



A Bereavement Guide



Bath Building Society

We're different because you are

Bath Building Society is here to offer you, and your family or friends, help and support, practical guidance and understanding, to help you through this difficult time.

Coping with Bereavement

Losing someone close to you can be overwhelming. We have put together this simple guide to help you with where to start during this difficult time. Please pick up the phone or drop into a Branch or Agency and we will help you in any way we can.

Before you visit us

You can provide us with details of a deceased customer over the telephone, any paperwork that needs to be completed can be sent by recorded post. Please contact our Customer Support Department on 01225 423271 for further guidance.

- You will need to obtain a medical certificate. This will be issued by the hospital, GP or Coroner. You will need this to register the death.
- Register the death – you do this at the local Registry Office. You may need to make an appointment, so it's a good idea to check before you go. Legally the death needs to be registered within five days in England, Wales and Northern Ireland and within eight days in Scotland. To locate your nearest registry office and for Government advice please see www.gov.uk/register-a-death
- The Registry Office will give you the documents needed to make funeral arrangements:
 - Certificate of burial or cremation.
 - Certificate of registration of death.
- Death Certificate – it's a good idea to request a few official copies of the Death Certificate, as you are likely to be asked for one of these when dealing with the deceased's finances.
- Locating a Will – funeral arrangements are usually made in the first few days following the death, so it is a good idea to try and locate a Will. The deceased may have included details of the sort of service they would like and financial provision to pay for it. The Society can help you access funds to pay for the funeral bill, please see the section on 'Payments from the Estate'. If there is a Will in place you'll need to advise the Executors immediately as they have responsibility for dealing with the Estate, including advising any financial institutions and ensuring that all property is secure.
- If there is no Will, an administrator will need to be appointed instead.
- A grant of Probate might be needed if the deceased's property or accounts are not in joint names.
- Funeral arrangements – most Executors contact a funeral director to help with the administrative tasks when arranging a funeral. More information can be found on the National Federation of Funeral Directors website <http://www.nffd.co.uk/> and the funeral directors register website <https://www.funeraldirectorsregister.com/>

Applying for Probate

Once an Executor has been named, they need to apply for the legal right to deal with the person's Estate, known as a Grant of Probate. You may not need a Grant of Probate if the deceased's property or accounts are held in joint names and are being passed to the surviving account holder.

Each financial institution has its own rules, so even if you don't need to apply for Probate for money held with us, you may still need to apply if money is held with other organisations. You may need a Letter of Administration, rather than a Grant of Probate if there is no Will (or the Will is not valid), there are no Executors, or the Executors cannot or are unwilling to act. If there is no valid Will and you are the next of kin you can apply to be an Administrator in the following order of priority:

1. Married or civil partner of the deceased.
2. Child.
3. Grandchild.
4. Parent of the deceased.
5. Brother or Sister.
6. Nephew or Niece.
7. Another relative of the deceased.

The duties of an Executor or Administrator

- Take an inventory of the Estate, including bank accounts, savings, insurance, property and other possessions.
- Value the Estate.
- Liaise with the utilities, Building Societies, banks, pension and insurance providers and Social Services.
- Liaise with the Department of Work and Pensions and the relevant local authority regarding any benefits which were being paid or may now be due.
- Apply for the Grant of Probate/Letters of Administration.
- Collect all assets and money due to the deceased's estate.
- Pay income tax, inheritance tax and any other taxes due, as well as any outstanding debts.
- Distribute the Estate to the beneficiaries.
- Sell or transfer property.
- Prepare the final account to the HM Revenue & Customs (HMRC).
- Provide a detailed statement to the beneficiaries of everything that was received and paid out by the Estate.

When you visit us

When you visit the Society to advise us of the death of a customer, you will need to bring the documents detailed below. We will need the original copies of any documentation and will take a copy and hand you back the originals.

If you are sending your documents in the post we will need to see either the original or certified copies. A certified copy means a document that has been photocopied and certified to be a true copy of the original by a UK Solicitor, Chartered or Certified Accountant, Doctor, Police Officer or Teacher. The document must be certified 'original seen', dated and signed, giving the contact details of the person certifying the copies.

If you are sending original documents, you may want to send these by recorded or special delivery post.

- Death Certificate.
- A completed copy of our deceased account registration form which is available on our website, at any of our Branches or Agencies or by calling our Customer Support Department on 01225 423271.
- Proof of identification – the person registering the death and dealing with the Estate will need to bring identification. We will need proof of person and proof of address. Please see our Acceptable List of Identification on page 7 of this guide for further details. If you are unable to provide these documents, please call us.
- The account passbook – if you are able to locate the passbook it is a good idea to hand it to us for safekeeping. We can photocopy the book and give you a copy for your records. If you are not able to locate the passbook, we will ask you to sign a lost passbook declaration.

Payments from the Estate

As soon as the Society becomes aware that a customer has died, any money held in the deceased's sole Bath Building Society account(s) will be frozen. However, we understand that there may be certain bills that need to be paid. The Society can arrange to pay the following bills if there are sufficient funds in the account:

- Funeral Bill – the funeral director can send the funeral bill directly to the Society.
- Inheritance Tax – we will need to see a copy of the relevant Inheritance Tax form.
- Probate Court Fees.

