

Help and Advice

following bereavement

We recognise that this will be a difficult time for you and we would like to make the process as easy and simple as possible. We hope that this leaflet will provide you with all the information you need to deal with any accounts held at the West Brom.

Any further clarification on dealing with accounts can be obtained by speaking to your local branch staff, or by calling our Customer Service team on **0345 241 3784**.

Advice can also be obtained from a solicitor, but there may be a charge for this service. The Law Society (who represents solicitors in England and Wales) provides a 'Find a solicitor' search, via the following link:

www.lawsociety.org.uk/choosingandusing/findasolicitor.law

Dealing with the deceased person's estate

When a person dies, a Personal Representative (called the deceased person's 'Executor' or 'Administrator') must deal with their money and property (known as the 'estate'). They will then arrange to pay the deceased person's taxes and debts, and distribute his or her money and property to the people entitled to it.

If the deceased person left a valid Will, the individual(s) who deals with the estate is called the deceased person's 'Executor'. If the deceased person left an invalid Will or no Will at all, the individual(s) who deals with the deceased person's estate is called an 'Administrator'. An Administrator must usually be appointed by the Court before they can deal with the deceased person's estate.

If you have doubts about these roles, it is recommended you obtain legal advice. For further information, you can call our Customer Service team on 0345 241 3784.

Advice and support - Statutory Declaration

In some circumstances Probate may not be required. Please see the table in the Saving Accounts section to understand when and how Statutory Declaration may be used.

Advice and support - Probate

If the net balance of the estate is greater than £15,000, the legal process often called Probate (known as Confirmation in Scotland) is required in order to deal with the administration of the estate. Many people are unaware of this limit and that Probate is required regardless of whether there is a Will or not. For advice on Probate, please refer to a solicitor. You can find details of solicitors on the Law Society register at www.lawsociety.org.uk or you may prefer to choose your own.

Registering the death with us

This can be done either at one of our branches or by post. We will require either the original death certificate, an official Register Office copy, a Death Certificate Verification form completed and signed by a solicitor, an original interim certificate issued by the Coroner's Office, original Grant of Probate or Letters of Administration

(foreign Death Certificates will be assessed on receipt to see if they meet our requirements). If you are posting the document, the address to write to is the West Brom, Mortgage and Investment Services, Head Office, 2 Providence Place, West Bromwich B70 8AF. Alternatively, you can visit one of our branches where our staff will help you. For details of our branch locations please visit our website www.westbrom.co.uk/branch-finder or call us on 0345 241 3784.

Savings accounts

Sole accounts (in one name only)

Once we have registered the death we may need additional information from you depending on the total amount of the balances held at the West Brom in the name of the deceased before releasing funds. Please see the table below for further information.

Total balance of the account(s) held	Documentation needed	Where to obtain the documentation	Additional Information
Up to and including £5,000	Statutory Declaration (if Probate is not required).	We will send this to you once the death has been registered. Alternatively, you can obtain a copy by calling us on 0345 241 3785 or visiting one of our branches.	If there is a Will, the Statutory Declaration needs to be completed and signed by the Executor(s). If there is no Will, it must be completed by the next of kin.
£5,001 up to and including £14,999	Statutory Declaration (if Probate is not required).	As above.	In addition to the above, the signatures of the Executor(s) or next of kin need to be witnessed by a solicitor, Commissioner for Oaths or Authorised County Court Official. The witness may charge for this service.
£15,000 and above	Original Grant of Probate or Letters of Administration.	The Probate Registry Office.	You may instruct a legal adviser to obtain the Grant of Probate or you may wish to apply to the Probate Registry yourself. The legal adviser will charge for this service and a fee will be payable on application for the Grant of Probate.

Please note that we are unable to change the deceased customer's account into the name(s) of the Personal Representative(s). If the Personal Representative(s) does not have an existing West Brom account they can open a new account with us into which the balance(s) can be paid. This will be subject to account terms and conditions, including verification of the identity of the Personal Representative(s).

Release of funds

Before any funds can be released we will require identification from all acting Personal Representatives. Please refer to the 'Identification for a Personal Representative' section of this leaflet.

Paying for urgent expenses

If you require payment for Funeral Director expenses or for any other expenses, such as flowers or catering, we are able to provide you with a cheque, from the deceased's account, made payable to the Funeral Director or supplier, on receipt of the invoice. If you require payment for Probate Fees, we require a completed withdrawal form signed by an Executor and a cheque will be produced with the payee as H M Courts & Tribunal Services. We are also able to pay Inheritance Tax on receipt of a tax demand, which will be paid as instructed by HM Revenue and Customs (as long as there are enough funds in the account). Please visit one of our branches or post the invoice(s) to the Head Office address given on the previous page.

Joint accounts

In accordance with the Society's General Terms and Conditions, once the death has been registered with us on a joint savings account, the rule of survivorship will apply. This means that the account can continue to be operated in the sole name of the surviving account holder.

