

Bereavement Guide

We're here to help at this difficult time.



Contents

About this guide	03	How we can help	
What to do first	03	Help with inheritance tax	09
Getting in touch	04	Help with funeral costs	09
What happens next?		Helping you to cope with a bereavement	09
Accounts in sole name	05	Useful contacts	10
Products held in joint names	05	Useful Santander contacts	11
Product specific information		Glossary of terms	12
Credit cards	05		
Personal loans	05		
Current accounts	06		
Savings accounts	06		
Trustee accounts	06		
ISAs	06		
Inheritance ISA for the deceased's spouse/civil partner	06		
Santander investments	07		
Mortgages	07		
Death Notification Service	07		
Royal London endowments, pensions, bonds and insurance policies	07		
Aviva life and home insurance policies	08		
Paymentcare Mortgage			
Payment Protection Insurance	08		
Banco Santander shares	08		

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 will need to take to sort out any accounts held with us and hopefully answer any immediate questions you may have.

Above all please remember that we're here to help. You can call our dedicated bereavement centre on **0800 587 5870** (lines are open 8am to 7pm Monday to Friday and 9am to 2pm on Saturday), if calling from abroad +44 01908 520814 – Option 3, or you can write to us at: Bereavement Centre, PO Box 524, Bradford BD1 5ZH.

What to do first

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

Register the death	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.
Find out whether probate or confirmation is needed	<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. For Santander, this is required when the total value of all accounts held with us in the sole name of the deceased is more than £50,000.</p> <ul style="list-style-type: none">■ If there is a Will, you'll need to apply for a 'grant of probate'.■ If there isn't a Will, you'll need to apply for a 'grant of letters of administration'.■ In Scotland, both of the above are called a 'certificate of confirmation'.■ We use 'grant of representation' as a generic term to cover all of the above.

Getting in touch

You can either telephone us, notify us online, write to us, or visit your local branch to notify us of a death. Here is a summary of the items you'll need.

Proof of death	Either the original death certificate or a certified copy. It can also be an interim death certificate or coroners certificate.
Proof of your identification	For example a valid passport or an unexpired UK/EEA (or Switzerland) photocard driving licence.
Bereavement Form (Branch, Online, or Telephone)	<p>You will be asked to complete a Branch Bereavement Form if you notify us in branch.</p> <p>If you prefer to notify us online, you can do this by accessing our online form at santander.co.uk, Help & Support, 'What to do when someone dies'.</p> <p>If you notify us by telephone, we may ask to complete a telephone notification form - if we need this, we'll explain you can download it from our website at santander.co.uk/bereavement</p>
Bereavement Instructions Form (postal notifications only)	You should use this form if you want to notify us of a bereavement via post (instead of going into branch). It's an instruction form that confirms what you want us to do with the account(s). You can download it from our website at santander.co.uk/bereavement
Grant of Probate (Confirmation in Scotland) or Letters of Administration (if applicable)	You only need this if the total value of all accounts held with us in the sole name of the deceased is £50,000 or more.
Other payment support:	<p>If a funeral invoice is provided, where there are sufficient funds available in an account in the deceased's sole name, you can ask us to pay these costs from the deceased's account(s) straight to the Funeral Director.</p> <p>Following payment of the funeral invoice, or where you confirm the funeral costs have been or will be sourced by other funds, if there is an outstanding balance on a Santander Credit Card, Unsecured Personal Loan or Current Account, if you give us permission to do so, we can clear what we can of the outstanding balance(s) prior to the closure and release of funds. If you have requested for a funeral invoice to be paid, please be assured that we will release funds for this first, before clearing any debit balances.</p> <p>Please note: For any debit balance that remains outstanding, details will be passed to our Probate partners Phillips and Cohen, who may be in contact within 30 days to discuss if there are any funds in the estate to help repay the outstanding balance.</p>

We need these items so we can close/transfer ownership of any accounts belonging to the deceased. If you have these already, you can show them to us in a branch when you tell us about the death. Alternatively, you can send them to our Bereavement Centre (PO Box 524, Bradford BD1 5ZH) or visit one of our branches once you have them.

What happens next?

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

Accounts in sole name

Our Bereavement Centre will deal with and settle any accounts. If there are any outstanding queries about any accounts held, they will contact you.

We aim to release funds from all banking and savings accounts within 7-10 working days, after all documentation has been received. 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 all products held in joint names the account is amended into the name of the surviving party (except for Investment products – please see the Santander investments section for more details).

For joint mortgages and loans, please see the specific product information below for further details.

