

# Bereavement Guide

We're here to help at this difficult time.

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## 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 028 4112** (lines are open 8am to 7pm Monday to Friday and 9am to 2pm on a Saturday), or you can write to us at: Bereavement Centre, 9 Nelson Street, Bradford, BD1 5AN.

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

## Getting in touch

You can either call us or write to us 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	If you notify us by telephone, we may ask you to complete a telephone notification form - if we need this, we'll explain you can download it from our website at <a href="http://www.caterallen.co.uk/bereavement">www.caterallen.co.uk/bereavement</a> .
Bereavement Instructions Form	You should use this form if you want to notify us of a bereavement via post. 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 <a href="http://www.caterallen.co.uk/bereavement">www.caterallen.co.uk/bereavement</a> .
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) directly 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, 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. Please send them to our Bereavement Centre at 9 Nelson Street, Bradford, BD1 5AN.

## 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 accounts within 7-10 working days, after all documentation has been received.

### Products held in joint names

For all products held in joint names the account is amended into the name of the surviving party.

## Product specific information

### Bank accounts

- Bank 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.
- 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 Cater Allen Bank 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.
- Term Deposit Accounts held in the sole name of the deceased will be closed and the opening deposit will be returned in full. No interest will be accrued and no early closure charge will be applied.

### Trustee accounts

- Any accounts the deceased was a trustee of do not form part of their estate as the funds will be held for the benefit of a third party.
- Normally the Trust Deed explains what should happen in the event of the death of a trustee.

## **ISAs**

- Any tax benefits stop upon the death of the account holder and the account must be closed.

### **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 Inheritance ISA allowance and is equal to the value of the ISA(s) held by their spouse/civil partner (even where the spouse/civil partner does not actually inherit the ISA).

If you are the spouse or registered civil partner of a deceased Cater Allen ISA holder who died on or after 3 December 2014, we can let you know the amount of any additional allowance entitlement. Before we can provide any details, the death must have been registered with us and you will need to complete an Additional permitted subscription (APS) value request form. This form is available on our website [www.caterallen.co.uk/bereavement](http://www.caterallen.co.uk/bereavement) or from our dedicated Bereavement Centre on 0800 028 4112.

## How we can help

### Help with inheritance tax

If an estate's total value is greater than £325,000, 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.
- The inheritance tax is payable direct to HM Revenue & Customs (HMRC). For help with this, please call our Bereavement Centre on 0800 028 4112.
- For more information on Inheritance Tax, you can visit [www.gov.uk](http://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 send it to our Bereavement Centre (Bereavement Centre, 9 Nelson Street, Bradford, BD1 5AN) and we'll transfer funds directly 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 [www.mariecurie.org.uk/help/bereaved-family-friends](http://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

### **The Probate Service – [www.probate.co.uk](http://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](http://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](http://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](http://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](http://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](http://www.mylostaccount.org.uk)**

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

### **Cruse Bereavement Care – [www.crusebereavementcare.org.uk](http://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 **0844 477 9400** from 9.30am to 5.00pm Monday to Friday.

### **Samaritans – [www.samaritans.org](http://www.samaritans.org)**

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

### **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 our Security Centre at [www.caterallen.co.uk/security-centre](http://www.caterallen.co.uk/security-centre).

### **National Association of Widows – [www.widows.uk.net](http://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](http://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](http://www.gro.gov.uk) or [www.gro-scotland.gov.uk](http://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](http://www.justice.gov.uk/courts/probate)**

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

Please note: Cater Allen is not responsible for the content or accuracy of external websites.

# Contact us

## Cater Allen Bereavement Centre



**0800 028 4112**

Lines are open 8.00am to 7.00pm  
Monday to Friday and 9.00am to 2.00pm  
on a Saturday



9 Nelson Street  
Bradford  
BD1 5AN

## General enquiries



**0800 092 3300**

Lines are open from 7.00am to 9.00pm  
Monday to Saturday and 8.00am to  
9.00pm on a Sunday



[www.caterallen.co.uk](http://www.caterallen.co.uk)

# 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.

## 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.

Cater Allen Private Bank 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 contact us on 0800 092 3300. For the hard of hearing and/or speech impaired please use the Text Relay service. Further details can be found at <http://ngts.org.uk/>

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