Bereavement Guide

What you need to know.
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About this guide

Losing someone close to you can be very difficult. In addition to the emotional upheaval of coping with a death, you may also need to take care of the practical matters. This guide has been put together to help you deal with any accounts that the deceased held with us.

If you have any questions, or there is anything you are unsure of, we are here for you. Our dedicated bereavement centre can be reached on 0845 600 6025 to help you through this difficult time. You can also reach them by post at: Probate and Bereavement Centre, PO Box 524, Bradford BD1 5ZH.

What to do first

Before we can carry out your instructions on the deceased’s accounts, there are a few things you will need to have prepared.

<table>
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<th>Register the death</th>
<th>This should be done at the registry office closest to where the death occurred. The registry office will issue you with the death certificate.</th>
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<td>Obtain the Will</td>
<td>Having the most up to date Will is important as it states the wishes of the deceased and names the executors. The executors are the named persons responsible for carrying out these wishes.</td>
</tr>
<tr>
<td>Establish whether probate is required</td>
<td>‘Probate’ refers to the right to manage the affairs of the deceased. <strong>For Santander, this is required when the total value of all accounts held with us in the sole name of the deceased is greater than £25,000.</strong></td>
</tr>
<tr>
<td></td>
<td>- If there is a Will, you will need to apply for a ‘grant of probate’.</td>
</tr>
<tr>
<td></td>
<td>- If there is no Will, you will need to apply for a ‘grant of letters of administration’.</td>
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<tr>
<td></td>
<td>- In Scotland, both of the above are referred to as a ‘certificate of confirmation’.</td>
</tr>
<tr>
<td></td>
<td>We refer to these as the ‘grant of representation’, a generic term that covers all of the above.</td>
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What you will need

Below is a summary of the items you require.

<table>
<thead>
<tr>
<th>Item</th>
<th>Details</th>
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<tbody>
<tr>
<td>Death certificate</td>
<td>This needs to be either the original or a certified copy.</td>
</tr>
<tr>
<td>Proof of your identification</td>
<td>For example a valid passport, driving licence or UK issued debit/credit card.</td>
</tr>
<tr>
<td>Probate &amp; Bereavement Instructions</td>
<td>Any of our branches can provide you with a form that instructs us how to handle any accounts. It can also be downloaded from our website at <a href="http://www.santander.co.uk/bereavement">www.santander.co.uk/bereavement</a>.</td>
</tr>
<tr>
<td>Grant of representation (if applicable)</td>
<td>Only required if the total value of all accounts held with us in the sole name of the deceased is greater than £25,000.</td>
</tr>
<tr>
<td>Copy of the Will (if applicable)</td>
<td>If a Will exists, a copy is required to determine the executors of the deceased's estate. However, this will not be required if grant of representation has been obtained and provided.</td>
</tr>
</tbody>
</table>

These items are required in order to be able to close/transfer ownership of any accounts belonging to the deceased. If you have these items already, they can be presented to us in branch upon notifying us of a death. Alternatively, you can send them to our Probate and Bereavement Centre (PO Box 524, Bradford BD1 5ZH) or you can return to one of our branches when you are in possession of them.

What happens next?

As long as you have provided the relevant documents to us, nothing else is required.

If all accounts are banking or savings products (excluding bonds and ISAs) and the combined total balance is £25,000 or less, then the accounts can be fully closed in one of our branches and any funds can be released immediately.

If the deceased held any other accounts, or if the combined total balance of all accounts exceeds £25,000, it will be referred to our Probate and Bereavement Centre who can finalise the settlement. If there are any outstanding queries regarding the account, our Probate and Bereavement Centre will contact you. We aim to release the funds held from banking and savings accounts within 10 working days. For all other products, the teams directly responsible for them will be in contact with you to arrange their closure or amendment.
Product specific information

Products held jointly
- For all products held jointly, the surviving account holder automatically becomes the sole account holder (except for Investment products. Please see the Santander Asset Management (SAM) Investments section, below for more details). In order to make this change, all we need is the death certificate and account numbers.

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

Bank accounts
- Sole bank accounts are closed upon the death of the account holder, and any balance can be released by transfer to another bank account or by cheque.

- We are required by law to stop any Direct Debits or standing orders so please ensure other arrangements are made for items that require a continued payment.

- 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
- Sole savings accounts are closed upon the death of the account holder.

- 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.

Trustee accounts
- If the deceased was a trustee on any accounts, the balance is not included in their total holdings.

- A new trustee can be appointed, or the money can be released to the person it was being held for.

ISAs
- Upon the death of the account holder, ISAs cease to be tax efficient and must be closed.

- For Investments ISAs it is possible to transfer the underlying funds into the name of another person; however the account itself cannot have its ownership transferred and must be closed. Please note: the tax efficient status of the ISA will cease on the date of death. If you would like to transfer the underlying funds, please indicate this by ticking the transfer ownership box in section 6c of the Probate & Bereavement Instructions form.

Santander Asset Management (SAM) 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 days to transfer ownership. Requests to cash in will be processed at the next valuation point (usually at 12 noon each working day) after we receive your instructions.

Credit Cards
- For credit cards where the deceased is the main card holder, interest is frozen and all payments will be stopped.
- We will contact you within 10 working days of receiving all the relevant documentation, details of which can be found on page 4 of this guide.
- The balance can be paid off by Payment Protection Insurance, if applicable, or by the estate. If there were additional card holders on the account, they can then apply for a credit card in their own name.
- If the deceased was an additional card holder, they are removed and the account continues to run as before. The account holder remains responsible for paying off the balance.

