

Bereavement instruction form

- postal notifications only



Santander Bereavement Operations,
Sunderland,
SR43 4FJ
Telephone: 0800 587 5870

Completing this form. Please fill in the form using block capitals and black ink. Tick any boxes which apply.

Santander can provide literature in alternative formats. The formats are: large print, braille and audio CD. If you'd like to register to receive correspondence in an alternative format please visit santander.co.uk/alternativeformats. For more information, ask us in branch or give us a call. If you are deaf, have hearing loss or speech loss, please use Relay UK at relayuk.bt.com. This is a free service that can help you communicate over the phone. If you're using British Sign Language (BSL) and would like to use video relay, you can learn more at santander.co.uk by searching 'accessibility'.

Use this form if you're letting us know about the death of a customer by post and you want to:

- close the deceased's account(s), or
- transfer the ownership of an investment product into someone else's name.

Where there's a joint account, we'll remove the deceased name and transfer to the surviving account holder. Joint investments aren't automatically transferred to the surviving account holder (see section 5).

We'll only be able to close business accounts held by the deceased as a sole trader. For other business types, a new signatory might need to be added so the accounts can continue to operate. Please visit santander.co.uk/business or gov.uk for further information.

If you have any questions when completing the form, you can call our dedicated bereavement team on **0800 587 5870**. Lines are open Monday to Friday, 8am to 6pm and Saturdays 9am to 2pm.

Once you've filled out this form, send it to the address at the top of this page. You'll also need to include a photocopy of the death certificate and a photocopy of proof of your identification (e.g. a valid passport or driving licence). You can also provide us with the funeral invoice if you'd like us to pay these costs from the deceased's account(s).

If you're telling us about Business Banking or Corporate Banking customers only, please complete sections 1,2,3,4,5D,6,7,9.

1 Details of the deceased customer

Please tick if you need to tell us about the death of more than 1 customer. If so, separate forms will need to be completed for each customer. ☐

Title

Mr ☐ Mrs ☐ Ms ☐ Miss ☐
Mx ☐ Other ☐

Date of birth (DD MM YYYY)

Date of death (DD MM YYYY)

First name

Middle name

Surname

Other, including any previous names such as maiden name

Address

Postcode

Previous address

Postcode

2 Customer representative details

If there are more than 2 customer representatives, please add their details on another Bereavement Instruction form.

First customer representative

Title

Are you an existing Santander customer? Yes ☐ No ☐

Mr ☐ Mrs ☐ Ms ☐ Miss ☐

Mx ☐ Other ☐

First name

Middle name

Surname

Second customer representative

Title

Are you an existing Santander customer? Yes ☐ No ☐

Mr ☐ Mrs ☐ Ms ☐ Miss ☐

Mx ☐ Other ☐

First name

Middle name

Surname

2 Customer representative details (continued)

Other names you're known by and often use. But not nicknames.
Please enter title, first name, and surname

Date of birth (DD MM YYYY)

Permanent residential address

Postcode

Nationality

Telephone number

Email address

Other names you're known by and often use. But not nicknames.
Please enter title, first name, and surname

Date of birth (DD MM YYYY)

Permanent residential address

Postcode

Nationality

Telephone number

Email address

3 Solicitor's details (if applicable)

Name of firm

Address

Postcode

Contact name

Telephone number

4 Closure indemnity or probate

This section must be completed by the customer representative if the total amount invested in banking, savings, and investments (excluding joint holdings) is £50,000 or less in total.

Please tick 1 of the boxes below to confirm the capacity in which you (or if more than 1 customer representative, all of you) will be acting. Grant of Probate or Letters of Administration (Certificate of Confirmation in Scotland) is required where the value of the holdings is over £50,000.

- ☐ Probate is required (move to section 5)
- ☐ Probate isn't required (Complete this section)
- ☐ Don't know (complete this section although Probate might still be required)
- ☐ By signing this form below, you're confirming that you're entitled to act as a customer representative on behalf of the estate.

Please note: You only need to sign below if the account balances are £50,000 or less in total.

Balances can only be (i) paid on closure of accounts to the customer representatives signing below in this Section 4 or ii) transferred (in the case of Investment accounts only) to the person or persons named in section 8.

