

# Bereavement guide

We're here to help at this difficult time

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# Santander personal customers

If you're a Santander business customer, please go to page 12.

## About this guide

We understand that losing someone close to you is an emotional time and can be overwhelming. Not only do you have to deal with your loss, but it's also necessary to take care of practical matters and it can be difficult to know where to start. We've produced this guide to explain the steps you'll need to take to sort out any accounts held with us. We hope it will answer any immediate questions you may have.

Above all please remember that we're here to help. You can call our dedicated Bereavement team on **0800 587 5870** lines are open Monday to Friday 8am to 6pm and Saturday 9am to 2pm. If calling from abroad please dial +44 01908 520814 and select Option 3. You can also write to us at: Santander Bereavement Operations, Sunderland, SR43 4FJ.

## What to do first

There are a few things you'll need to do before getting in touch with us.

<b>Register the death</b>	Where possible, you should do this at the registry office closest to where the death happened. They'll then be able to give you the death certificate.
<b>Find out whether probate or confirmation is needed</b>	<p>'Probate' refers to the right to manage the affairs of the deceased (in England, Wales and Northern Ireland). 'Confirmation' refers to the same right in Scotland. <b>We'll need probate or confirmation if the total value of all accounts held with us in the sole name of the deceased is more than £50,000.</b></p> <ul style="list-style-type: none"><li>◦ If there's a Will, you'll need to apply for a 'grant of probate'.</li><li>◦ If there isn't a Will, you'll need to apply for a 'grant of letters of administration'.</li><li>◦ In Scotland, both of the above are called a 'certificate of confirmation'.</li><li>◦ We use 'grant of representation' as a generic term to cover all of the above.</li></ul>

## Getting in touch and what you'll need

You can call us, tell us online, write to us, or visit your local branch to let us know about a death. You can also use the Death Notification Service to tell Santander. The Death Notification Service lets you tell a number of banks and building societies about a person's death at the same time. You'll see more information about this on the next page. To notify us you'll need the following:

<b>Proof of death</b>	Either the original death certificate, a certified copy or a photocopy. It can also be an interim death certificate or coroner's certificate.
<b>Proof of your identity</b>	For example a valid passport or an unexpired UK/EEA (or Switzerland) photocard driving licence.
<b>Bereavement Form</b>	<p>If you tell us <b>in branch</b>, we'll ask you to complete a Branch Bereavement Form.</p> <p>If you prefer to tell us <b>online</b>, you can do so using our online notification form at <a href="https://santander.co.uk/bereavement">santander.co.uk/bereavement</a>.</p> <p>If you notify us <b>by telephone</b>, we may ask you to complete a Bereavement Instruction Form which you can download from our website at <a href="https://santander.co.uk/bereavement">santander.co.uk/bereavement</a></p> <p>If you'd prefer to tell us <b>by post</b>, you'll need to send a Bereavement Instruction Form (postal). You can download it from our website at <a href="https://santander.co.uk/bereavement">santander.co.uk/bereavement</a>. If you prefer, we can send you a copy in the post.</p>
<b>Grant of representation</b>	<p>You need this if:</p> <ul style="list-style-type: none"><li>○ the total value of all accounts held with us in the sole name of the deceased is more than £50,000.</li><li>○ the deceased held a mortgage with us in their sole name.</li><li>○ the deceased held a joint mortgage that was set up as tenants in common.</li></ul>

**Funeral & florist invoices and other payment support**

If there's enough money in an account in the deceased's sole name, you can ask us to use it to pay the invoice for funeral and florist costs directly to the funeral director or florist. This can be done before you've received grant of representation/probate. Once funeral or florist costs are paid, or if you tell us they're being paid a different way, we'll discuss any outstanding balances. If there's an outstanding balance on a Santander credit card, unsecured personal loan or current account, and you give us permission to do so, we can clear what we can of the outstanding balance(s) before we close the accounts and release any funds.

