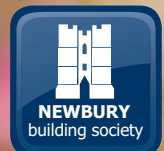


Guidance following a bereavement

Let us help you

Call **01635 555700** | Visit **[newbury.co.uk](https://www.newbury.co.uk)**



We understand that losing a loved one can be a particularly turbulent and difficult time. There are many challenging decisions to be made and often it can be hard to know who to turn to.

With this in mind, we have put together a guide to cut-through any confusing paperwork that will need to be handled, and provide the support you need to lessen any money worries you and your family may have. Our friendly team are here to help you every step of the way and hope to make a small difference during this difficult time.

How to register the death of an account holder

Get in touch by calling us on **01635 555700** or visit any of **our branches** if you'd prefer to talk to us face-to-face. Please call your branch in advance to make an appointment.

What we will need to see

In all cases we will need to see the Death Certificate, Interim Death Certificate or Coroner's report (original or certified copy).

Joint holder investment accounts

The account can remain open in the sole name of the other account holder. We will ask the account holder to sign a new application form and for sight of the passbook.

Sole holder investment accounts

If the total account balances are below £500 we will need;

- Account passbook(s) for all accounts
- Withdrawal form completed by next of kin
- Identification for the next of kin
- Completion of the statutory declaration (provided by the Society)

If the total account balances are between £500 and £5,000;

- Account passbook(s) for all accounts
- Withdrawal form completed by next of kin
- Identification for the next of kin
- Completion of the statutory declaration (provided by the Society) to be witnessed by a solicitor/Justice of the Peace

If total account balances are over £5,000 but no more than £20,000 and a Will exists;

- Account passbook(s) for all accounts
- Withdrawal form completed by executor(s)
- Identification for the executors
- Grant of probate

OR

- Account passbook(s) for all account
- Withdrawal form completed by executor(s)
- Sight of the original signed and witnessed Will
- Driving licence or passport to identify the executor(s)
- Completion of the statutory declaration (provided by the Society) and witnessed by a solicitor/Justice of the Peace

If the total account balances are over £5,000 and no Will exists;

- Account passbook(s) for all accounts
- Withdrawal form completed by administrator(s)
- Identification for the administrators
- Letters of administration

If the total account balances are over £20,000 and a Will exists;

- Account passbook(s)
- Withdrawal form completed by executor(s)
- Identification for the executor(s)
- Grant of probate

Identification for the next of kin will be required, please see our ID for customers leaflet for acceptable identification.

If you are dealing with a solicitor with regard to the estate, your solicitor will contact us directly and we will not need to have sight of your identification.

Permitted withdrawals from sole accounts

We will allow the following withdrawals from an account once the death has been registered:

Funeral expenses

We will require the following:

- Original funeral bill/invoice – the cheque will be payable to the funeral director
- Signed withdrawal form authorised by the prospective executor/administrator or acting solicitor
- Identification for the prospective executor/administrator
- Account passbook

Inland Revenue inheritance tax bill

We will require the following:

- Original inheritance tax invoice – the cheque will be payable to HM Revenue & Customs
- Signed withdrawal form authorised by the prospective executor/administrator or acting solicitor
- Identification for the prospective executor/administrator
- Account passbook

Court of Probate

We will require the following:

- An invoice confirming the funds to be withdrawn are going to probate/family court
- Signed withdrawal form authorised by the prospective executor/administrator or acting solicitor
- Identification for the prospective executor/administrator
- Account passbook

Interest

Accounts will continue to earn interest until the closure of the account.

Savings - ISA

If you're the spouse or civil partner of the account holder (and you were still living together, not separated), you can invest an additional amount into your own ISA up to the value of their ISA funds as at date of death. This is in addition to your own annual ISA allowance. You have three years from the date your spouse/partner died to pay the sum of their allowance into an ISA in your own name. For more information about ISAs, please visit your nearest branch or call us on **01635 555700**.

Savings - Bonds (in sole name)

You have the option to keep any existing bonds open until maturity. If the bond matures before the relevant paperwork is received, the bond will be automatically transferred to an easy access account.

Mortgages

Sole borrowers

If the mortgage is in a sole name, we will require sight of the death certificate (or certified copy) in order to register this information. We may also need sight of the Grant of Probate, along with details of a family member, friend or solicitor who we can contact to discuss the account.

Joint mortgage account

If the mortgage is held in joint names, we will require sight of the death certificate (or certified copy) in order to update our records and amend the account into the remaining sole name. We will not make any amendment to the title of the property held in the land registry records, you will need to speak to your solicitor about this.

If you require a new direct debit mandate form or to discuss maintaining the mortgage account, please contact us on **01635 555700** or visit your local branch.

Useful websites

The Probate Service	www.theprobateservice.org
Citizens Advice Bureau:	www.citizensadvice.org.uk
Cruse bereavement care	www.cruse.org.uk
General register Office for England and Wales	www.gro.gov.uk
HMRC	www.gov.uk/government/organisations/hm-revenue-customs
Government Help with Probate and Wills	www.gov.uk/wills-probate-inheritance/overview
The Probate Service	www.theprobateservice.org