

Bereavement instructions – for notification by post



Bereavement Centre
Sunderland, SR43 4FB
Telephone: 0800 028 4112

Completing this form

Please fill in the form using BLOCK CAPITALS and black ink. Tick any boxes which apply.

Use this form if you're letting us know about the death of a customer by post and you want to close their account(s).

This form doesn't need to be completed for joint accounts, as ownership of these will transfer to the surviving joint account holder(s). This transfer can be done by calling our Bereavement Team on **0800 028 4112**, please make sure you have a valid death certificate before calling.

If you have any questions when completing the form, you can call our dedicated Bereavement Team on **0800 028 4112**. They're available Monday to Friday 8am to 6pm and Saturday 9am to 2pm. Calls may be recorded or monitored.

Once you've filled out this form, send it to the address at the top of this page. You'll also need to include proof of death and identification (must be an original or a certified copy). You can also provide us with the funeral invoice if you'd like us to pay these costs from the deceased's account(s).

Cater Allen Private Bank 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 contact us on **0800 092 3300**. 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.

1 Details of the deceased customer

Title

Mr Mrs Ms Miss

Mx Other

Date of birth (DD MM YYYY)

First name(s)

Surname

Date of death (DD MM YYYY)

2 Customer representative details

First customer representative

Title

Mr Mrs Ms Miss

Mx Other

First name(s)

Middle name(s)

Surname

Other names you're known by or commonly use (not nicknames – please include title, first name and surname)

Date of birth (DD MM YYYY)

Permanent residential address

Postcode

Telephone number

Email address

Nationality

Occupation

Second customer representative

Title

Mr Mrs Ms Miss

Mx Other

First name(s)

Middle name(s)

Surname

Other names you're known by or commonly use (not nicknames – please include title, first name and surname)

Date of birth (DD MM YYYY)

Permanent residential address

Postcode

Telephone number

Email address

Nationality

Occupation

If there's more than 2 customer representatives, please add their details on another Bereavement Instructions form.

3 Solicitors details (if applicable)

If the customer representative(s) have appointed solicitors to act on behalf of the estate, please fill in their contact details here.

Name of firm

Contact name

Address

Telephone number

Postcode

4 Closure indemnity or probate

To act as a customer representative, you must do so in one of the following capacities. Please tick one of the boxes below to confirm the capacity in which you (or if more than one customer representative, all of you) will be acting:

(A) Grant of Representation is required

- Where Grant of Probate or Grant of Letters of Administration (Certificate of Confirmation in Scotland) is required. **This will be required in all cases where the account balances, excluding amounts in Fixed Term Deposits, are more than £50,000 in total.**

(B) Grant of Representation isn't required

(C) I don't know if Grant of Representation is required

- By signing this form below, you're confirming that you're entitled to act as a customer representative on behalf of the estate. **Grant of Representation isn't required where the account balances, excluding amounts in Fixed Term Deposits, are £50,000 or less.**

The customer representative(s) must sign below to confirm the closure of accounts. Balances can only be paid on closure of accounts to the customer representative(s) signing below.

By signing below:

Payment release

- I/we authorise you to close all Cater Allen accounts of the above named deceased.

Warranties supporting the indemnity

- I warrant that I'm/we're legally entitled to administer the deceased's estate.
- I warrant that the information that I've provided in this instruction form is correct.
- I/We will administer these assets in accordance with the deceased's will or, if there is no will, in accordance with the laws of intestacy.

- I agree that I'm responsible for any losses or costs which Cater Allen may incur as a result of (i) acting on my 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 agree to reimburse Cater Allen for any losses or costs incurred.
- Where the balances standing to the credit of the account(s) in Section 5, other than Fixed Term Deposits, are **more than £50,000 in total**, I confirm that Grant of Representation i.e. Grant of Probate or Grant of Letters of Administration (Certificate of Confirmation in Scotland), has been obtained and provided to you.

Data Protection Statement

- I confirm I've read and agree to the Data Protection Statement in section 7.