**Please note:** for any remaining outstanding balances, details will be passed to our Probate partners, Phillips and Cohen. They'll usually get in touch with you within 30 days to discuss if there are any funds in the estate to help repay the outstanding balance.

We need these items so we can close or transfer ownership of any accounts belonging to the deceased. You can either take them to your nearest branch once you have them, or post them to our Santander Bereavement Operations, Sunderland, SR43 4FJ.

Alternatively, you can visit [Santander.co.uk/bereavement](https://www.santander.co.uk/bereavement). Here, the online notification form can be completed and you can upload the items.

### **Death Notification Service**

We're a member of the 'Death Notification Service' which lets you tell a number of banks and building societies about the death of a customer in one go.

The Death Notification Service will only notify us of the customer's passing. A Bereavement form will still need to be completed. The form is needed so we can close or transfer ownership of any accounts.

### **What does this service offer?**

- It lets you tell a number of participating organisations of a person's death at the same time.
- Each bank or building society will then contact the person dealing with the estate to let them know the next steps and help them resolve the estate.
- It's an extra service that sits alongside any other bereavement notification services already offered by banks and building societies.

For more information on the service, visit [deathnotificationsservice.co.uk](https://www.deathnotificationsservice.co.uk)

## What happens next?

As long as you've given us the relevant documents, you don't need to do anything else.

### **Current accounts and savings accounts in sole name**

Our Bereavement team will deal with and settle any accounts. If they have any questions, they'll contact you.

We aim to release funds from all banking and savings accounts within 10 working days, once we've received all the documents.

For all other products, the teams directly responsible for them will get in touch with you to arrange for their amendment or closure.

### **Products held in joint names**

For most products held in joint names the account will be changed into the sole name of the surviving party.

We've explained more about joint loans, mortgages and investments in the sections for each product, later in this guide.

## Information about personal accounts

### Credit cards

- Where the deceased is the main card holder, the card and any additional cards linked to the account can no longer be used to make payments. They'll be cancelled as soon as we have proof of passing. Interest charges are also frozen.
- We'll then contact you within 10 working days of receiving all the relevant documents.
- If there's a payment protection insurance policy covering the credit card, you'll need to contact the insurance provider for details of how to make a claim.
- Any additional card holders on the account will need to apply for a credit card in their own name.
- If the deceased was an additional card holder, our records will be updated accordingly and the account continues to run as before. The account holder will continue to be responsible for paying off the balance.

### Personal loans

- For loans solely in the deceased's name, the loan can be repaid from the estate.
- For loans in joint names, the surviving account holder becomes responsible for the loan. They can continue to make the usual repayments or pay the loan in full.
- If there's a payment protection insurance policy covering the loan, you'll need to contact the insurance provider for details of how to make a claim.

- If you're worried about an outstanding loan, please talk to us in branch or call **0800 587 5870** so that we can help and explain the options available to you.

### Current accounts

- Current accounts in the sole name of the deceased will be closed once we receive the required documents (see page 4). Any balance can be released by transfer to another bank account or by cheque.
- By law, we must stop any Direct Debits or standing orders, so please make sure you make other arrangements for any bills that still need to be paid.
- Any future-dated payments or pre-authorised recurring card transactions could continue to be taken while the account's open. This could include things like subscriptions or streaming services. You may be able to cancel them or make alternative arrangements directly with the provider.
- Debit interest and charges are also stopped. Any accounts that are overdrawn will need to be settled by the estate before they can be closed.

### Savings accounts

- Savings accounts in the sole name of the deceased are closed.
- For bonds held in the sole name of the deceased, you'll have two options. You can close them, in which case the minimum received will be the initial

deposit amount. Or, you can let them continue until maturity in the deceased's name.

- For any Index linked Saving Bonds, if you close the bond before it matures you'll receive the initial deposit amount only and no interest will be paid.