On behalf of the Estate of the Late (Deceased customer's full name)

Payment release

I/we authorise you to close all Santander UK plc accounts held in the sole name of the above-named deceased (or to transfer ownership of investment accounts if applicable).

Where I/we request that ownership of an investment account(s) is transferred to a beneficial owner or joint beneficial owners, they must agree to the Investments Terms & Conditions and Data Protection Statement before the transfer can take place. Santander UK Plc will issue a separate application form to the new owner(s) which must be signed and returned.

Warranties supporting the indemnity

By signing below, I/we confirm or agree to the following:

- ☐ I am/we are the deceased's customer representative(s).
- ☐ I am/we are entitled, either solely or with others, to the balance(s) in the late customer's account(s) with Santander UK plc.
- ☐ Where any other beneficiaries are entitled to a share of these funds I/we confirm I/we have their consent to give instructions on behalf of the deceased customer's estate.
- ☐ I/we accept the Data Protection Statement.

Personal indemnity

I/we give this indemnity in my/our capacity as customer representative(s) acting on behalf of the above named deceased.

I/we will be responsible for any losses and/or costs which Santander UK plc may incur as a result of (i) acting on my/our instructions in relation to any payment or transfer of monies; or (ii) another person being entitled to a share of any monies paid or transferred.

I/we agree to reimburse Santander UK plc for any losses or costs incurred.

4 Closure indemnity or probate (continued)

First customer representative details

Full name

Signature

Date (DD MM YYYY)

Second customer representative details

Full name

Signature

Date (DD MM YYYY)

5 Details of account(s) the deceased held with Santander

- Don't list joint accounts which aren't investments. These will transfer to the surviving joint account holder(s).
- All accounts held solely in the deceased's name, except savings bonds and investments, must be closed. Bond accounts can stay open until maturity. See section B for savings bonds and C for investments.
- We'll use the information you provide to look for accounts. If we find any we'll get in touch with you to arrange the next step.
- If the deceased had any future dated payments or recurring transactions set up e.g. subscriptions or services, they could continue to be taken from the account until it's closed. You might be able to change or cancel them by speaking to the relevant company.
- If the deceased received any regular credits from the Department of Work and Pensions such as benefits, state pension, the Customer Representative(s) are responsible for settling the estate. They should contact the Department for Work and Pensions to understand if payments need to be repaid. If you need support with this, we can provide statements or information on any payments made into a Santander account - just call us on **0800 5875870**.

A) Banking and savings accounts, including cash ISAs, held in the sole name of the deceased (don't include bonds, investments and Investments ISAs here)

When we receive the death certificate, all banking and savings accounts will be blocked and no money can be taken out (other than for funeral or florist invoices). It usually takes up to 3 working days for us to get the form, so any Direct Debits due in this time will still be taken.

Sort code	Account number	Sort code	Account number
1 <input type="text"/>	<input type="text"/>	4 <input type="text"/>	<input type="text"/>
2 <input type="text"/>	<input type="text"/>	5 <input type="text"/>	<input type="text"/>
3 <input type="text"/>	<input type="text"/>	6 <input type="text"/>	<input type="text"/>

B) Savings bonds

Savings bonds can either stay open in the deceased's name until maturity or be closed. Some bonds provide a bonus on maturity, which might be lost if the bond is closed beforehand.

If you want to close all of the bonds below, please tick this box.

Close all ☐

Sort code	Account number		
1 <input type="text"/>	<input type="text"/>	Close <input type="checkbox"/>	Keep open until maturity <input type="checkbox"/>
2 <input type="text"/>	<input type="text"/>	Close <input type="checkbox"/>	Keep open until maturity <input type="checkbox"/>
3 <input type="text"/>	<input type="text"/>	Close <input type="checkbox"/>	Keep open until maturity <input type="checkbox"/>

C) Investment accounts (including investments ISAs)

- Investments can be closed or the ownership of most types of investments can be transferred into someone else's name but not the ISA.
- Please make sure all of the deceased's investment contract numbers are listed below. We can't do anything without these.
- Investments can't be reinstated if you tell us to close them.
- You can find out more about the options at santander.co.uk/personal/savings-and-investments/investments before making a decision. If you're unsure, please speak to an independent financial adviser.

Please enter details of any investments below and tick whether they're to be closed or transferred. If you want all investments to be closed, tick the 'Close All' box.

