

# 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'll need to take to sort out any accounts held with us and answer any questions you may have.

Above all please remember that we're here to help. You can call our dedicated Bereavement Team on **0800 028 4112** or you can write to us at: **Cater Allen Bereavement Centre, Cater Allen Operations, Sunderland, SR43 4FB**. Please see our website for the opening hours of our Bereavement Team.

## What to do first

There are a few things you'll need to do 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'll 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>This is required when the total value of all accounts held with us in the sole name of the deceased is over £50,000.</b></p> <ul style="list-style-type: none"><li>○ If there's 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 call us or write to us to let us know about a death. Here's a summary of the items you'll need.

Proof of death	Either the original death certificate, or a certified copy or photocopy of it. It can also be an interim death certificate or coroners certificate.
Proof of your identity	For example, a valid passport or an unexpired UK/EEA (or Switzerland) photocard driving licence.
Bereavement form	If you call us we may ask you to complete a telephone notification form. You can download this at <a href="http://caterallen.co.uk/bereavement">caterallen.co.uk/bereavement</a>
Bereavement Instruction form	If you'd prefer to tell us by post, you'll need to send a Bereavement Instruction Form (postal). You can download this at <a href="http://caterallen.co.uk/bereavement">caterallen.co.uk/bereavement</a>
Grant of representation	You only need this if the total value of all accounts held with us in the sole name of the deceased is over £50,000.
Funeral and florist invoices and other payment support	<p>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.</p> <p>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.</p> <p>For any remaining outstanding balances, details will be passed to our Probate partners, Phillips and Cohen. They'll usually get in touch with you 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 or transfer ownership of any accounts belonging to the deceased. Please send them to our Bereavement Centre at **Cater Allen Bereavement Centre, Cater Allen Operations, Sunderland, SR43 4FB.**

## Death Notification Service

We're a member of the 'Death Notification Service'. It's a free service which lets you tell a number of banks and building societies about the death of a customer in one go.

What does this service offer?

- It lets you tell participating organisations of a person's death at the same time.
- Each bank or building society will then contact the person dealing with the estate to let them know the next steps and helps them resolve the estate.
- It's an extra service that sits alongside any other bereavement notification services, already offered by banks and building societies.

For more information on the service, visit [deathnotificationsservice.co.uk](https://deathnotificationsservice.co.uk)

## What happens next?

As long as you've given us the relevant documents, you don't need to do anything else.

We aim to release funds from all accounts within 7-10 working days, once we've received all the documents.

### Accounts in sole name

Our Bereavement Team will deal with and settle any accounts. If they have any questions, they'll contact you.

### 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 will be closed once we're told about the death. 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 bills that still need to be paid.
- Any future-dated payments or pre-authorised recurring card transactions could continue to be taken while the account's open. This could include things like subscriptions or streaming services. You may be able to cancel them or make alternative arrangements directly with the provider.

- Fees and charges are also stopped, however interest will still be paid. Any accounts that are overdrawn will need to be settled by the estate before they can be closed.

### **Savings accounts**

- Savings accounts in the sole name of the deceased are closed.
- Fixed 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 don't form part of their estate as the funds will be held for the benefit of a third party.
- If there's a Trust Deed, it should explain what should happen in the event of the death of a trustee.
- If there's not a trust deed, the customer representative of the deceased trustee can choose from 4 options. These are: elect to add a new trustee, leave the account in the operation of any remaining trustee(s), let the beneficiary take control of the account, or request closure.

### **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 or 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 additional permitted subscription (APS) limit.

If the date of death is on or before 5 April 2018, the APS limit will be the value of the deceased's ISA at the date of their death.

If the date of death is on or after 6 April 2018, the APS limit will be the higher of either:

- the value of the deceased's ISA at the date of their death or
- the point the balance is removed from the ISA's tax-free wrapper.

Where the APS limit is calculated at the date of death, and this entitlement is used, in full or part, or the additional allowance is transferred to another ISA provider, the spouse or registered civil partner will no longer be able to receive the APS limit value calculated at the point the ISA wrapper is removed.

Once you've registered the death with us, you can find out your APS limit by completing an ISA APS value request form. This form is available from our dedicated Bereavement Team on **0800 028 4112**.

## Cater Allen Business Banking

Losing someone in your business can be very difficult. As well as the emotional upheaval of coping with a death, you may also need to take care of financial matters for your business.

We can support you by giving you practical help with what to do next and what this means for your business.

### What we'll ask you for:

- A completed bereavement form, if applicable. We'll advise you of which form you need to complete.
- An original or certified copy of the death certificate.
- Proof of your identity or confirmation of your account details if you hold an account with us. Depending on the business type, we may ask for some additional documents. We'll let you know if this is the case.

### How you can notify us of a death

- Call our dedicated bereavement team on **0800 028 4112**. If you're calling from abroad call them on **+44 1908 520814**, option 3.
- Write to us at: **Cater Allen Bereavement Centre, Cater Allen Operations, Sunderland, SR43 4FB.**
- Where available you can speak to your Relationship Manager or Relationship Director.
- Cater Allen is a member of the Death Notification Service which is an external service that provides the ability to notify a number of financial services organisations about the death of a customer in one go. You can also use this service. See page 5 for more details.

## Information about different business types (entities)

### Sole traders

If the holder of a sole trader bank account has died their account will be frozen. This means that no payments will be made out of the account, including Direct Debits and standing orders. Cards and cheque books will also be cancelled.