### **Trustee accounts**

- If there's not a trust deed, the customer representative of the deceased trustee can choose from 4 options. These are: elect to add a new trustee, leave the account in the operation of any remaining trustee(s), let the beneficiary take control of the account, or request closure.
- If there's a Trust Deed, it should explain what should happen in the event of the death of a trustee.

### **ISAs**

- If the death happened on or before 5 April 2018, any tax benefits stop upon the death of the account holder and the account must be closed.
- With the exception of Junior ISAs, if the death happened on or after 6 April 2018, any tax benefits can continue until the earlier of:
  - The completion of the administration of the deceased's estate.
  - The closure of the account, or
  - The third anniversary of the death of the account holder.

No subscriptions or ISA transfers are allowed following the death of the investor.

- For Investments ISAs, it may be possible to transfer the underlying funds into

the name of another person, but the ISA itself can't be transferred. If you'd like to transfer the underlying funds you can tell us when you notify us of the death. If you're telling us by online or by post, tick the transfer ownership box in the Bereavement Instruction Form. If you're telling us any other way, just let our adviser know that this is what you want to do.

### **Junior ISAs**

- In the event of the death of a child, any funds in their Junior ISA will be paid to whoever inherits their estate. Any tax benefits will stop upon the death of the account holder and the account must be closed.
- In the event of the death of a child, any funds in their Junior ISA will be paid to whoever inherits their estate. Any tax benefits will stop and the account must be closed.
- A Junior ISA must always have a Registered Contact showing on the account. If the Registered Contact on a Junior ISA dies, we'll ask the Executor of the estate to arrange for a new Registered Contact on the Junior ISA. If the child is aged 16 or over they can ask to become the Registered Contact.
- If a new registered contact is not added, money can still be paid in, but no-one will be able to give other instructions for the account.
- We'll write to the child at the last known address 14 days before their 18th birthday to inform them we'll transfer the account into an ISA Saver in the child's name only on their 18th birthday.



## **Inheritance ISA for the deceased's spouse/civil partner**

When a person holding an ISA dies and that person was married or in a civil partnership, the surviving spouse/civil partner is entitled to an extra ISA allowance. This is referred to as the additional permitted subscription (APS) limit.

If the date of death is on or before 5 April 2018, the APS limit will be the value of the deceased's ISA at the date of their death.

If the date of death is on or after 6 April 2018, the APS limit will be the higher of either:

- the value of the deceased's ISA at the date of their death; or
- the point the balance is removed from the ISA's tax-free wrapper.

A spouse or civil partner will no longer be able to use the APS limit calculated at the point the ISA wrapper is removed if the APS limit is calculated at date of death or transferred to another ISA provider.

Once you've registered the death with us, you can find out your APS limit by completing an 'ISA APS value request form'. This form is available from any branch.

## **Santander investments**

- When someone passes away and they have certain investment types, you can either transfer them in to your name or encash them. To find out more about these options, please visit [santander.co.uk/personal/savings-and-investments/investments](https://www.santander.co.uk/personal/savings-and-investments/investments). It's important to do this before making a decision. If you're not sure what's right for you,

please speak to an Independent Financial Adviser.

- If one of the holders of an investment held by two or more people dies, the investment can be cashed in, and the relevant proceeds can be paid to the deceased's estate. Or ownership can be transferred to the remaining holder(s).
- It can take up to 10 working days to transfer ownership.

## **Mortgages**

- If the mortgage was solely in the deceased's name we will need Grant of Representation. The executor(s) named on the Grant of Representation can then decide what to do with the mortgage. One option is to repay the outstanding balance using proceeds of the estate or an insurance policy. Where this isn't possible, someone else may be able to arrange for a new mortgage to be set up in their name. This is subject to affordability and approval. Interest will continue to accrue on the outstanding balance until it is redeemed.
- If the mortgage is in joint names and the property was owned as a 'joint tenancy', we can move the account into the sole name of the surviving borrower if it can't be paid off by an insurance policy. If, however, it was owned as 'tenants in common' we'll need Grant of Representation. The named executor(s) can then tell us how to proceed.
- If you're not sure what to do or worried about an outstanding mortgage, please call us on **0800 587 5870**. We're here to help you.

