



# Bereavement support

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# We're here to help

At this difficult time, we hope this guide can help make things as easy as possible for you. If you have any questions, please do not hesitate to contact us.



## Call us

[020 3857 3050](tel:02038573050)

(Monday to Friday, 9am-5pm, excluding bank holidays)



## Write to us

[Close Brothers Savings, 10 Crown Place, London, EC2A 4FT](#)



## Email us

[savings.bereavements@closebrothers.com](mailto:savings.bereavements@closebrothers.com)

# What to do after a bereavement

Experiencing a bereavement can feel overwhelming. We are here to support you in any way we can. We have put together a quick step by step guide on how to register a death in England to help make the practical side of things that little bit easier. Further support on registering a death in England can be found at [www.gov.uk/when-someone-dies](https://www.gov.uk/when-someone-dies)

## 1. Find a register office

You can register a death at any register office. If you aren't able to attend a register office near the place of death, there may be a slight delay. There will be a small fee for the death certificate and we recommend getting a couple of official copies from the register office, as you may need this.

## 2. Get the information you need ready

The below list is not exhaustive, however, examples include:

- Confirmation of the cause of death (this can be found on the medical certificate).
- The date and place of the death.
- The full name of the person who's passed.
- Their date and place of birth.
- Their home address.
- Their most recent occupation, and if they're retired.
- Whether or not they're receiving any benefits, such as State Pension.
- The name, occupation and date of birth of their spouse or civil partner if they had one (even if that person has already passed).

## 3. Once the information is received, the registrar will give you:

- A certificate for burial or cremation (sometimes referred to as a 'Green Form').
- A unique code for the Tell Us Once service\*.
- Leaflets and information about bereavement benefits.
- A death certificate (for which there is a charge).

### **\*Gov UK Tell Us Once service**

This is a free UK Government service which allows you to report a death to most government organisations in one go, such as HM Revenue and Customs (HMRC) and the Department for Work and Pensions (DWP). You can either complete the Tell Us Once service with your registrar when you go to register the death, or if you would prefer to do this in your own time your registrar can provide you with a unique reference number so you can use the service online or by phone. For further details please visit:

[www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once](https://www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once)

### **If you're registering a death in Scotland or Northern Ireland:**

For deaths in Scotland and Northern Ireland, different terms and processes will apply.

For further details on registering a death in Scotland, please visit: [www.scotcourts.gov.uk/taking-action/dealing-with-a-deceaseds-estate-in-scotland](https://www.scotcourts.gov.uk/taking-action/dealing-with-a-deceaseds-estate-in-scotland)

For further details on registering a death in Northern Ireland, please visit: [www.nidirect.gov.uk/articles/probate](https://www.nidirect.gov.uk/articles/probate)

# How to inform us of your bereavement

You can inform us of our customer's passing by calling our Customer Services team on 020 3857 3050 (Monday to Friday, 9am - 5pm, excluding bank holidays), emailing us at [savings.bereavements@closebrothers.com](mailto:savings.bereavements@closebrothers.com), or writing to us at 10 Crown Place, London, EC2A 4FT.

When contacting us you may also need to provide the following documents:



## Documents Checklist

### 1. Proof of death

We'll need either an original or an official copy of the death certificate obtained from a register office. We can also accept an interim death certificate or a Coroners Certificate of the Fact of Death. Please note, we cannot accept photocopies.

### 2. Proof of your residency

We may need to verify your current address. If we do, we will be in touch to let you know. We can accept an original or certified copy of a bank statement or utility bill dated within the last 3 months.

### 3. Grant of Representation

You will need to provide this if the value of all accounts held with us in the name of the deceased totals more than £20,000. If the total value of all accounts held with us in the name of the deceased is less than £20,000, a Grant of Representation will not be needed.

Grant of Representation can also be referred to as Grant of Probate or Letters of Administration, depending on whether the deceased has made a Will. The Scottish equivalent of a Grant of Representation is a Certificate of Confirmation.

**You can send your documents to us at:**



**Close Brothers Savings, 10 Crown Place, EC2A 4FT**

Once we receive the death certificate obtained from a register office, interim death certificate or Coroners Certificate of the Fact of Death, we will update the late customer's account, confirm their passing has been registered with us and advise you of next steps. We will also ensure that no further post is sent in the late customer's name.