Close all ☐

Account number	Transfer ownership		Investment type (if known)
	Close		
1 <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
2 <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
3 <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

If any of the investments are to be transferred into someone else's name, please make sure you also complete Section 8 of this form.

5 Details of account(s) the deceased held with Santander (continued)

D) Other accounts

For all other accounts, the teams directly responsible for them will get in touch to discuss your options.

Please note that shares, building or contents insurance and life insurance are administered by third parties.

Please indicate any other types of accounts held in the deceased's name

Credit card ☐ Building or contents insurance ☐ Shares ☐
Life insurance ☐ Unsecured personal loan ☐ Business Banking ☐ Corporate and Commercial ☐

If there's a balance outstanding on a Santander credit card, unsecured personal loan or current account, we can use credit balances held in any accounts in the deceased customer's sole name to reduce or clear this debt. Please tick the box below to let us know whether you're happy for us to do this. Before you make a decision, you should contact the Department for Work and Pensions to understand if any payments need to be repaid. Go to [gov.uk](https://www.gov.uk) for more information.

Yes ☐ No ☐

If you ask for a funeral invoice to be paid, please be assured that we'll always release the money for that, before clearing any outstanding balances.

Please note: If any balance remains outstanding, we'll pass details to our probate partners Phillips and Cohen. They'll usually contact you within 30 days to discuss if there is any money in the estate to help repay the outstanding balance.

Does the deceased customer have a mortgage?

Yes ☐ No ☐ Not sure ☐

If yes, please complete the following questions. Otherwise, please go to section 6

Is there anyone living in the property?

Yes ☐ No ☐

Is the property?

Rented ☐ Residential ☐ Not sure ☐

If the property is rented, please answer the following questions:

What date does the tenancy agreement end (if applicable)?

Date (DD MM YYYY) Not sure ☐

You'll need to send us a copy of the tenancy agreement (you can do this at a later date if necessary).

Is the mortgage in joint names?

Yes ☐ No ☐

If in joint name, please check your payment arrangements. If the Direct Debit is paid from a sole account in the deceased customers name, it'll be cancelled. You'll need to arrange for a new Direct Debit to be set up.

Depending on how the property is owned, you might need to provide a Grant of Probate or Letter of Administration (Certificate of Confirmation in Scotland). Our specialist team will be in contact with you to discuss this.

We're committed to treating you sympathetically if you're having difficulties, and we'll always do our best to help if you're having problems with your finances.

If the mortgage isn't held in joint names, you'll need to provide Grant of Probate before you can let us know your intentions for the mortgage. Mortgage payments can be maintained for up to 9 months whilst Grant of Probate is obtained, but there's no obligation to do so.

The mortgage team will be in contact with more information. Please note, the mortgage can't stay open in the deceased customer's name indefinitely.

How many people over the age of 18 are living in the property?

Please fill out this section for anyone living at the property who is over 18:

First person living in the property:

Title

Mr ☐ Mrs ☐ Ms ☐ Miss ☐

Mx ☐ Other ☐

First name

Last name

Relationship to the deceased (this could be a related family member, husband, wife, civil partner or their child, friend).

Time living at address Year(s) Month(s)

Second person living in the property:

Title

Mr ☐ Mrs ☐ Ms ☐ Miss ☐

Mx ☐ Other ☐

First name

Last name

Relationship to the deceased (this could be a related family member, husband, wife, civil partner or their child, friend).

Time living at address Year(s) Month(s)

If you need to add another person, please call our dedicated bereavement team on **0800 587 5870**.

We understand that all customers have different circumstances or needs, and we'd like to understand any additional assistance or any other factors that you think we should know about.

Please enter any additional information below.

<input type="text"/>
<input type="text"/>
<input type="text"/>

6 Funeral invoices

Do you want us to pay the funeral or florist bill with the money from the deceased customer's account(s)?

Yes ☐ No ☐ Not sure ☐

Money can only be taken from accounts held in the sole name of the deceased (including sole trader accounts). Money from investments can't be used to pay funeral bills. If you're not ready to provide this information, you can contact us to make payment at a later date, providing accounts remain open in the name of the deceased.

Please note: if a funeral or florist invoice is provided and there's enough money available in an account in the deceased's sole name, we'll pay the Funeral Director or florist directly. Once any funeral costs have been paid, we'll use money left in the account(s) to clear any outstanding balance on Santander credit cards, unsecured personal loans or bank accounts, if you provide us with permission (on page 4). After that, we can close the accounts and release any remaining money.