Power of Attorney or Court of Protection Order

If a Power of Attorney or Court of Protection Order has been registered on an account, this will cease upon the death of the account holder. Please refer to 'Dealing with the deceased person's estate' section on the previous page, for an explanation of what then happens.

Interest and tax

Interest will continue to be paid on the account until it is closed in accordance with the terms and conditions of the product.

For all account(s) any withdrawals or closures after the death of the account holder will be made without any loss of interest (except those that are in joint names and the surviving account holder continues to operate the account).

Please note: Where a customer who holds an ISA dies, their surviving spouse/civil partner is eligible to invest an Additional Permitted Subscription allowance to an APS ISA in their own name in addition to their own personal annual allowance.

Where an ISA investor died on or after 6 April 2018 the ISA becomes a 'continuing account of a deceased investor' and can continue to benefit from the ISA tax advantages until the ISA ceases to be a continuing account of a deceased investor. If you think the above affects you and you have any questions, please do not hesitate to contact us.

Membership

On the death of a sole account holder the account no longer carries membership rights.

Mortgage accounts

Interest will continue to be charged in accordance with the terms and conditions of the product. Mortgage payments will still be required and arrears may arise if payments are missed. If there are any difficulties making payments, please telephone our Credit Services team on 0345 241 0593.

Sole borrower

Once the death has been registered with us we will require the original Grant of Probate in order for us to note the Executor(s). If the deceased did not leave a Will, we will need to see the Grant of Letters of Administration. The mortgage account will then need to be repaid either from the proceeds of the sale of the property or the proceeds of a life policy.

Joint borrowers

There are two types of joint borrowers: 'Joint Tenants' and 'Tenants in Common'. Joint Tenants: Once the death has been registered with us we will remove the name of the deceased person from the mortgage and it will continue in the name of the remaining borrower(s). Tenants in Common: Once the death has been registered it is recommended that you seek legal advice to deal with the deceased's share of the property.

Life policies

If there are any life policies in place you will need to make arrangements with the policy provider who will advise you about how to make a claim.

Insurance policies

Home (Buildings and/or Contents) Insurance: If the deceased held home insurance through the West Brom the policy must remain in force until the mortgage is repaid or until we are notified that alternative arrangements are in place.

If the deceased held home insurance through another provider, we recommend speaking to the other provider before taking any action.

Identification for a Personal Representative

(A Personal Representative can also be known as an Executor or Administrator.)

We are required by law to confirm the identity of a Personal Representative, which means we are required to seek proof of who they are and where they live. This is to comply with money laundering regulations and to protect against identity fraud.

If the Personal Representative has appointed a Solicitor and the Solicitor contacts us we will not need to ask for Identification for the Personal Representative.

If the Personal Representative is an existing customer who we have previously taken ID from we will not need to ask for identification.

If the Personal Representative is a Solicitor we will not need to ask for identification.

Documents required for identification



1. At a branch

You will need to provide **one** item detailed in List 1 for personal identification and **one** item detailed in List 2 for address identification.

Documents offered for inspection must be originals.

One item from **List 1**

Personal identification

One item from **List 2**

Address identification



2. Through the post

You will need to provide **one** item detailed in List 1 for personal identification and **two** items detailed in List 2 for address identification.

We do not recommend sending valuable original documents through the post as we cannot guard against loss or damage to these documents. Original documents can be copied and certified (please see the certification requirements in the 'Other important information' section of this leaflet).

One item from **List 1**

Personal identification

Two items from **List 2**

Address identification

Note: All documents presented as identification must be the most recently available and contain the current residential address you live at.

Any single document presented as identification can only be used once, e.g. a driving licence or medical letter or National Insurance notification cannot be used to confirm personal identification and address identification. We are only able to accept one document from the same provider e.g. we will not accept two different documents from HMRC.

List 1 – Personal identification

Documents must be in the representative's name, must be in date at the time of being provided and meet the specific requirements below.

Valid UK or EU signed passport

Non EU signed passport along with evidence of your right to remain in the UK

Valid full or provisional UK photocard driving licence (no more than ten years old)

Valid full UK driving licence (old paper style)

National Identity Card (non-EEA foreign nationals, permit must show right to remain in the UK)

EU/EEA Member State ID photo card

Identity card issued by the Electoral Office for Northern Ireland

HMRC tax summary (valid for the current tax year), e.g. tax assessment, notice of coding or self assessment confirmation (P45s or P60s are not acceptable as these are not HMRC documents)

Recent confirmation of entitlement to state or local authority benefits issued within the last 12 months (including pension, tax credit, child benefit, housing benefit, educational grants, winter fuel bill. Please note the letter must also confirm the amount of ongoing benefits)

Current Firearms Certificate or Shotgun Licence (no more than five years old)

Blue Disabled Badge (no more than 3 years old)

List 2 – Address identification

Documents must be in the representative's name, have the full correct address, must be in date at the time of being provided and meet the specific requirements below.