Mortgages
- If a mortgage cannot be paid off from the estate or via an insurance policy, we need to know what you intend to do with the property. For example, if a beneficiary plans to live in it, we could arrange for a new mortgage to be set up in their name.
- We could also arrange for a payment holiday, to give you enough time and breathing space to work out what to do next.
- For a joint mortgage, if it cannot be paid off by an insurance policy, we can, where the property was held on a Joint Tenancy basis, change the account to the sole name of the surviving borrower. However, where the property was held by the deceased and the surviving borrower on a Tenants in Common basis, we will require instructions as to how to proceed (The position is similar for joint mortgages relating to Scottish properties).

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, we can arrange with you for the loan to 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 are concerned about an outstanding loan, please come in and see us so we can discuss the best possible solution for you.

Royal London Endowments, Pensions, Bonds and Insurance Policies
- For any accounts that are provided by Royal London, you should write to them direct at 301 St. Vincent Street, Glasgow G2 5PB. They require you to send them...
the original or certified copy of the death certificate, your details and your relationship to the deceased. For policies in excess of £15,000, grant of representation is required.

- For help or further information, you can contact Royal London on 0845 741 3002. Upon the receipt of the above information, Royal London will advise you on the available options or any further requirements.

Aviva Life Insurance Policies
- For any life insurance policies that are provided by Aviva, you should contact them directly.
- To make a claim on Life Insurance, Life and Critical Illness Insurance or Over 50’s Life Assurance policy, please call Aviva on 0800 015 1142.
- For Income Protection Insurance policies, please call 0800 158 3103.
- The postal address is: Aviva, PO Box 520, Norwich NR1 3WG.

Paymentcare Mortgage Payment Protection Insurance
- Policies solely in the deceased’s name are cancelled upon death.
- Policies held in joint names can be continued in a sole name or cancelled.
- These policies are handled by our Probate and Bereavement Centre within 10 working days.

Legal & General Products
- For any products that are provided by Legal & General, you should contact them directly.
- To contact them via phone, please call 0800 027 5400.
- The postal address is: Legal & General, Retail Investments, Customer Services, PO Box 1004, Cardiff CF24 0YS.

Home Insurance
- Home insurance policies can be transferred or cancelled. These policies are handled within 10 working days of our Probate and Bereavement Centre receiving your information.
- Additional information will be requested regarding the future intention of the property in order that your security and protection are maintained.

Banco Santander Shares
- Shares can be transferred into a beneficiary’s name or can be sold.
- Our Shareholder Services department handles all issues relating to shares and can be called on 0871 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. They can explain the requirements to you and send out the relevant documents for completion.
- You can also write to them at: Santander Nominee Service, Aspect House, Spencer Road, Lancing, West Sussex BN99 6DA.
Help with inheritance tax

If an estate’s total value is greater than £325,000, then it is subject to inheritance tax. Anything above this amount is subject to 40% inheritance tax unless left to a spouse or civil partner or appropriately mitigated through gifts or trusts. Normally, inheritance tax is due 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 up to 90% of the funds held in the deceased’s accounts to pay for inheritance tax (excluding investment accounts). This is payable direct to HM Revenue & Customs (HMRC). For help with this, please ask in branch or contact our Probate and Bereavement Centre on 0845 600 6025. For more information on Inheritance Tax, you can visit www.hmrc.gov.uk, or call HMRC’s inheritance tax helpline on 0845 302 0900.

Help with funeral costs

We understand that it can often 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 together with the original or a certified copy of the death certificate if not already supplied to us. Bring this into branch or send it to our Probate and Bereavement Centre (Probate and Bereavement Centre, PO Box 524, Bradford BD1 5ZH) and we will send a cheque directly to the funeral director. Please note that any money we release from the deceased’s accounts for this purpose is only for the funeral director’s bill and will not cover any other expenses.
Useful contacts

Santander Probate and Bereavement Centre

- **0845 600 6025**
- PO Box 524
- Bradford
- BD1 5ZH

**General enquiries**

- **0845 765 4321**
- www.santander.co.uk
- Visit a local Santander branch

**Shareholder Services**

- **0871 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

**Royal London**

- **0845 741 3002**
- 301 St. Vincent Street
- Glasgow
- G2 5PB

**Aviva**

- **0800 015 1142**
  (Life Insurance, Life and Critical Illness Insurance and Over 50’s Life Assurance policy)
- **0800 158 3103**
  (Income Protection Insurance policies)
- PO Box 520
- Norwich
- NR1 3WG

**HMRC**

- **0845 302 0900**
- www.hmrc.gov.uk/bereavement
- HMRC Trusts & Estates Inheritance Tax
- Ferrers House
- Castle Meadow Road
- Nottingham
- NG2 1BB
Glossary of terms

**Beneficiary**
A person who inherits part or all of the estate.

**Probate & Bereavement Instructions**
A form we provide to you that instructs 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 those who are 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 require this in order 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.

**Law of intestacy**
A law dictating how the deceased’s estate is to be shared where there is no Will.

**Probate**
The authority to administer the deceased’s estate.

**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 www.santander.co.uk/alternativeformats for more information, ask an adviser in branch or give us a call.