## Royal London endowments, pensions, bonds and insurance policies

- For any products that are provided by Royal London, you should write to



Royal London  
301 St. Vincent Street,  
Glasgow  
G2 5PB.

You'll need to send them the original or certified copy of the death certificate, your details and let them know your relationship to the deceased.

For any policies over the amounts below, you'll also need a small estates form and a certified copy of the will or grant of probate. (This is also called grant of representation.)

- Endowments – £15,000
- Protection – £25,000

For more information, just call Royal London on **0345 741 3002**.

Once they receive the above information, they'll let you know your options and anything else you need to do.

## Aviva life and home insurance policies

- For any products that are provided by Aviva, you should write to them at



Aviva  
PO Box 520  
Norwich  
NR1 3WG.

Alternatively, you can call them:



**0345 030 7767**

(Home Insurance policy number that starts MH)



**0800 158 3467**

(Life Insurance, Life and Critical Illness Insurance and Over 50's Life Assurance)



**0800 158 3105**

(Income Protection Insurance)

## Paymentcare Mortgage Payment Protection Insurance

- Policies in the sole name of the deceased are cancelled upon notification of death.
- Policies held in joint names can be continued in the name of the surviving party or cancelled if no longer required.
- These policies are handled by our Bereavement team.

## BISL home and car insurance policies

- For any products that are arranged and administered by BISL Limited, you should call the numbers below, or tell them using the Death Notification Service.



**0344 209 0493**

(Options Home Insurance policy number that starts 11 or 12)

**0344 854 9822**

(Santander Car Insurance)

### **Santander Travel Insurance arranged, administered and underwritten by Chubb European Group SE**



**0800 519 9925**

### **Santander Consumer UK (SCUK)**

- For any products that are provided by SCUK, you should contact them using the details below:



Administration Team  
Santander Consumer (UK) plc  
Santander House  
86 Station Road  
Redhill Surrey  
RH1 1SR



**0330 678 2808**

### **Banco Santander shares**

- Shares in the name of the deceased can either be transferred to a beneficiary or they can be sold.
- Please contact our Shareholder Services department for more information and guidance. You'll find contact details in the Useful Santander contacts section on page 16 of this guide.

# Business Banking or Corporate & Commercial Banking

Losing someone in your business can be very difficult. As well as the emotional aspect of coping with a death, you may also need to take care of financial matters for your business. We can help by giving you practical help with what to do next and what this means for your business.

## How you can notify us of a death:

- You can call our dedicated Bereavement Team on **0800 587 5870**. We're open Monday to Friday 8am to 6pm and Saturday 9am to 2pm.

If you're calling from abroad call us on **+44 01908 520814** – Option 3.

- Write to us at: Santander Bereavement Operations, Sunderland, SR43 4FJ .
- For Business Banking customers you can visit your local branch.
- For Corporate & Commercial Banking customers you can speak to your Relationship Team or call our Client Services Team on **0800 085 0937**.
- If you've already used one of the options on page 4 to contact us about personal accounts, you don't need to contact us separately about the business. We'll automatically check for Business Banking and Corporate and Commercial Banking accounts, and the relevant team will get in touch with you.

Businesses will need to get their own legal advice following a bereavement, but we've included some information over the next few pages on next steps we may take.

## What we'll ask you for:

When we're notified of the death, we may ask you for information so we can update our records. We'll need:

- for Business Banking customers only, a completed Bereavement Instruction Form.
- an original, a certified copy or photocopy of the death certificate. In some cases, we may be able to verify the registration electronically and won't need a death certificate.
- proof of your identity.