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 Cater Allen

- Trustee accounts where the deceased was a trustee don't form part of the deceased customer's estate.
- Don't complete this form for joint accounts as ownership of these will transfer to the surviving joint account holder(s).
- All accounts held solely in the deceased's name must be closed.

Banking and Savings accounts, including Cash ISAs held in the sole name of the deceased, and Fixed Term Deposits

Please enter details of these accounts in the following boxes

	Sort code	Account number		Sort code	Account number
1	1 6 5 7 1 0		4	1 6 5 7 1 0	
2	1 6 5 7 1 0		5	1 6 5 7 1 0	
3	1 6 5 7 1 0		6	1 6 5 7 1 0	

If the total of the accounts, excluding amounts in Fixed Term Deposits, is more than £50,000, then the deceased's accounts will be handled by our Bereavement Team.

Funeral costs: If there's enough money in an account in the deceased's sole name, you can ask us to use it to pay the invoice for funeral and florist costs directly to the funeral director. This can be done before you've received grant of representation/probate.

Once funeral or florist costs are paid, or if you tell us they're being paid a different way, we'll discuss any outstanding balances. If there's an outstanding balance and you give us permission to do so, we can clear what we can of the outstanding balance(s) before we close the account(s) and release any funds.

Are you 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.

Yes No

If there are insufficient funds to clear outstanding balances in full, we'll pass details to our Probate Partners Phillips & Cohen. They'll usually contact you within the next 30 days.

6 Payment instructions

Please enter details of how you'd like the funds to be paid. Choosing for funds to be paid by transfer will make sure they're available on the day the account(s) are closed. We're unable to provide any payment in cash.

A) Transfer to an existing Cater Allen account

(We can't transfer into ISAs or Fixed Term Deposits)

Name of account holder

Sort Code

Account Number

Payment reference

B) Transfer to external account

Name of bank/building society

Name of account holder

Sort Code

Account Number

Payment reference

C) 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 Cater Allen's Charity of the year.

Introduction

Personal data is data which by itself or with other data available to you can be used to identify me or a named applicant. You are Cater Allen Private Bank, the data controller. This data protection statement sets out how you'll use personal data. I can contact your Data Protection Officer (DPO) at 201 Grafton Gate East, Milton Keynes, MK9 1AN if I have any questions.

Where there are two or more people named on this form or this form is being submitted on behalf of a person by a Financial Adviser, this data protection statement applies to each person separately.

The types of personal data you collect and use

Whether or not I become a customer, you'll use my personal data for the reasons set out below and if I become a customer you'll use it to manage the account, policy or service applied for. You'll collect most of this **directly** during the application journey either from me or from my Financial Adviser if I have one. The sources of personal data collected **indirectly** are mentioned in this statement. The personal data you use about me as a personal or business customer (if I am one) may include:

- Full name and personal details including contact information (e.g. home and/or business address and address history, email address, home, business and mobile telephone numbers);
- Date of birth and/or age (e.g. to make sure that I'm eligible to apply);
- Financial details (e.g. salary and details of other income, and details of accounts held with other providers);
- Records of products and services I've obtained or applied for, how I use them and the relevant technology used to access or manage them (e.g. mobile phone location data, IP address, MAC address);
- Biometric data (e.g. fingerprints and voice recordings for TouchID and voice recognition);
- Information from credit reference or fraud prevention agencies, electoral roll, court records of debt judgements and bankruptcies and other publicly available sources as well as information on any financial associates I may have;
- Family, lifestyle or social circumstances if relevant to the product or service (e.g. the number of dependants I have);
- Education and employment details/employment status for credit and fraud prevention purposes; and
- Personal data about other named applicants. I must have their authority to provide their personal data to you and to share this data protection statement with them beforehand together with details of what I've agreed on their behalf.

Providing my personal data

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 application.

Monitoring of communications

Subject to applicable laws, you'll monitor and record my calls, emails, text messages, social media messages and other communications in relation to my dealings with you. You'll do this for regulatory compliance, self-regulatory practices, crime prevention and detection, to protect the security of your communications systems and procedures, to check for obscene or profane content, for quality control and staff training, and when you need to see a record of what's been said. You may also monitor activities on my account where necessary for these reasons and this is justified by your legitimate interests or your legal obligations.