Valid full or provisional UK photocard driving licence (no more than ten years old)

Valid full UK driving licence (old paper style)

Recent utility bill or a certificate from a supplier of utilities confirming the arrangement to pay for the services on pre-payment terms issued within the last six months (Final bills, mobile telephone bills, satellite statements, insurance certificates and bills printed off the internet are not acceptable)

Current bank or building society statement or investment certificate issued by a UK Registered Financial Services firm within the last six months (closing statements or internet/branch printed statements are not acceptable)

The most recent original mortgage statement from a UK recognised lender within the last 12 months (internet/branch printed statements are not acceptable)

Local authority council tax demand (valid for the current tax year)

Recent confirmation of entitlement to state or local authority benefits issued within the last 12 months (including pension, tax credit, child benefit, housing benefit, educational grants and winter fuel bill. Private pension statements are not acceptable. Please note the letter must also confirm the amount of ongoing benefits)

HMRC tax summary (valid for the current tax year), e.g. tax assessment, notice of coding or self assessment confirmation (P45s or P60s are not acceptable as these are not HMRC documents)

Signed Local Authority or Housing Association tenancy agreement confirming residency at the time of verification (private tenancy agreements are not acceptable)

Post Office savings account statement issued within the last six months (closing statements or internet/branch printed statements are not acceptable)

Confirmation from Nursing/Care Home on letter headed paper confirming residency issued within the last six months (letter must be signed and addressed to the Society or the representative, not 'To whom it may concern')

Solicitor's letter confirming recent house purchase or sale or land registry confirmation issued within the last three months (letter must be signed and dated by a registered solicitor and be on letter headed paper)

Credit card statement by a UK Registered Financial Services firm issued within the last six months (closing statements, internet/branch printed statements are not acceptable)

Disclosure and Barring Certificate (Must be the paper certificate)

State Pension letter confirming pension amount issued within the last 12 months (letter must also confirm the amount of ongoing pension)

Other important information

Certification of copied documents

Copies must be certified by a resident in the UK in a position of professional responsibility. Documents can be certified by one of the following:

Armed Forces Personnel	Civil Servant	Minister of Religion	Teacher
Bank Official	Doctor (GP)	Nun	UK Lawyer
Chartered Accountant	Independent Financial Adviser (IFA)	Pharmacist	Vet
Chartered Surveyor	Judge/Magistrate	Police Officer	
Civil Aviation Authority	Merchant Navy Captain	Post Office worker	

The person undertaking the certification must be available for contact by the Society. Please ensure that the appropriate contact details including full name, business name and address, telephone number and profession of the certifier are stated on the identification. Please note that you are unable to certify your own or a relative's documents and the person certifying should be currently employed in the role.

When certifying a document, the certification must be dated, and the following wording must be used:

'I confirm that I have seen the original document and certify this is a true copy of that original'

You should note that where the identification you provide is insufficient or not valid, we will not be able to proceed.

Useful terms

Executor

This is the individual(s) named in a person's Will who has been appointed to deal with the estate and, if necessary, obtain a Grant of Probate which enables them to deal with the estate.

Beneficiary

The person who benefits either under the terms of a Will or if no Will exists, through the rules of intestacy.

Administrator

The person who obtains the Grant of Letters of Administration which entitles them to deal with the estate if no Will was made.

Personal Representative

The term used for Executor(s) and/or Administrator(s).

Confirmation

The Scottish equivalent to Grant of Probate or Letters of Administration.

Grant of Probate

A formal court document issued by the Probate Registry confirming the appointment of the Executor(s) named in the Will.

Grant of Letters of Administration

A formal court document issued by the Probate Registry, appointing an Administrator, usually the next of kin to the deceased. This is usually issued where there is no Will or the Executor(s) appointed in the Will is unable or unwilling to act.

Commissioner for Oaths

A person appointed by the Lord Chancellor with power to administer oaths or take affidavits. All practising solicitors have these powers but must not use them in proceedings in which they are acting for any of the parties or in which they have an interest.

Useful contacts

The Law Society of England and Wales

www.lawsociety.org.uk

Government Advice on Bereavement

www.gov.uk/browse/births-deaths-marriages/death

HM Revenue & Customs

www.hmrc.gov.uk

Citizens Advice Bureau

www.citizensadvice.org.uk

Cruse Bereavement Care

www.cruse.org.uk

General Register Office for England & Wales

Tel: 0300 123 1837 www.gro.gov.uk

Smedley Hydro, Trafalgar Road, Southport, Merseyside PR8 2HH

General Register Office for Scotland

Tel: 0131 33 40 380 www.gro-scotland.gov.uk

Ladywell House, Ladywell Road, Edinburgh EH12 7TF

Probate and Inheritance Tax Helpline

Tel: 0300 123 1072 www.justice.gov.uk/courts/probate

The Bereavement Register

www.thebereavementregister.org.uk

Braille, audio and large print versions of this leaflet are available upon request. Please contact us on 0345 241 3784.

To find out more, visit your local branch, call us on the number above, or visit our website

Head Office: 2 Providence Place, West Bromwich B70 8AF
www.westbrom.co.uk

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