Once we're told of a death, the relevant teams will get in touch to explain the next steps and timescales. They'll ask you for anything else they might need. These will vary depending on the business type and accounts held.

## Information about different business entity types:

### Sole traders

- We'll restrict access to the accounts and cancel any standing orders, Direct Debits, cards and cheque books. We'll refund fees and charges applied after the date of death.
- If there's an outstanding credit balance in the account, we'll ask for closure instructions from the Executors or next of kin on a completed Bereavement Instruction form or Indemnity Form.

Where the total value of all account(s) is more than £50,000, a grant of representation is required.

### **Partnerships (Business Banking Customers)**

If the partnership has multiple remaining partners, the business account(s) will stay open unless we're asked to do otherwise.

If the partnership has only one remaining partner, you'll need to add a new partner to keep the account(s) open. We can't keep the account open with only one partner, so we may have to restrict access to it until you've added a new partner, or it's closed. We may ask you to provide:

- a completed change of details form
- full ID for the new account holder
- a new bank mandate.

Or, the remaining partner may want to consider opening a sole trader account. This is something that we could help with. Contact us if you'd like to discuss this option.

### **Partnerships (Corporate & Commercial banking customers)**

- All cards, cheque books and account tokens issued to the deceased will be restricted.
- We may ask you for further information. This may include a copy of any partnership agreement.
- If there are multiple remaining partners and the partnership agreement allows the partnership to continue, then account(s) will stay open unless you tell us to do otherwise.

- If you decide to add a new partner to the account(s), we'll need some ID and details for the new partner. Get in touch, and we'll let you know what you need to do.
- We may allow accounts to operate temporarily if you're winding down the partnership or if we need more information from you. But, if there's only one partner or no partners left, or the account signing rules can't be met, we'll need to restrict the accounts.
- If the partnership is dissolved but business will continue to operate, we may be able to help you to open an account for the new business. This could be a new sole trader account. If you want to transfer any balance from the partnership accounts to an account for the new business, we may ask you to complete an Indemnity Form.
- If there's an outstanding credit balance on the account, we'll ask for instructions. Depending on the circumstances, we may accept them from any remaining partners, Executors or next of kin. We may also ask for a completed Bereavement Instruction form or Indemnity Form. If Executors or next of kin can provide us with instructions and the total value of all accounts is more than £50,000, we'll need a grant of representation.

### **Limited companies**

- All cards, cheque books and account tokens issued to the deceased will be restricted.
- If there are multiple directors or shareholders, the account(s) will usually stay open. We'll restrict accounts if there's no one authorised to instruct the

bank under the account signing mandate. This includes where two signatories are needed but only one remains.

- If a sole director dies, a new director can be appointed by the shareholders. This can be done by the estate if there are no remaining shareholders. The business will need to get legal advice on appointing new directors.
- If new parties are to be added to accounts, we will provide details of the change of details form, identification and account signing mandate that are required.

### **Limited Liability Partnerships (LLPs)**

- All cards, cheque books and account tokens issued to the deceased will be restricted.
- Accounts for an LLP with multiple members will usually stay open. We'll restrict accounts if there's no-one authorised to instruct the bank under the account signing mandate. This includes where two signatories are needed but only one remains.
- If there's only one remaining LLP member, they may be able to appoint another. We usually don't let an account of an LLP with only one member to remain open for longer than 6 months. The business should get legal advice on appointing new members.
- You'll need to update Companies House if the deceased was a LLP member or if you add any LLP members. If you decide to add a new person to the account(s), we'll need some ID and details for the new member. Get in touch, and we'll let you know what you need to do.

### **Clubs, charities and unincorporated associations**

- All cards, cheque books and account tokens issued to the deceased will be restricted.
- There are many types of charity, club or unincorporated association. What happens when someone dies depends on the entity type and what role that person held. There may also be information in the constitution, articles of association, rulebooks or other governing documents. We may ask for more information about your entity type or to see copies of these documents.
- Depending on the entity type and specific circumstances, the accounts can usually stay open.
- We'll restrict accounts if there's no one authorised to instruct the bank under the account signing mandate. This includes where two signatories are needed but only one remains.
- If you decide to add someone new to the account(s), we'll need some ID and details for them. Get in touch, and we'll let you know what you need to do.