Using my personal data: the legal basis and purposes

You'll process my personal data:

1. As necessary **to perform your contract with me** for the relevant account, policy or service:
 - a) To take steps at my request prior to entering into it;
 - b) To decide whether to enter into it;
 - c) To manage and perform that contract;

- d) To update your records; and
- e) To trace my whereabouts to contact me about my account and recovering debt.
2. As necessary **for your own legitimate interests** or those of other persons and organisations, e.g.:
 - a) For good governance, accounting, and managing and auditing your business operations;
 - b) To search at credit reference agencies at my home and/or business address (if I am a business customer) if I'm over 18 and apply for credit;
 - c) To monitor emails, calls, other communications, and activities on my account;
 - d) For market research, analysis and developing statistics; and
 - e) To send me marketing communications, including automated decision making relating to this.
3. As necessary **to comply with a legal obligation**, e.g.:
 - a) When I exercise my rights under data protection law and make requests;
 - b) For compliance with legal and regulatory requirements and related disclosures;
 - c) For establishment and defence of legal rights;
 - d) For activities relating to the prevention, detection and investigation of crime;
 - e) To verify my identity, make credit, fraud prevention and anti-money laundering checks; and
 - f) To monitor emails, calls, other communications, and activities on my account.
4. Based on **my consent**, e.g.:
 - a) When I request you to disclose my personal data to other people or organisations such as a company handling a claim on my behalf, or otherwise agree to disclosures;
 - b) When you process any special categories of personal data about me at my request (e.g. my racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic data, biometric data, data concerning my health, sex life or sexual orientation); and
 - c) To send me marketing communications where you've asked for my consent to do so.

I'm free at any time to change my mind and withdraw my consent. The consequence might be that you can't do certain things for me.

Sharing of my personal data

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

- The Santander group of companies* and associated companies in which you have shareholdings;
- Sub-contractors and other persons who help you provide your products and services;
- Companies and other persons providing services to you;
- Your legal and other professional advisors, including your auditors;
- Fraud prevention agencies, credit reference agencies, and debt collection agencies when you open my account and periodically during my account or service management;
- Other organisations who use shared databases for income verification and affordability checks and to manage/collect arrears;
- Government bodies and agencies in the UK and overseas (e.g. HMRC who may in turn share it with relevant overseas tax authorities and with regulators e.g. the Prudential Regulation Authority, the Financial Conduct Authority, the Information Commissioner's Office);
- Courts, to comply with legal requirements, and for the administration of justice;
- In an emergency or to otherwise protect my vital interests;
- To protect the security or integrity of your business operations;
- To other parties connected with my account e.g. guarantors and

- other people named on the application including joint account holders who will see my transactions;
- When you restructure or sell your business or its assets or have a merger or re-organisation;
- Market research organisations who help to improve your products or services;
- Payment systems (e.g. Visa or MasterCard), if you issue cards linked to my account, who may transfer my personal data to others as necessary to operate my account and for regulatory purposes, to process transactions, resolve disputes and for statistical purposes, including sending my personal data overseas; and
- Anyone else where you have my consent or as required by law.

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.

Identity verification and fraud prevention checks

The personal data you've collected from me at application or at any stage 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.

Credit reference checks (this isn't relevant if you're applying for a savings account)

If I've applied for a credit product then in order to process my application, you'll perform credit and identity checks on me at my home and/or business address (if I am a business customer) with one or more credit reference agencies. To do this you'll supply my personal data to the credit reference agencies and they'll give you information about me. When you carry out a search at the credit reference agencies they'll place a footprint on my credit file. A credit search may either be: a) a quotation search where a soft footprint is left. This has no effect on my credit score, and lenders are unable to see this; or b) a hard footprint where I've agreed/requested Cater Allen to proceed with my application for credit. This footprint will be viewable by other lenders and may affect my ability to get credit elsewhere. You'll also continue to exchange information about me with credit reference agencies while I have a relationship with you. The credit reference agencies may in turn share my personal information with other organisations. If I am a business customer, the personal data shared with the credit reference agencies will relate to me and my business. Details about my application (whether or not it's successful) will be recorded and you'll give details of me, the business (where applicable) and my accounts and how I manage them to credit reference agencies. If I do not repay any debt in full or on time, they'll record the outstanding debt and supply this information to others performing similar checks, to trace my whereabouts and to recover debts that I owe. Records remain on file for 6 years after they are closed, whether settled by me or defaulted. A financial association link between joint applicants will be created at the credit reference agencies. This will link our financial records and be taken into account in all future applications by either or both of us until either of us apply for a notice of disassociation with the credit reference agencies.