Reviewing and closing the accounts

When you visit us, our specially trained customer advisors will review any accounts that were held either solely or jointly in the deceased's name. They will take copies of the documents provided and will talk you through what the next steps are. If you are unable to provide any of the documents listed on page 5, these can be dropped in or posted to us at a later date.

Once the documentation is in place, and any expenses have been paid, the next stage is to discuss the closure or amendment of the account.

- Joint Accounts – Any accounts held in joint names will be automatically transferred into the sole name of the other account holder, the account passbook will be amended or replaced, and the account holder can continue to operate the account.
- Sole Accounts with a balance of under **£15,000** – The Executor or Administrator of the estate will be asked to complete the relevant section in the 'Bereavement – request to close account' form. Identification will be required if not already provided.
- Sole Accounts with a balance of over **£15,000** – The Executor or Administrator of the estate will be asked to provide either Original Grant of Probate or Letters of Administration and complete the relevant section in the 'Bereavement – request to close account' form. Identification will be required if not already provided.
- For **Solicitors** our probate limit is **£25,000.00** – Please contact our Customer Support Department for any assistance required on 01225 423271.

The "Bereavement – request to close account" form will be handed to you at the initial meeting. If you have the time it can be completed that day, alternatively the advisor can provide you with a freepost envelope to post it to us. It is also available on our website or by telephoning our Customer Support Department on 01225 423271.

Bath Building Society acceptable list of identification

If you need to produce identification we will require you to produce either the original document or a certified copy of the document. Documents can be certified by a UK Solicitor or Chartered or Certified Accountant, Doctor, Police Officer or Teacher. The copy must be certified 'originals seen', dated and signed, giving the contact details of the person certifying the copies. If the document contains a photograph, it must be certified as providing a good likeness of you. The Society will undertake checks to verify the person certifying the document for you.

We do not encourage you to send original documents in the post. Please note it is not our company policy to return original documents via special delivery services.

Verification of Identity

- Photocard driving licence - photograph valid for ten years from date of issue.
- Full UK/EU passport.
- Disabled persons card with photo and reference – no more than three years old.
- Shotgun Licence/Firearms certificate.
- Latest Tax Notice of Coding – no more than one year old.
- Original Birth Certificate – applicants under 18 only.
- National Insurance Card – applicants under 16 only.
- A grant letter from an LEA – students only.
- Pension letter.
- Pension card.
- Bus pass – issued by the council.

Verification of Address (all items must show current living address)

- Latest Bank Statement.
- Mortgage Statement.
- Latest Council tax bill.
- Driving Licence – if not used as verification of identity.
- Latest Tax Notice of Coding – no more than one year old – if not used as verification of identity.
- Solicitor's letter confirming house move – no more than two months old.
- Utility bill – no more than three months old.
- Parent/Guardian address document (if they live at the same address) – applicants under 18 only.
- A grant letter from an LEA – students only – if not used as verification of identity.
- P60.
- Letter from care home.
- Medical card.

Useful Contacts

Government Advice – www.gov.uk/browse/births-deaths-marriages/death

Government advice on finding a will – www.gov.uk/search-will-probate

Government advice on inheritance tax – www.gov.uk/inheritance-tax

HM Revenue and Customs – www.hmrc.gov.uk

HMRC probate and inheritance tax helpline – 0300 123 1072

Probate Registry – www.justice.gov.uk/courts/probate

General Register Office for England and Wales – 0300 123 1837, www.gro.gov.uk

General Register Office for Scotland – 0131 334 0380, www.gro-scotland.gov.uk

Bereavement Advice Centre – 0800 634 9494, www.bereavementadvice.org

Citizens advice – www.citizensadvice.org.uk

Cruse Bereavement Care – www.cruse.org.uk

National Associate of Funeral Directors – 0845 230 1343, www.nafd.org.uk

Branches

Bath – Tel: [01225 330837](tel:01225330837)

3 Wood Street, Bath BA1 2JQ

Oldfield Park – Tel: [01225 445271](tel:01225445271)

12/13 Moorland Road, Oldfield Park, Bath BA2 3PL

Agencies

Ilminster – Tel: [01460 53095](tel:0146053095)

Harper Dolman & West, 20 East Street, Ilminster TA19 0AJ

Midsomer Norton – Tel: [01761 412980](tel:01761412980)

Waterhouse Financial Advisers, 23 High Street, Midsomer Norton BA3 2DR

Shaftesbury – Tel: [01747 852301](tel:01747852301)

Chaffers Estate Agents, 48 High Street, Shaftesbury SP7 8AA

South Petherton – Tel: [01460 240000](tel:01460240000)

Hamdon Financial Services, 36 St James Street, South Petherton TA13 5BW

Staple Hill – Tel: [0117 957 5008](tel:01179575008)

Mark Richard Insurance, 141 High Street, Staple Hill, Bristol BS16 5HQ

Wellington – Tel: [01823 663174](tel:01823663174)

MJC Financial Planning, 22 South Street, Wellington TA21 8NS

We're different
because you are

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Web:

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Telephone calls may be recorded to help the Society to maintain high standards of service delivery.

Bath Investment & Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, Registration Number 206026.



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