### **Information about lending facilities**

If the business has lending facilities, we'll work with you to deal with any outstanding debt or changes needed. Once we're notified of the death, we'll be in touch to explain the next steps.

## Inheritance tax, funeral costs and emotional support

### Help with inheritance tax

If an estate's total value is over the current inheritance tax threshold, it's usually subject to 40% inheritance tax. This can be mitigated through gifts or trusts.

- The estate usually doesn't owe inheritance tax on anything left to a spouse or civil partner if they have their permanent home in the UK.
- Normally, inheritance tax needs to be paid within six months of the end of the month in which the death occurred.
- In most cases, inheritance tax must be paid before the grant of representation is issued. If this happens, we can help by releasing funds held in the deceased's accounts. This doesn't include money held in investment accounts.
- Inheritance tax should be paid direct to HM Revenue & Customs (HMRC). For help with this, please ask in branch or call our Probate and Bereavement Team on **0800 587 5870**.
- For more information on inheritance tax, you can visit **gov.uk**, or call HMRC's inheritance tax helpline on **0300 123 1072**.

### Dealing with financial difficulties

Some people may face financial difficulties following the death of a loved one. To find out about how we and others may be able to help if you have money worries visit [www.santander.co.uk/financialdifficulty](http://www.santander.co.uk/financialdifficulty) for more information or to find the best number to call us on.

We know that sometimes it can be difficult to pay for the funeral. If the deceased had money in their accounts, we can release this to help.

- All we need is a copy of the funeral or florist invoice, along with the a certified copy of the death certificate, if we don't have it already.
- Just send it to our Bereavement Team at Santander Bereavement Operations, Sunderland, SR43 4FJ. We'll transfer funds straight to the funeral director or send a cheque. Alternatively, it can be uploaded on our Online Notification Form. You can also present it in branch.
- We'll only release money for the funeral directors or florist's bill. We won't release it to cover any other expenses.

### We're here to help

Losing someone close to you can be very difficult. More help and advice can be found at [santander.co.uk/bereavement](http://santander.co.uk/bereavement)

## Useful contacts for information and advice

### **Security and fraud**

Helping you to keep yourself safe at this difficult time is important to us. We take security seriously and have a wealth of information available to help protect you from fraud and scams. You can visit any Santander branch for more details or go to our online Security Centre at [santander.co.uk/personal/support/fraud-andsecurity/our-top-security-tips](https://santander.co.uk/personal/support/fraud-andsecurity/our-top-security-tips)

**The General Register Office**  
[gov.uk/general-register-office](https://gov.uk/general-register-office)  
[gov.uk/general-register-office-for-northern-ireland](https://gov.uk/general-register-office-for-northern-ireland)  
[nrscotland.gov.uk](https://nrscotland.gov.uk)

The government agency responsible for recording deaths. You can contact them to order a copy of the death certificate.

**HM Revenue and Customs (HMRC) –**  
[hmrc.gov.uk](https://hmrc.gov.uk)

This site gives practical advice relating to managing an estate with any implications such as tax, trusts, benefits and others. They also have a deceased estate helpline **0300 200 3300**.

**Directgov -** [gov.uk/browse/births-deaths-marriages/death](https://gov.uk/browse/births-deaths-marriages/death)

This site gives free legal information and advice on a wide range of topics including what to do if a will has not been made.

**The probate service –**  
[theprobateservice.org/](https://theprobateservice.org/)

This site gives guidance specifically on dealing with probate and inheritance tax.

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

This site gives free legal information and advice on a wide range of topics including what to do if a will has not been made.