The identities of the credit reference agencies, and the ways in which they use and share personal information is explained in more detail in the 'Using My Personal Data' booklet, or via the Credit Reference Agency Information Notice (CRAIN) document which can be accessed via any of the following links:

- experian.co.uk/crain
- equifax.co.uk/crain

My marketing preferences and related searches

You'll use my home address, phone numbers, and email address and social media (e.g. Facebook, Google and message facilities in other platforms) to contact me according to my preferences. I can change my preferences or unsubscribe at any time by contacting you. In the case of social media messages I can manage my social media preferences via that social media platform. If I'm over 18, you may search the files at credit reference agencies before sending marketing communications to me about credit. The credit reference agencies don't record this particular search or show it to other lenders and it won't affect my credit rating. You do this as part of your responsible lending obligations which is within your legitimate interests.

From time to time you'd like to contact me about products, services and offers that may interest me or to get my opinion on how you are doing. I can choose to stop receiving information at any time by contacting you.

Applicant 1

I have ticked any box(es) I **WOULD NOT** like you to use:

- Email
- SMS
- Phone
- Post
- Market research, including customer satisfaction surveys
- All of the above**

I understand that I may receive details of products and services from other Santander group companies if I have agreed with them to receive such information.

Applicant 2

I have ticked any box(es) I **WOULD NOT** like you to use:

- Email
- SMS
- Phone
- Post
- Market research, including customer satisfaction surveys
- All of the above**

I understand that I may receive details of products and services from other Santander group companies if I have agreed with them to receive such information.

I understand that I may receive details of products and services from other Santander group companies if I have agreed with them to receive such information.

Using automated decision making to make decisions about me

You may automatically process my personal information, without human intervention, to evaluate certain personal aspects about me (known as profiling). In particular, you may analyse or predict (among other things) my economic situation, personal preferences, interests or behaviour. This could mean that automated decisions are made about me using my personal information. For example, you might analyse certain customer demographics, account holdings and account behaviours (such as Direct Debits I have set up on my accounts including those which identify accounts and products such as credit cards and store cards which I hold with other providers/elsewhere) and look at details of transactions relevant to my accounts. You may also analyse events such as the maturity dates of my accounts and opening anniversaries.

In some instances you'll use automated processing and decision making, where relevant, to decide which of your other products or services might be suitable for me. You'll also conduct behavioural scoring, including by looking at the accounts and products I already have with you and how they are being used, such as account turnover,

7 Data Protection Statement (continued)

arrears and other indications of financial difficulties. Where searches are carried out against publicly available data sources and credit reference agencies, these searches may appear on my credit report, but they will not affect my ability to get credit.

I may have a right to certain information about how you make these decisions. I may also have a right to request human intervention and to challenge the decision.

I may withdraw my consent at any time. Further details can be found in the 'Using My Personal Data' booklet.

Other information about me as a business customer (if I am one)

You may also hold all the information I give to you (i.e. name, address, date of birth, nationality) in order to undertake periodic due diligence checks which banks are required to undertake to comply with UK legislation.

Criteria used to determine retention periods (whether or not I become a customer)

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 (e.g. if my application is unsuccessful);
- **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 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 and that data portability is only relevant from May 2018):

- 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 calling **0800 092 3300** or I can view it online at caterallen.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. You may share and sell such anonymised data including in an aggregated format, within and outside of the Santander group of companies, for statistical analysis, research and other business purposes. For example, sharing information about general spending trends in the UK to assist in research. The law says this is not considered to be personal information after it has been anonymised and/or aggregated.

*Group companies

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