

WHAT YOU NEED TO DO WHEN SOMEONE DIES

We understand this is a difficult time for you and we would like to help and support you as best we can.

Losing a loved one can be an emotional time, but it is necessary to take care of practical matters, some of which need immediate attention such as registering the death. It can be difficult to know where to start, so we've produced the information and useful links on this short guide to explain the steps you will need to take for any accounts held with us and hopefully answer any immediate questions you may have.

Please remember that we're here to help. You can call our dedicated bereavement team during this period on 0800 358 1122 Monday to Friday, 8:00am to 6:00pm.

Wesleyan Bank Ltd
PO Box 3420
Colmore Circus
Birmingham
B4 6AE

Email: wbbereavementsupport@wesleyan.co.uk

Other helpful organisations and their contact details can be found in our 'Useful Contacts' section.

First Steps

Registering the death

You will need to register the death within five days in England, Wales and Northern Ireland and within eight days in Scotland. The only exception is when a coroner is investigating the cause of death.

You can do this at any register office. However, if you use the office local to where the person died you will be given the documents straightaway. There will be a small charge, but it is worth getting more than one certified copy as you may be dealing with several financial institutions, utility companies, etc. The Government's 'register a death' tool tells you who can register the death, what they will need to do and where the local register office is:

www.gov.uk/register-a-death

When you register the death, you will be given a reference number to use for the Government's online service called 'Tell Us Once'. This allows you to notify most government departments in one go and remove the need to contact them individually.

Finding the will

It is important that you try and locate the will as soon as you can as this will have the name/s of the executor/s responsible for carrying out the deceased's wishes. It may also contain information regarding the type of funeral they wanted and if the funeral had been pre-paid.

For more information visit www.gov.uk/wills-probate-inheritance

Notifying us and others

You can let us know by phone on 0800 358 1122, we are open Monday to Friday, 8:00am to 6:00pm, or in writing at Wesleyan Bank Ltd, PO Box 3420, Colmore Circus, Birmingham, B4 6AE.

Where identified, Wesleyan Bank will inform Wesleyan Financial Services Ltd, Wesleyan Assurance Society, and Wesleyan Unit Trust Managers Ltd. However, customers with links to Practice Plan, Syscap and DPAS will need to be advised that contact must be made direct and we will supply contact details.

We will need to see the original death certificate, or a certified copy, and full details of the name and address of the executor/s.

You may also need to notify other organisations such as the Department for Work and Pensions, utility companies, other banks and building societies, mobile phone providers etc.

To make informing them easier it is useful to have the following information:

- ▶ National Insurance number
- ▶ NHS number
- ▶ Date and place of birth
- ▶ Date of marriage or civil partnership
- ▶ Next of kin
- ▶ Tax reference number
- ▶ Passport and driving licence number

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Arranging the funeral

Once the death has been registered you can arrange the funeral. Do check however whether the funeral has already been paid for, as 1,434,304* people in the UK today have paid for their funeral in advance.

Paying for the funeral

If, however you need to pay for the funeral up front you can request funds from the deceased's Wesleyan account.

How can I pay the funeral cost from the account?

We will allow you to claim funds from the deceased's account to pay funeral costs and/or legal expenses.

To request funds, you should send the original invoice to:

Wesleyan Bank Ltd
PO Box 3420
Colmore Circus
Birmingham
B4 6AE

Dealing with the estate

When someone dies, you will need to get the legal right to deal with the estate. The executor/s or administrator/s are responsible for dealing with the deceased person's estate.

If you are the executor or administrator you can deal with the estate yourself or alternatively, you can appoint a solicitor or probate specialist to do some or all of the work. However, there will be a charge for their services.

You may need to apply for Grant of Probate of the will depending on the value of the estate. For further information visit: www.gov.uk.

Closing the account and releasing funds

In the event of a customer's death, we may need to see a Grant of Probate, Certificate of Confirmation or Grant of Representation before releasing any money in the account to the customer's personal representatives.

If this is a joint account and one person dies, we can, but are not bound to, continue to act on the instructions of the remaining joint customers, including allowing them to withdraw any or all money from the account and provide instructions relating to any services or benefits of the account.

Can I take money out of a joint savings account?

Yes, in most cases, if you are the other party named on the account you can continue to withdraw funds as normal.

The account will revert into your sole name, upon receipt of the Death Certificate.

Frequently asked Questions

What happens if there is a will?

If the person has left a will, the named executors will be dealing with the estate and carrying out any instructions.

What happens if there is not a will?

If a person has not left a will, you may need to apply for authority to administrator the estate. The law sets out who should inherit the estate.

Will standing orders and direct debits continue?

Only if the account is in joint names. Standing orders and direct debits on a sole account will be cancelled.

What happens if an account is registered for gross interest on an ISA account?

Since April 2016 savings interest has been paid gross, i.e. without tax having been deducted. It is now down to the individual saver to settle any tax payments they need to pay. When a customer dies, any outstanding interest owed should be paid from the estate.