Product specific information

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 as they will be cancelled as soon as we are notified of the death. Interest charges are also frozen.
- We'll then contact you within 10 working days of receiving all the relevant documents.
- It may be possible to pay off any outstanding balance by claiming on Payment Protection Insurance if a valid policy was held. Where no policy is held we will contact the Executor/Administrator of the estate to discuss repayment.
- 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 are updated accordingly and the account continues to run as before. The account holder remains responsible for paying off the balance.

Personal loans

- For loans solely in the deceased's name, if there is Payment Protection Insurance, we can tell you how to make a claim to repay the loan. If not, the loan can be repaid from the estate.
- For loans in joint names, if the deceased was covered by Payment Protection Insurance, we can tell you how to make a claim to repay the loan. If not, the surviving account holder becomes responsible for the loan and can continue to make the usual repayments or repay the loan in full.
- 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 are closed upon notification of death and 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 continued payments.
- If the deceased had any future dated payments or pre-authorised recurring transactions e.g. subscriptions or services, whilst the account remains open, these could continue to be taken from the account unless alternative arrangements are made directly with the provider, or these are cancelled.
- 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.

Please note: if there is an outstanding balance on a Santander Credit Card, Unsecured Personal Loan or Current Account, we will clear what we can of the outstanding balance(s) prior to the closure and release of funds. If you would prefer we didn't do this, and if you'd like to settle the estate in an alternative way, or need the funds to pay for funeral costs please let us know when notifying us and we will explain the next steps.

Savings accounts

- Savings accounts in the sole name of the deceased are closed.
- Bond accounts held in the sole name of the deceased can either be closed, in which case the minimum received will be the initial deposit amount, or allowed to 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

- Where a trust deed is not held, the customer representative of the deceased trustee can elect to add a new trustee, leave the account in the operation of any remaining trustee(s) or transfer operation of the account to the beneficiary or request closure.
- If a trust deed is held, it should explain what should happen in the event of the death of a trustee.

ISAs

- Where 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, where 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
 - The third anniversary of the death of the account investor.

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 have its ownership transferred. If you'd like to transfer the underlying funds you can request this during the notification process – for postal notifications, tick the transfer ownership box in the Bereavement Instruction Form. For all other notifications, just let our adviser know that this is what you want to do.

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 value at the point the ISA wrapper is removed.

Where the APS limit is calculated at the date of death, and this entitlement is used, in full or part, or the additional allowance is transferred to another ISA provider, the spouse or registered civil partner will no longer be able to receive the APS limit value calculated at the point the ISA wrapper is removed.

We can let you know the value of your APS limit. Before we can provide any details, the death must have been registered with us and you will need to complete an ISA additional permitted subscription (APS) value request form. This form is available from any branch or from our dedicated bereavement centre on **0800 587 5870**.

Santander Investments

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

Mortgages

- Sole name – it's sometimes possible to pay off the mortgage using the proceeds of the estate or an insurance policy. Where this is not possible we need to know what you intend to do with the property. For example, if a beneficiary plans to live in it, we may be able to arrange for a new mortgage to be set up in their name, subject to affordability and approval. We may also be able to arrange for a repayment holiday if you need some time and breathing space to work out what to do next.
- If the mortgage is in joint names and it can't be paid off by an insurance policy, we can amend the account into the sole name of the surviving borrower providing the property was owned as a 'joint tenancy'. If, however, it was owned as 'tenants in common' we'll need instructions on how you would like to proceed.
- If you're not sure what to do or worried about an outstanding mortgage, please call us on **0800 587 5870** as we're here to help.

Death Notification Service

Santander is a member of the 'Death Notification Service' which is an external service that provides the ability to notify a number of financial services organisations about the death of a customer in one go.

What does this service offer?

- A free bereavement service operated on behalf of UK Finance member organisations.
- Open to anyone who wishes to notify one or more member organisations, that a customer has passed away.
- It is an additional service that sits alongside existing and bereavement notification services, already offered by banks and building societies.

- The service offered is notification only - once the relevant information has been submitted, the Death Notification Service will then notify the member organisations on your behalf.
- Each bank or building society will then contact the person dealing with the estate to inform on the next steps and support them in resolving the estate.

For more information on the service, visit <http://www.deathnotificationservice.co.uk>

Royal London endowments, pensions, bonds and insurance policies

- For any products that are provided by Royal London, you should write to them at **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 your relationship to the deceased.

Please note that where policies are in excess of the amounts below, you'll also need a small estates form and a certified copy of the Will or grant of probate (also called grant of representation):


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


For help or further information, just call Royal London on **0345 741 3002**.


Once they receive the above information, Royal London will tell you 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 015 1142**
(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 Centre.

