

# 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](http://www.lawsociety.org.uk/choosingandusing/findasolicitor.law)

## 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](http://www.westbrom.co.uk/branch-finder) or call us on 0345 241 3784.

## 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.

## Advice and support - Probate

Probate is a legal process (known as confirmation in Scotland) and may be required to settle the Estate of the deceased person. At the West Brom we require probate if the total balances of savings accounts held with us exceeds £30,000. This amount may vary for each financial institution you deal with. If probate is obtained by you, for any reason, we will always need to see a copy. For advice on probate, please refer to a solicitor.

## Advice and support - Statutory Declaration

In some circumstances probate may not be required and a Statutory Declaration may be used instead. Please see the table in the 'Savings accounts' section of this leaflet to understand when and how Statutory Declaration may be used.

### Savings accounts

#### 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 will continue to be operated in the sole name of the surviving account holder.

#### 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
<b>Up to and including £5,000.00</b>	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 3784 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.
<b>£5,000.01 up to and including £29,999.99</b>	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.
<b>Above £30,000.00</b>	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 for this via the Probate Registry yourself. The legal adviser will charge for this service and a fee will be payable to the Registry Office 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).

## **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 person'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 or a same day electronic payment will be produced with the payee as HM 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). To do this, you can visit one of our branches or alternatively, post the invoice(s) to the Head Office address given on the previous page.

## **Account Closure**

An account(s) will be closed when the Society has received all relevant documentation and all Personal Representatives have been identified. In the first instance, the Society will attempt to check the identity of each Personal Representative(s) electronically, based on the information you provide to us. If this is not successful, we will require proof of identification from you. You can find out what documents we will require, if this is necessary, by visiting our website [www.westbrom.co.uk/identification](http://www.westbrom.co.uk/identification).

## **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 of this leaflet, 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).

## **Additional Permitted Subscriptions**

Where a customer who holds an ISA dies, their surviving spouse/civil partner is eligible to invest an Additional Permitted Subscription (APS) allowance into 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 savings account holder the account no longer carries membership rights. If it is a joint account, the surviving account holder remains a member.

# Mortgage accounts

## Sole borrower

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, or a new mortgage can be applied for to repay the outstanding mortgage balance, subject to approval. Once the death has been registered it is recommended that you seek legal advice to deal with any changes to the ownership of the deceased's property. If you are unsure of the legal ownership of the property you can contact the Land Registry for a copy of the title deeds.

We do not require any mortgage payments to be made for 6 months to allow time for the mortgage to be redeemed. However, interest will continue to be charged in accordance with the terms and conditions of the mortgage.

## Joint borrowers

There are two types of joint borrowers:

**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. If you are unsure of the legal ownership of the property you can contact the Land Registry for a copy of the title deeds.

Probate will be required if two borrowers hold the property as tenants in common.

Mortgage payments may 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 0800 083 8031 or 0345 241 0593.

## 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.

## Membership

On the death of a sole mortgage account holder the account no longer carries membership rights. If it is a joint account, the surviving borrower remains a member.

# Insurance policies

**Home (Buildings and/or Contents) Insurance:** If the deceased person 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 person 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.

In the first instance, the Society will attempt to check their identity electronically based on the information they provide. If we are unable to do this, we will require documents to verify their identity as detailed below. We will let the Personal Representative(s) know if these are required.

We will not ask the Personal Representative for identification if they are an existing customer who we have previously taken identification from.

# Documents required for identification

All documents presented as identification must be in the representative's name and address and the most recently available.

Refer to our Important Information on Identification leaflet for a full list of acceptable ID for both personal and address identification.

These can be found in all of our branches, on our website at [www.westbrom.co.uk/identification](http://www.westbrom.co.uk/identification) or you call us on 0345 241 3784 for further details.

## 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.

### **Statutory Declaration**

A formal statement made affirming that something is true to the best knowledge of the person making the declaration.

## Useful contacts

We recognise this will be a difficult time and we know you may need additional support. We will do what we can to help. We can recommend trusted organisations who can help and we've listed some of these below along with other contacts that you may find useful.

### **Cruse Bereavement Care**

Offers support, advice and information to children, young people and adults when someone dies and works to enhance society's care of bereaved people.

Phone: 0808 808 1677

Visit: [cruse.org.uk](http://cruse.org.uk)

### **Citizens Advice Bureau**

Provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities.

Phone: Call your local advice centre

Visit: [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

### **The Bereavement Register**

A service to help stop unwanted direct mail being sent to the deceased

Visit: [www.thebereavementregister.org.uk](http://www.thebereavementregister.org.uk)

### **Probate and Inheritance Tax Helpline**

Practical information about getting probate

Phone: 0300 123 1072

Visit: [www.justice.gov.uk/courts/probate](http://www.justice.gov.uk/courts/probate)

### **Government Advice on Bereavement**

Includes practical step by step information about what to do including the 'Tell us once' service. Tell Us Once is a service that lets you report a death to most government organisations in one go.

Visit: [www.gov.uk/browse/births-deaths-marriages/death](http://www.gov.uk/browse/births-deaths-marriages/death)

More information can be found on our website by visiting [www.westbrom.co.uk/customer-support](http://www.westbrom.co.uk/customer-support)

**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](http://www.westbrom.co.uk)**

Calls and electronic communications may be monitored and/or recorded for your security and may be used for training purposes.

Your confidentiality will be maintained. The West Brom is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Register No. 104877. 'the West Brom' is a trading name of West Bromwich Building Society.