If you're the next of kin of a sole trader please speak to your solicitor about what should happen next with their business bank account.

### Limited Companies and LLPs

If there are multiple directors or partners, the account(s) will stay open unless the death of a director or partner invalidates the mandate. For example, if one director or partner has died and two directors or partners are needed to sign.

We'll provide you with a change of details form to remove and add signatories. **You'll need to register any new directors or partners with Companies House before they can be added to the account.** Contact us if you'd like to discuss this option.

### Partnerships

For partnerships with multiple remaining partners, the account(s) will stay open unless we're instructed otherwise.

For partnerships with only one remaining partner, you'll need to add a new partner to keep the account open. The partnership will need to provide:

- a completed change of details form
- full ID for the new account holder. Visit [caterallen.co.uk/support/account-literature](https://www.caterallen.co.uk/support/account-literature) for details
- a renewal mandate.

If the remaining partner wants to consider opening a sole trader account, this is something that we could help with. Contact us if you'd like to discuss this option.

### LLPs and partnership agreements

For all Cater Allen LLP and partnership accounts, we need them to have a partnership agreement. This is to appoint a new partner where one has passed away. For partnership accounts with multiple remaining partners, the payments will continue while the account remains active. Please contact us to discuss this.

### Clubs and charities

Accounts for a club or charity will continue if allowed under the club or charity's constitution and the accounts existing mandate. We can help you confirm if the account can continue to operate or if a new officer needs to be appointed. Contact us if you'd like to discuss this.



## How we can help

### Help with inheritance tax

If an estate's total value is over the current inheritance tax threshold, it's usually subject to 40% inheritance tax. This can be mitigated through gifts or trusts.

- The estate usually doesn't owe inheritance tax on anything left to a spouse or civil partner if they have their permanent home in the UK.
- Normally, inheritance tax needs to be paid within 6 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 this happens, we can help by releasing funds held in the deceased's accounts.
- The inheritance tax should be paid to HM Revenue & Customs (HMRC). For help with this, please call our Bereavement Team on **0800 028 4112**.
- For more information on inheritance tax, you can visit [gov.uk](https://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. If the deceased had money in their accounts, we can release this to help.

- All we need is the original funeral or florist invoice, along with the original death certificate or a certified copy or photocopy of it, if we don't have it already.
- Just send it to our Bereavement Team at: **Cater Allen Bereavement Centre, Cater Allen Operations, Sunderland, SR43 4FB**. We'll transfer funds straight to the Funeral Director or send a cheque.
- We'll only release money for the funeral directors or florist's bill. We won't release it to cover any other expenses.

### Helping you to cope with a bereavement

If you need support or information on coping with loss or bereavement, visit [mariecurie.org.uk/help/bereaved-family-friends](https://mariecurie.org.uk/help/bereaved-family-friends)

This contains practical advice and contact information if you'd like to speak to someone.

### Financial support

Some people may face financial difficulties following the death of a loved one. For information about how we and others may be able to help if you have money worries visit [caterallen.co.uk/support/extra-support/help-with-managing-your-money](https://caterallen.co.uk/support/extra-support/help-with-managing-your-money)

## Useful contacts for information and advice

### **The Probate Service – theprobateservice.org**

This site gives guidance specifically on dealing with probate and inheritance tax.

### **HM Revenue and Customs (HMRC) – 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 – 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 – citizensadvice.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 – thebereavementregister.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 – mylostaccount.org.uk**

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

### **Cruse Bereavement Care – cruse.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 0808 808 1677.

### **Death Notification Service – deathnotificationsservice.co.uk**

We're a member of the Death Notification Service which allows you to notify a number of banks and building societies at the same time.

### **Companies House gov.uk/government/organisations/ companies-house**

Contact Companies House to register new directors.

### **Samaritans – samaritans.org**

A completely confidential service. You can email [jo@samaritans.org](mailto:jo@samaritans.org) or phone on 116 123 for any type of emotional distress.

### **Security and Fraud**

Helping you to keep yourself safe at this difficult time 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 [caterallen.co.uk/security-centre](http://caterallen.co.uk/security-centre)

### **Child Bereavement Trust – childbereavementuk.org**

Provides information, training and specialised support when a child dies or a child is bereaved. You can ring them on 0800 028 8840 or contact them by email at [helpline@childbereavement.org.uk](mailto:helpline@childbereavement.org.uk)

**The General Register Office**  
**gov.uk/general-register-office**  
**gov.uk/general-register-office-for-**  
**northern-ireland**  
**nrscotland.gov.uk**

The government agency responsible for recording deaths. You can contact them to order a copy of the death certificate.

**Probate Registry**  
**gov.uk/applying-for-probate**

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

Cater Allen isn't responsible for the content or accuracy of external websites.

## Contact us

### Cater Allen Bereavement Team



0800 028 4112

Please visit the Contact Us section of [caterallen.co.uk](http://caterallen.co.uk) for information on opening hours



Cater Allen Bereavement Centre  
Cater Allen Operations  
Sunderland  
SR43 4FB



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

If you have any other questions that aren't about bereavement, go to the Contact Us section of [caterallen.co.uk](http://caterallen.co.uk) to see how you can get in touch.

## 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 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](http://relayuk.bt.com). This is a free service that can help you communicate over the phone.

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