7 Payment instructions

Please tick an option below and enter details of how you'd like the money to be paid (once the funeral bills have been paid - if applicable). We can't provide any payment in cash. Money can only be released to the representative(s) that have completed this form or to a solicitor's firm (only applicable if solicitors have been instructed to deal with Santander directly).

A) ☐

Transfer to existing Santander savings or current account

(Please note we can't transfer into an ISA or Bond as these products can contain restrictions on deposits.)

Account name (of the customer representative)

Sort code

Account number

B) ☐

Transfer to external account

Name of bank or building society

Account name (of the customer representative)

Sort code

Account number

C) ☐

Cheque

Cheque payee name

D) ☐

Donate to charity

If the balance on the account(s) is under £10, we can arrange for the account(s) to be closed, and balance sent to Santander's Charity of the Year.

8 Transfer of ownership of investments – ONLY COMPLETE IF THE OWNERSHIP OF AN INVESTMENT IS TO BE TRANSFERRED INTO SOMEONE ELSE'S NAME.

Complete this section with the details of all new owners(s). This section must be completed by all new owners, including customer representatives. You can find out more about the options at santander.co.uk/personal/savings-and-investments/investments before making a decision. If you're unsure, please speak to an independent financial adviser.

First customer

Are you an existing Santander customer? Yes ☐ No ☐

Title

Mr ☐ Mrs ☐ Ms ☐ Miss ☐

Mx ☐ Other ☐

First name

Middle name

Surname

Other names you're known by and often use. But not nicknames.
Please enter title, first name, and surname

Date of birth (DD MM YYYY)

Second customer (if applicable)

Are you an existing Santander customer? Yes ☐ No ☐

Title

Mr ☐ Mrs ☐ Ms ☐ Miss ☐

Mx ☐ Other ☐

First name

Middle name

Surname

Other names you're known by and often use. But not nicknames.
Please enter title, first name, and surname

Date of birth (DD MM YYYY)

8 About you (continued)

Permanent residential address

Postcode

How long have you lived at this address? (YY MM)

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Where would you like your post sent?
(if different from your home address)

Postcode

Nationality

--

Dual nationality

--

Country of residence

--

Country of birth

--

Country of fiscal residence (i.e. the country in which you are currently resident and employed)

--

Countries in which you are a tax contributor due to citizenship or residence conditions (please list all countries)

Permanent residential address

Postcode

How long have you lived at this address? (YY MM)

--	--	--	--

Where would you like your post sent?
(if different from your home address)

Postcode

Nationality

--

Dual nationality

--

Country of residence

--

Country of birth

--

Country of fiscal residence (i.e. the country in which you are currently resident and employed)

--

Countries in which you are a tax contributor due to citizenship or residence conditions (please list all countries)

9 Data Protection Statement

Introduction

This data protection statement sets out how you'll use my personal data. My personal data is data which by itself or with other data available to you can be used to identify me. You are Santander UK plc, the data controller. I can contact your Data Protection Officer (DPO) at Data Protection Officer, Santander, Sunderland, SR43 4GP if I have any questions.

Where there are two or more people named on this form, this data protection statement applies to each person separately.

The types of personal data you collect and use about me

You will use my information to manage my Bereavement Notification. The personal data you use may include:

- Full name and personal details including contact information (e.g. home address, email address, home and mobile telephone numbers);
- Date of birth and/or age;
- Family, lifestyle or social circumstances if relevant (e.g. relationship to the deceased); and
- Information on other people named on the account. I understand I must have their authority to provide their information to you and I must share this data protection statement with them and details of what I've agreed on their behalf.

You may record calls, email, text messages and social media messages or other communications in relation to my dealings with you as permitted legally.

Using my personal data: the legal basis and purposes

Information about me is required to process my bereavement notification, in order to carry out the **contractual requirements** between the deceased person and Santander. This includes updating your records, tracing my whereabouts to contact me about the deceased accounts. You may sometimes need to disclose my personal data because of a **legal or regulatory responsibility**, or where you have my consent. If I give you my **consent** I understand that I'm free at any time to change my mind. You'll tell me if providing some personal data is optional, including if you ask for my consent to process it. In all other cases I must provide my personal data so you can process my notification. You will not collect any personal data from me that you do not need in order to process my notification.