What happens to an outstanding personal loan?

Once we are notified of the death of a customer we will immediately suspend the collection of payments and future interest amounts will be waived.

The outstanding loan will need to be repaid from the estate.

Glossary

Administrator

The person who administrates the estate where there is no legal will.

Administration of an Estate

The steps taken by an executor to deal with a deceased person's personal and financial affairs; to establish the extent of assets and liabilities, pay any tax due and distribute money and assets to the correct people.

Applying for Probate

An application for probate (or Grant of Representation/Letters of Administration – see below) can be made by a lay person (a personal application), or by a solicitor's firm, Bank or Trust Corporation on behalf of an executor or administrator. If an estate is sufficiently small, or if all the assets are held in joint names, it is not always necessary to apply for probate, even if there is a will.

For personal applications, forms and advice can be obtained from whichever District Probate Registry is geographically convenient. For help and guidance including applying for probate/Letters

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of Administration/Confirmation, please call Wesleyan Bank on 0800 358 1122.

Assets

Any property or possession with monetary value.

Beneficiary

Any person, charity or organisation that is entitled to receive a gift from the estate.

Codicil

A separate document altering or adding to the provisions of an existing will. A codicil should be stored for safe keeping with the original will.

Confirmation (Scotland)

The equivalent of the probate application process in Scotland.

Coroner's Interim Certificate

A certificate issued confirming the person who has died, their details and the date of death, but not normally the cause of death. This is because the exact cause of death may not be apparent and an inquest needs to be conducted to establish the facts. A Coroner's Interim Certificate can be accepted as notification of death but some companies may still need to see either the original or a certified copy of the Death Certificate when it becomes available.

Death Certificate

A certified copy of the entry in the Death Register issued when the cause of death is known or has become established.

Deed of Variation

It's sometimes possible for all the beneficiaries to effectively change the will by creating a legal document called a Deed of Variation. This can be done to reduce an Inheritance Tax (IHT) liability, or simply to benefit people who would not benefit under the terms of a will or intestacy. Such a deed can be made up to two years after the death, but independent legal advice should be sought about whether it is prudent to do so and the steps you need to take.

Estate

The total sum of all assets minus any outstanding debts after a person dies.

Executor

The person named in a will to carry out the wishes of the person who has died.

An Executor's or Administrator's role

An executor or administrator is responsible for dealing with the assets and liabilities of the estate which may include some or more of the following:

- ▶ Registering of the death
- ▶ Arranging the funeral
- ▶ Applying for a Grant of Representation
- ▶ Calculating and paying Inheritance Tax
- ▶ Informing financial institutions - banks, insurance companies, pension providers, etc.
- ▶ Paying the funeral bill and all other liabilities
- ▶ Collecting in all the assets, including the sale of a property
- ▶ Drafting a statement to account for all assets, liabilities and expenses
- ▶ Paying any Income Tax due
- ▶ Distributing the estate to beneficiaries
- ▶ Acting as Trustee if appropriate (where for example a beneficiary is a minor)

In Scotland, an administrator or personal representative is known as an executor dative.

Grant of Probate or Grant of Representation

The document issued by the Supreme Court via a District Probate Registry giving authority to an executor or an administrator to collect in a deceased person's assets and administer their estate.

It will be issued only after they have received the necessary application forms, have assured themselves that the will is valid (where applicable) and have received confirmation that any Inheritance Tax due has been paid. It is common practice for a Grant of Representation and the process to apply for one to be referred to simply as probate.

To apply for probate, an executor or administrator will need to complete application forms for both the Probate Registry and HM Revenue & Customs. For the latter, it will normally be necessary to obtain exact valuations for all assets and liabilities in an estate.

The process is the same for both an executor and an administrator, and the only difference is the type of Grant of Representation. A grant issued to an executor is called a Grant of Probate, whilst the grant issued to an administrator is called Letters of Administration. Occasionally, an executor may not be able to act, and in those circumstances Letters of Administration (with will annexed) will be issued to an administrator.

Grant of Confirmation

The laws relating to the administration of an estate where a person was domiciled in Scotland are very different to other parts of the United Kingdom, apart from Inheritance Tax, and the equivalent process to probate in Scotland is called confirmation.

Advice and the necessary forms can be obtained from the Sheriff Clerk's office.

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Inheritance Tax (IHT)

Depending on the size of the estate and who benefits from a will or intestacy, there may be an Inheritance Tax liability. This liability does not normally need to be paid in full, but a large proportion will need to be paid before a Grant of Representation is obtained.

You can contact HM Revenue & Customs - Trusts and Estates, Inheritance Tax office direct for advice on any aspects of calculating and paying this liability.

Intestate

The term used when the person has died without a will in place.

Letters of Administration

The document issued by the Supreme Court giving authority to anybody other than an executor to collect in assets and administer an estate.

Liabilities

Those debts, including funeral expenses, attributable to a deceased person at the date of death. Any costs incurred by an executor during administering the estate are known as administration expenses. Liabilities reduce any Inheritance Tax liability, but administration expenses do not.