**The bereavement register –**  
[thebereavementregister.org.uk](https://thebereavementregister.org.uk)

This service can help reduce the amount of direct mail being sent to the deceased's address.

**My lost account –**  
[mylostaccount.org.uk](https://mylostaccount.org.uk)

A free service to help find missing or lost accounts.

**Cruse bereavement care –** [cruse.org.uk](https://cruse.org.uk)

This site can help you to understand and cope with grief and provide support to other bereaved people. You can also ring them on their helpline **0808 808 1677** from Monday to Friday, 9.30am to 5pm.

**Samaritans –** [samaritans.org](https://samaritans.org)

A completely confidential service which you can phone on 116 123 or email at [jo@samaritans.org](mailto:jo@samaritans.org). They'll reply to your email within 24 hours.

**Child Bereavement Trust –**  
[childbereavement.org.uk](https://childbereavement.org.uk)

Provides information, training and specialised support when a child dies or a child is bereaved. You can ring them on **0800 028 8840** or contact them by email at [helpline@childbereavementuk.org](mailto:helpline@childbereavementuk.org)



**Probate Registry –  
[justice.gov.uk/search-will-probate](https://www.justice.gov.uk/search-will-probate)**

For application for powers to process the Will in England and Wales:

**Companies house  
[gov.uk/government/organisations/companies-house](https://www.gov.uk/government/organisations/companies-house)**


Contact Companies House to register new directors.

Please note: Santander is not responsible for the content or accuracy of external websites.


## Useful Santander contacts

### Santander Bereavement Centre

 **0800 587 5870**

 Santander Bereavement Operations  
Sunderland  
SR43 4FJ


### General enquiries

 **0330 9 123 123**

 [santander.co.uk](https://www.santander.co.uk)

 Visit a local Santander branch

### Shareholder Services

 **0371 384 2000**

Calls to this number are charged at 8p per minute plus network extras. Lines are open Monday to Friday 8.30am to 5.30pm (excluding UK public holidays). Callers from overseas should contact +44 (0) 121 415 7188.

### Santander Nominee Service

It provides UK residents a way of holding and managing their shares

Aspect House  
Spencer Road  
Lancing  
West Sussex  
BN99 6DA

# Glossary of terms

## **Beneficiary**

A person who inherits part or all of the estate.

## **Bereavement Instructions**

A form we give you that tells us how to handle the deceased's accounts.

## **Certified copy**

A copy of the original document that has been signed and verified by a solicitor/Santander branch.

## **Certificate of confirmation**

A document giving the authority to administer an estate in Scotland.

## **Companies House**

Companies House is the United Kingdom's registrar of companies and is an executive agency and trading fund of the UK government.

## **Customer representative**

A generic term for someone who is administering the estate.

## **Death certificate**

The legal document issued by the registry office after a death has been registered.

## **Estate**

All assets belonging to the deceased.

## **Executor**

A person appointed by a will to administer the estate.

## **Funeral invoice**

The bill to pay the funeral director. We need this to be able to release funds from the deceased's accounts to pay for the funeral.

## **Grant of letters of administration**

A document giving the authority to administer an estate where there is no will.

## **Grant of probate**

A document giving the authority to administer an estate in accordance with the will.

## **Grant of representation**

A collective term for the grant of probate, certificate of confirmation and the grant of letters of administration.

## **Inheritance tax**

A tax paid to HMRC on the estate of the deceased.

## **Intestacy rules**

Rules stating how the deceased's estate should be shared where there is no will.

## **Probate**

The right to manage the affairs of the deceased (in England, Wales and Northern Ireland).

## **Trustee**

The legal owner of a trust responsible for its administration.

## **Will**

The official document detailing the wishes of a person upon their death.

## Here to help

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Call in to any  
Santander branch



Visit [santander.co.uk](https://www.santander.co.uk)



Call our Bereavement  
Centre on **0800 587 5870**

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