When property is held as Tenants in Common (where each borrower has a specific share in the property), the deceased's share will not pass automatically to the other borrower, but instead it will pass according to the instructions they left in their Will. If there is no Will, the property will be passed on according to the rules of intestacy.

#### **Once the death has been registered:**

- We will need to see the Grant of Representation, this can include a Grant of Probate or Letters of Administration so that we can note the Personal Representative(s) (the Executor(s) or Administrator(s)) on our records.

#### **If you are a Personal Representative(s), Executor(s) or Administrator(s);**

- Personal and Address Identification

The deceased's name will remain on the mortgage account until the account is redeemed. We will continue to write to the Personal Representative(s) of the deceased at the borrower's property address. Once the Personal Representative(s) have provided us with the evidence that they are authorised to deal with the administration of the estate, together with their identification, we will be able to send information to their own address(es). The surviving borrower will continue to receive all communications.

You may need to seek the help of a solicitor to deal with the deceased borrower's share of the property. The surviving borrower will not be able to carry out certain activity on the mortgage in future, such as applying for a further advance or otherwise varying the mortgage contract.

# Probate

If you are applying for probate, once we have received the Death Certificate and have been notified of who is dealing with the estate, we can provide the required balance amounts as of date of death, upon request.



Our bereavement partner Co-op Legal Services can provide advice, help you to understand your options and can also assist with obtaining probate. You can contact us on 0800 072 1100 or visit our website (details of which can be found on the contact us page of this pack), if you would like us to arrange an appointment with Co-op for you.

There are fees for using their services but there is no obligation to proceed.

## Benefits:

- There are no upfront costs to pay as Co-op Probate and Estate administration fees are deferred and will be taken from the estate once it is in funds.
- Once the probate specialists have provided you with a written quote for the agreed work to be done, that price will not change (unless the original information is shown to be incorrect or circumstances change).
- Co-op Legal Services take full responsibility for completing the estate administration process for you. The Probate team includes Probate Solicitors and over 170 trained Probate Case Handlers, Advisors and Consultants; all working to provide closure for bereaved family and friends as soon as possible.

# Terms & Documents

## Certifying Documents

For documents that need to be certified, please see our Identifying you and preventing fraud leaflet, which explains which certification we accept.

## Terms

**Administrator** - The legal term referring to a person appointed by a court to administer the estate of a deceased person who left no Will.

**Death Certificate** - The Death Certificate is a copy of the entry made by the registrar in the death register. This certificate is needed to deal with money or property left by the person who has died, including dealing with the Will.

**Certificate of Fact of Death** - This is also proof of a bereavement and is used to notify a registrar of the death, while an inquest is taking place.

**Estate** - All the money and property owned by a particular person.

**Intestate** - A person has died without making a Will.

**Executor** - A person or institution appointed by a testator to carry out the terms of their Will.

**Grant of Representation** - A court issued document proving the Executors' entitlement to deal with the deceased's estate.

**Letters of Administration** - Authority to administer the estate of someone who has died without making a Will.

**Personal Representation** - A person who has been issued with a grant to administer a deceased person's Will.

**Probate** - The official proving of a Will.

# Useful websites

**Citizens Advice Bureau** - [citizensadvice.org.uk](https://citizensadvice.org.uk)

Free legal advice and support



**Child Bereavement UK** - [childbereavementuk.org](https://childbereavementuk.org)

Information, training and specialised support for when a child dies or a child is bereaved.



**Age UK** - [ageuk.org.uk](https://ageuk.org.uk)

Free help and advice from the UK's largest charity dedicated to helping people make the most of later life



**National Association of Funeral Directors** - [nafd.org.uk](https://nafd.org.uk)

Help with finding a registered funeral director in your area



**The Samaritans** - [samaritans.org.uk](https://samaritans.org.uk)

Confidential service offering support for any type of emotional distress.







# Contact us

We understand that this is a difficult time for you, so if you need to contact us, one of our friendly team will be happy to help.



All branch contact information can be found on our website:

[www.saffronbs.co.uk/about/about-us/find-branch](http://www.saffronbs.co.uk/about/about-us/find-branch)

Alternatively, use the QR code provided to take you directly to our branch pages on your smart device.



Visit us in branch



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