Where I request that ownership of an investment account(s) is transferred, before the transfer can take place the new owner(s) will need to complete a separate application form that will include a Data Protection Statement (which sets out how their personal data may be used).

Where I request the closure of Santander accounts you will carry out checks to ensure that I am entitled to close the account(s). This will include:

- Checking and sharing information from fraud prevention agencies, to verify my identity and make fraud prevention and anti-money laundering checks as necessary;
- To comply with legal and regulatory requirements and related disclosures;
- For the establishment and defence of legal rights;
- For activities relating to the prevention, and for the detection and investigation of crime.

9 Data Protection Statement (continued)

This processing is necessary to comply with your **legal obligations**.

You will also process my personal data for your own **legitimate interests** or those of other persons and organisations. You will do this for the purposes of:

- Good governance, accounting, and managing and auditing your business operations; and
- To monitor emails, calls, other communications, and activities relating to my dealings with you.

Sharing and using my personal information

Subject to applicable data protection law you may share my personal data with:

- The Santander group of companies*, your associated companies in which you have shareholdings, and with sub-contractors and other companies or persons acting on your behalf;
- Your legal and other professional advisers, including your auditors;
- Fraud prevention agencies, credit reference agencies, and debt collection agencies where necessary when you register me as a legal representative and/or owner and as part of the account transfer of ownership process and ongoing account or service management;
- Other organisations via shared databases;
- Government bodies, regulators, agencies and courts in the UK and overseas to comply with legal requirements, and for the administration of justice (including disclosing my personal information to tax authorities in other countries, or with HMRC who may share the information with the other tax authorities if you believe that I may have tax obligations in another country);
- Other parties connected with the deceased account, for example guarantors; or if the deceased had a joint account, sharing information in such circumstances with other people named on the application may be necessary (for example transactions made by me will be seen by the other account holder);
- Market research organisations to assist you in improving your products or services; and
- Anyone else where you have my consent or as required by law.

Identity verification and fraud prevention checks

The personal data you've collected from me will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify my identity. If fraud is detected, I could be refused certain services, finance or employment in future. You may also search and use your internal records for these purposes. Further details on how my personal data will be used by you and these fraud prevention agencies, and my data protection rights, can be found in the 'Using My Personal Data' booklet.

International transfers

My personal data may be transferred outside the UK and the European Economic Area. While some countries have adequate protections for personal data under applicable laws, in other countries steps will be necessary to ensure appropriate safeguards apply to it. These include imposing contractual obligations of adequacy or requiring the recipient to subscribe or be certified with an 'international framework' of protection. Further details can be found in the 'Using My Personal Data' booklet.

Criteria used to determine retention periods

The following criteria are used to determine data retention periods for my personal data:

- **Retention in case of queries.** You'll retain my personal data as long as necessary to deal with my queries;
- **Retention in case of claims.** You'll retain my personal data for as long as I might legally bring claims against you; and
- **Retention in accordance with legal and regulatory requirements.** You'll retain my personal data after my account, policy or service has been closed or has otherwise come to an end based on your legal and regulatory requirements.

My rights under applicable data protection law

My rights are as follows (noting that these rights don't apply in all circumstances):

- The **right to be informed** about your processing of my personal data;
- The right to have my personal data **corrected if it's inaccurate** and to have **incomplete personal data completed**;
- The right **to object** to processing of my personal data;
- The right **to restrict processing** of my personal data;
- The right **to have my personal data erased** (the 'right to be forgotten');
- The right **to request access** to my personal data and information about how you process it;
- The right **to move, copy or transfer my personal data** ('data portability'); and
- Rights in relation to **automated decision making** including profiling.

I have the right to complain to the Information Commissioner's Office. It has enforcement powers and can investigate compliance with data protection law: ico.org.uk.

For more details on all the above I can contact your DPO or request the 'Using My Personal Data' booklet by asking for a copy in branch or online at santander.co.uk.

Data anonymisation and aggregation

My personal data may be converted into statistical or aggregated data which can't be used to identify me, then used to produce statistical research and reports. This aggregated data may be shared and used in all the ways described above.

*Group companies

For more information on the Santander group companies, please see the 'Using My Personal Data' booklet.