If at any point you would like to speak with a member of our team, you can reach us on 020 3857 3050 (Monday to Friday, 9am-5pm, excluding bank holidays).

# Next steps

## For Accounts held in one name (excluding ISAs)

We will send you a valuation of the account(s) and an executor instruction form. You will be given the following options:

- 1. Change ownership of the account(s)**  
Transfer the ownership into the executor's name for the remaining term of the account(s).
- 2. Have the funds repaid and the account closed**  
If you choose to close the account early, interest will be paid up until the date of account closure. You will not incur any interest penalties or charges. The final repayment can be transferred to either the executor's or solicitor's account.

## For Individual Savings Accounts (ISAs):

We will send you a valuation of the account(s) and an executor instruction form, which can be used if you want to have the funds repaid. The amount quoted on the valuation letter can be transferred to either the executor's or solicitor's account.

If you choose not to have funds repaid, you can:

- 1. Do nothing**  
The account will continue to remain active until the third anniversary of the account holder's passing or if earlier, upon completion of the administration of the estate and subsequent closure of the account. Please note, no extra funds can be added during this period, however, the tax benefit will remain.

If after the third anniversary the settlement is not complete, funds will be transferred to a Cash ISA Maturity account which serves as a holding account earning a reduced interest rate until we receive instructions from you. To find out more about Cash ISA Maturity accounts, please visit the help and support section of our website [www.closesavings.co.uk](http://www.closesavings.co.uk)



## **2. Transfer balance to another provider**

If you would like to take advantage of your Additional Permitted Subscription (APS) you will need to transfer the balance to another provider as unfortunately, we do not accept APS payments. You can arrange this by contacting your new provider who will complete this request for you.

### **For accounts held in joint names**

The surviving customer will take ownership of the account in their sole name and will continue to manage the account as before. A letter will be sent to confirm this.

# Answers to questions you may have



## When someone dies, who should take responsibility for the administration?

If there's a Will, the person(s) named as the executor(s) have a legal responsibility to carry out the instructions and deal with the estate.

You may prefer to appoint a solicitor to help you with the administration - there will likely be a fee for this service.



## What if there isn't a Will?

If a person passes away without making a Will they are said to have died 'intestate'. To administer the estate in these circumstances you usually need to apply to the Probate Registry for a 'Grant of Representation'. It provides proof to banks, building societies and other organisations that you have authority to access and distribute funds.



## Who can be appointed administrator of the estate?

Under the rules of intestacy, administrators of the estate can include; a surviving spouse or civil partner, sons and daughters, parents, brothers and sisters. More distant relatives come after this. If there are no surviving relatives, the estate will pass to the Crown.

For further information on who can inherit the estate and the rules of intestacy, please visit: [www.gov.uk/after-a-death](http://www.gov.uk/after-a-death)



## How do I apply for a Grant of Probate?

If you have appointed a solicitor, they will make arrangements for the Grant of Probate and can contact us directly regarding any money held with us. If you're taking care of the administration yourself, you can apply for the Grant of Probate at: [www.gov.uk/applying-for-probate/apply-for-probate](http://www.gov.uk/applying-for-probate/apply-for-probate)



### **How can I access money to pay for funeral expenses?**

We know funerals can be expensive and may need to be paid quickly. We can break the deposit or release the necessary money from an account and send it on to you.

Once we have received the original or official copy of the death certificate obtained from a register office, an original or certified copy of the last Will and Testament and an original or certified invoice for the funeral costs, we can arrange payment.



### **I have a joint account, but my partner has passed away. Do I still have to provide you with a Grant of Probate?**

No. If one party of a joint account passes away, we automatically move the account into the surviving person's sole name once we've received an original or official copy of the death certificate obtained from a register office. In these circumstances, funds can only be returned when the applicable fixed term matures or the notice period is served, as the terms and conditions of the account still apply.