Personal Representatives

Collectively both executors and administrators are termed personal representatives.

Registrar of births, marriages and deaths

This is the government department where a death is registered, using the medical certificate of cause of death from a doctor or an acceptable alternative from a coroner. The registrar issues certified copies of the Death Certificate, which are the documents you need to legally prove that the death has occurred and which will be needed to notify all those companies where assets were held. It is a good idea to obtain several certified copies of the Death Certificate as you may need them for various financial institutions (there is a nominal cost for this and it is more cost effective to ask for copies at the time of registration rather than later).

Rules of Intestacy

When a person dies without a will in place, they are described as dying intestate. The intestacy rules govern who is entitled to benefit from a person's estate in these circumstances.

Scots Law

The law in Scotland is different to that in England and Wales. The registrar's role is similar, but deaths are investigated by a procurator fiscal and some cases may undergo a fatal accident enquiry in front

of a sheriff. The Death Certificate can be obtained from a registrar at an early stage for all deaths in Scotland, as a medical certificate is issued irrespective of the causes of death.

Statutory Notices

It is normal practice for notices to be placed in The London Gazette and a newspaper local to where a deceased person died. These advertise for any potential creditors to make their claims known to an estate, and protect the executors or administrators should a claim come to light after a specified time – usually two months.

Trust

A legal arrangement to hold money or property for someone else, usually a child.

Will

A document which, if validly executed, records the instructions for what should happen to the estate of the person who has died. It may also contain details of their intended funeral arrangements.

If the person who has died leaves a will, the person (or persons) named as the executor takes responsibility for carrying out the terms of that will, and dealing with a deceased person's assets and liabilities - known as the estate. In Scotland, an executor is known as an executor nominate.

If the person who has died has not made a valid will, this means that they have died intestate. A person (or persons) - known as the administrator – will be responsible for dealing with the assets and liabilities. In Scotland, an administrator personal representatives is known as an executor.

Useful Contacts

Probate Registry

For application for powers to process the will in England and Wales:
Tel: 0845 302 0900
Web: www.justice.gov.uk/courts/probate

The General Register for Scotland

New Register House, 3 West Register Street, Edinburgh EH1 3YT.
Tel: 0131 334 0380
Web: www.gro-scotland.gov.uk

National Association of Funeral Directors

Members must follow their code of practice.
618 Warwick Road, West Midlands B91 1AA.
Tel: 0845 230 1343
Web: www.nafd.org

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The Society of Allied and Independent Funeral Directors

They have a code of practice for members to follow.
3 Bullfields, Sawbridgeworth, Herts CM21 9DB.
Tel: 0345 230 6777
Web: www.saif.org.uk

HM Revenue & Customs

For help with tax issues.
HMRC Capital Taxes, Ferrers House, PO Box 38, Nottingham NG2 1BB.
Tel: 0845 30 20 900
Web: www.hmrc.gov.uk

Citizens Advice Bureau

For help on practical and legal matters and contacts for counselling, help and support.
Look in your telephone directory for your local office or visit:
England and Wales: www.adviceguide.org.uk
Scotland: www.cas.org.uk
Northern Ireland: www.citizensadvice.co.uk

Cruse Bereavement Care

For general information, counselling and support.
Tel: 0800 731 4044
Web: www.crusebereavementcare.org.uk

The Bereavement Register

You can use this service to remove from databases and mailing lists the names and addresses of people who have died.
Tel: 0207 089 6403
Web: www.thebereavementregister.co.uk

Gov.uk

For guidance on what to do after someone dies visit:
www.gov.uk/after-a-death.
For information on reporting a death, wills, probate and Inheritance Tax visit: www.gov.uk/browse/births-deaths-marriages/death

National Association of Funeral Directors

The National Association of Funeral Directors is an independent Trade Association within the funeral profession, including more than 3,200 funeral homes nationwide.
618 Warwick Road, West Midlands B91 1AA.
Tel: 0121 711 1343
Web: www.nafd.org.uk

we are all about you

Our Bereavement Principles

- ▶ We will treat you with compassion and respect when you seek our help and support following a bereavement.
- ▶ We will provide you with access to practical, jargon-free information and help via website and telephone. We'll also tell you about other external sources of help available to you.
- ▶ When you get in touch to tell us about your bereavement we will respond rapidly and will suppress marketing and start to take the necessary action straight away.
- ▶ We will make sure that once you've been in touch, we will notify all relevant teams in our organisation and provide you with a point of contact.
- ▶ We will provide support to meet your individual needs throughout the process and will work with you to resolve everything as quickly and simply as possible keeping you informed.
- ▶ We will plan carefully to make sure we can consistently provide the best possible service for those who are bereaved.

Get in contact:

■ wesleyan.co.uk

■ 0800 358 1122

■ wbbereavementsupport@wesleyan.co.uk

For a full list of our products and services visit:
wesleyanbank.co.uk