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

 **0800 085 1759**

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 11 of this guide.

How we can help

Help with inheritance tax

If an estate's total value is greater than the current Inheritance Tax Threshold, then it is subject to 40% inheritance tax, unless appropriately mitigated through gifts or trusts.

- The estate usually doesn't owe inheritance tax on anything left to a spouse or civil partner who has 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 you find yourself in this situation, we can help by releasing funds held in the deceased's accounts (excluding investment accounts).
- The inheritance tax is payable direct to HM Revenue & Customs (HMRC). For help with this, please ask in branch or call our Probate and Bereavement Centre on **0800 587 5870**.
- For more information on Inheritance Tax, you can visit www.gov.uk, or call HMRC's inheritance tax helpline on **0300 123 1072**.

Help with funeral costs

We know that sometimes it can be difficult to pay for the funeral, but if the deceased had funds in their accounts, we can release these in order to help.

- All we need is the original funeral invoice, along with the original or a certified copy of the death certificate, if we don't have it already.
- Just bring this into branch or send it to our Bereavement Centre (Bereavement Centre, PO Box 524, Bradford BD1 5ZH) and we'll transfer funds straight to the Funeral Director or issue a cheque.
- Please note that any money we release from the deceased's accounts for this purpose is only for the funeral director's bill and won't cover any other expenses.

Helping you to cope with a bereavement

If you need support or information on coping with loss or bereavement, visit <https://www.mariecurie.org.uk/help/bereaved-family-friends> which contains practical information and contact information if you'd like to speak to someone.

Useful contacts for information and advice

Security & Fraud

Helping you at this difficult time and supporting you to keep yourself safe is important to us. We take security and fraud 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 access our online Security Centre at <https://www.santander.co.uk/help-support/security-centre/keeping-yourself-secure>

The Probate Service – www.probate.co.uk

This site gives guidance specifically on dealing with probate and inheritance tax, you can also download documents from this website.

HM Revenue and Customs (HMRC) – www.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 – www.direct.gov.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.

Citizens Advice Bureau – www.nacab.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 – www.the-bereavement-register.org.uk

This service can help reduce the amount of direct mail being sent to the address of a person who's died.

Lost Accounts – www.mylostaccount.org.uk

A free service to help find any missing or lost accounts.

Cruse Bereavement Care –

www.crusebereavementcare.org.uk

This site gives you the opportunity 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 9:30am to 5:00pm Monday to Friday.

Samaritans – www.samaritans.org

A completely confidential service available via email jo@samaritans.org and telephone on **116 123** for any type of emotional distress.

National Association of Widows – www.widows.uk.net

A supportive association for both men and women who have lost their partners through bereavement.

Child Bereavement Trust – www.childbereavement.org.uk

Provides information, training and specialised support when a child dies or a child is bereaved. You can ring them on **01494 568900** or contact them by email at support@childbereavement.org.uk

The General Register Office www.gro.gov.uk or www.gro-scotland.gov.uk

PO Box 2, Southport, PR8 2JD or New Register House, 3 West Register Street, Edinburgh EH1 3YT (Scotland)

Probate Registry www.justice.gov.uk/courts/probate

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

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

Useful Santander contacts

Santander Bereavement Centre



0800 587 5870

(lines are open 8am to 7pm Monday to Friday and 9am to 2pm on Saturday)



PO Box 524
Bradford
BD1 5ZH

General enquiries



0800 030 4321



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
Aspect House
Spencer Road
Lancing
West Sussex
BN99 6DA

BISL



0344 209 0493

(Home Insurance policy number that starts 11 or 12)

Here to help



Call in to any Santander branch



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



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

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.

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 both the grant of probate 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.

Santander is able to provide literature in alternative formats. The formats available are: large print, Braille and audio CD. If you would like to register to receive correspondence in an alternative format please visit [santander.co.uk/alternativeformats](https://www.santander.co.uk/alternativeformats) for more information, ask us in branch or give us a call.

The Santander Nominee Service is sponsored by Santander and operated by Equiniti Financial Services Limited. Equiniti Financial Services Limited is part of the Equiniti group of companies whose registered offices are Aspect House, Spencer Road, Lancing, West Sussex, BN99 6DA, United Kingdom. Equiniti Financial Services Limited is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales No. 6208699. FCA No. 468631.

Santander UK plc. Registered Office: 2 Triton Square, Regent's Place, London, NW1 3AN, United Kingdom. Registered Number 2294747. Registered in England and Wales. www.santander.co.uk. Telephone 0800 389 7000. Calls may be recorded or monitored. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 106054.