### **If the value of the funds is under £20,000, will you need to see a Grant of Probate?**

No. In this instance we will need:

- an original or official copy of the death certificate obtained from a register office
  - an original or certified copy of the last Will and Testament
  - an Executors Instruction Form signed by all the executors
  - evidence of the bank account funds will be paid into
- You can find more information about Probate at:

[www.gov.uk/applying-for-probate](http://www.gov.uk/applying-for-probate)



### **What if I need to pay inheritance tax?**

We can pay inheritance tax on behalf of the estate. The executors of the estate applying for Probate will have to complete and sign a IHT423 form and include the unique HMRC reference number. Once we receive the completed form, have formal confirmation of the death, an original or certified copy of the last Will and Testament and know the names of the personal representatives, we can then arrange payment directly to HMRC. For more information on obtaining an inheritance tax reference number please visit: [www.gov.uk/inheritance-tax](http://www.gov.uk/inheritance-tax)



### **What happens if the Fixed Rate Bond reaches maturity before we receive the Grant of Probate?**

If a Fixed Rate Bond matures before we receive the Grant of Probate, we will transfer the balance into an account in the deceased customers sole name while we await the Grant of Probate and other necessary documentation. Details of the interest rate will be included within your valuation letter. Once funds have been moved to this account, we will need to receive relevant documentation before we can return funds. We are not able to transfer ownership of this account type.



## **What is an Additional Permitted Subscription (APS) allowance?**

If you were married or in a civil partnership with someone who died on or after 3 December 2014, you'll get an extra ISA allowance to the same value of their ISA when they died. This is known as the Annual Permitted Subscription (APS) allowance.

For Cash ISAs an APS is available for three years after the date of death, or for up to 180 days after the administration of the estate is complete, whichever is later.

Where an individual held ISAs with several providers, a separate APS will be available for each. If your spouse or civil partner held multiple ISAs with the same ISA provider, the value of these ISAs will be combined to give one APS allowance with that ISA provider.



## **Can I use my APS with Close Brothers Savings?**

No. Unfortunately, we do not accept APS transfers. If you wish to proceed with an APS transfer, you will need to transfer to a new ISA provider.

# Terms we've used in this guide

<b>APS</b>	Known as the Additional Permitted Subscription (APS). Any accumulated ISA can be inherited by a surviving spouse or civil partner in the form of an increased ISA allowance.
<b>Death certificate</b>	Legal document issued providing registration of death obtained from a register office.
<b>Estate</b>	Everything owned by a person who has died is known as their estate.
<b>Executor(s)</b>	Person(s) appointed to deal with an estate when a Will has been left.
<b>Grant of Representation</b>	Grant of Representation can also be referred to as Grant of Probate or Letters of Administration, depending on whether the deceased has made a Will. The Scottish equivalent of a Grant of Representation is a Certificate of Confirmation.
<b>IHT423</b>	A form used if you want to pay the inheritance tax that's due, by transferring money from the deceased's bank, building society or National Savings and Investments (NS&I accounts).
<b>Inheritance Tax</b>	Inheritance Tax is a tax on the estate (the property, money and possessions) of someone who has died.
<b>Intestate</b>	When a person dies without leaving a Will.

# Useful contacts

We have listed some services below which you may find helpful, and who can offer you both practical and emotional support at this difficult time:

<b>Age UK</b>	Information and advice covering every facet of later life, including support for people experiencing grief. <a href="http://www.ageuk.org.uk">www.ageuk.org.uk</a>
<b>Citizens Advice Bureau</b>	Free information and legal advice on what to do after someone has died, including who to inform and what to do about financial affairs and Wills. <a href="http://www.citizensadvice.org.uk">www.citizensadvice.org.uk</a>
<b>Cruse Bereavement Care</b>	Face-to-face, telephone, email and website support for anyone experiencing a bereavement <a href="http://www.cruse.org.uk">www.cruse.org.uk</a>
<b>Money and Pensions Service</b>	Free and impartial money advice to support people going through significant life events. <a href="http://www.maps.org.uk">www.maps.org.uk</a>
<b>Samaritans</b>	Available 24 hours a day, providing confidential emotional support for people who are experiencing feelings of distress and despair. <a href="http://www.samaritans.org">www.samaritans.org</a>

## We're here to help



[savings.bereavements@closebrothers.com](mailto:savings.bereavements@closebrothers.com)



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10 Crown Place,  
London,  
EC2A 4FT



020 3857 3050  
(Monday to Friday, 9am-5pm, excluding bank holidays).

Close Brothers Limited Registered office:  
10 Crown Place, London, EC2A 4FT.

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