

# Bereavement Advice

Helping you through  
this difficult time



You can depend on us

 **LEEK**  
Building Society

# Glossary

<b>Administrator</b>	Is a person appointed when there is no Will, no Will can be found or there is no Executor to carry out the intentions of the Will.
<b>Certified copies</b>	<p>A certified copy is a photocopy of a document that has been certified by a professional/qualified person - examples are shown below:</p> <p><b>Certified copies of the Death Certificate, Grant of Probate or Letters of Administration</b> These documents must be certified by a Solicitor or Commissioner for Oaths.</p> <p><b>Certified copies of the Identification Documents</b> These documents must be certified by any of the following: A Member of Parliament, Justice of the Peace, Commissioner for Oaths, Officer of the Armed Services, a person registered with or approved by the Financial Conduct Authority, Police Officer or a member of a nationally recognised professional body (e.g. solicitor, barrister, accountant, doctor, nurse (SEN or SRN), chemist, optician, banker, surveyor or valuer).</p> <p>The photocopy must be certified by writing "I certify that this is a true copy of the original", and then signed and dated by the certifier. In addition we will require the certifier to print their name, occupation, professional body they belong to and contact details (in case we need to confirm their status).</p>
<b>Estate</b>	This is everything owned by the person who has died.
<b>Executor</b>	A person named in a Will to deal with the estate following a person's death.
<b>Grant of Probate</b>	This is the official document that confirms to the Executor(s) that they have the authority to act and validate the Will. This means the Executors share out the estate as the deceased intended according to the instructions in their Will. In Scotland, this is referred to as Certificate of Confirmation.
<b>Personal Representative</b>	The Personal Representative is the Executor or Administrator of the estate whose authority is provided by the Grant of Probate/Letters of Administration. There may be one or more Executors or Administrators.

# Helping you through this difficult time

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We understand that when you lose someone close to you it can be an emotional and distressing time when there is so much to consider and do.

This leaflet contains important information and assistance to guide you through the next steps.

At any point, if you require any further help please feel free to contact us by either visiting your local branch or calling on 0808 281 9308 to discuss Savings or 0800 783 0847 for Mortgages.

## Registering a death with us

So that we can register the bereavement, we will need to see the original or certified copies of the documents detailed below. We will return any original copies to you.

### What we will need:

1. The Death Certificate
2. Grant of Probate or Letters of Administration if the total balance held in their accounts is over £30,000. If these documents are needed to settle the estate, we will need to see them regardless of the total balance held with us
3. Their passbooks, if you have them
4. Identification documents to prove who you are and where you live

### To help us to understand the individual circumstances, get in touch by:

- Visiting your local branch
- Calling us on 0808 281 9308
- Writing to us at Leek Building Society, 50 St Edward Street, Leek, Staffordshire, ST13 5DL
- Or via the Contact Us section on our website

You may wish to appoint a Solicitor who can deal with the estate on your behalf.

# Savings Accounts

## Paying Urgent Expenses

Once the death has been registered, you can withdraw funds to pay the following essential bills:

- Funeral Invoice payable to the funeral director
- Inheritance Tax payable to HM Revenue & Customs
- Probate Court Fees payable to HM Court Services

We will require original documentation to support the withdrawals such as the funeral directors invoice, a completed Inheritance Tax form or the HMRC form for probate.

## Joint Accounts

Where joint accounts are held, these will be transferred to the name(s) of the remaining account holder(s). The terms and conditions of the account will not change.

## Sole Accounts

Depending on the total balance held in the accounts the following activity is required:

Total balance £1,500 or less	
<b>Documentation required</b>	Bereavement Closure Form completed by all Personal Representative(s). Where there is a Will, the original or a copy of this is required.
<b>Obtained from where</b>	Leek Building Society
<b>Witnessed by</b>	Leek Building Society Branch Manager
Total balance over £1,500 to £30,000	
<b>Documentation required</b>	Bereavement Closure Form completed by all Personal Representative(s). Where there is a Will, the original or a copy of this is required.
<b>Obtained from where</b>	Leek Building Society
<b>Witnessed by</b>	Solicitor/Commissioner for Oaths
Total balance over £30,000 or where Grant of Probate or Letters of Administration are required for the estate	
<b>Documentation required</b>	Bereavement Closure Form completed by all Executor(s) or Administrator(s). The original or certified copy of the Grant of Probate or Letters of Administration.
<b>Obtained from where</b>	Bereavement Closure form - Leek Building Society. You can apply for Grant of Probate or Letters of Administration yourself via gov.uk or a Solicitor.
<b>Witnessed by</b>	Not required

## **Interest**

Interest will continue to be earned on account(s) until they are closed.

## **Regular Payments**

Direct Debits and Standing Orders will not be cancelled unless we receive written instructions from the remaining account holder(s) or the Personal Representatives. You might want to review these and check whether they need to continue. Once the death has been registered, we can provide you with a statement of Standing Orders and Direct Debits to enable you to make the necessary arrangements with these providers.

## **Withdrawals from bonds, notice and bonus accounts**

For all accounts, any permitted withdrawals or closures after we have been informed will be made without penalty and without providing notice.

## **Trust Accounts**

If the deceased was a Trustee, it may be necessary to appoint a new Trustee so that the account can continue to be operated. Once the death is registered, we can discuss this with the Personal Representative(s).

## **Accounts where a Power of Attorney/Court of Protection has been registered**

A Power of Attorney/Court of Protection Order ceases to operate when the account holder dies. If either has been registered with the Society, it will be cancelled upon notification and the Attorney(s)/Deputy(s) will have no authority to operate or access the deceased's account(s). If the deceased is an Attorney/Deputy a replacement may be required.

## **Mortgage Accounts**

Where a Leek Building Society mortgage is present, we will contact you to discuss the next steps in dealing with the outstanding balance on the mortgage account.

Interest will continue to accrue against any mortgage remaining on the property until it is repaid in full. We will need to know about plans for the property, including whether:

- You foresee issues in maintaining the standard monthly mortgage repayments
- The property is going to be sold
- Any family members intend to stay in the property

# Non Leek Building Society Products

If the deceased has any products where Leek Building Society acted as an introducer (such as home insurance, life insurance or financial investments) you will need to contact the product provider directly to notify them of the death.

## Help and Advice

There are a number of organisations who may be able to assist you during this difficult time. Below are some useful contact details for organisations which can provide practical or emotional support:

Organisation	Service	Contact Details
Bereavement Advice Centre	Information on registering a death	<a href="http://bereavementadvice.org">bereavementadvice.org</a>
Gov.UK	Information on registering a death	<a href="http://gov.uk">gov.uk</a>
Citizens Advice Bureau	Free, confidential, help and support for legal, money or other related issues	<a href="http://citizensadvice.org.uk">citizensadvice.org.uk</a>
Cruse Bereavement Care	A telephone helpline and website with information and further support in coping with grief	<a href="http://crusebereavementcare.org.uk">crusebereavementcare.org.uk</a> Telephone: 0808 808 1677
Samaritans	Providing emotional support to those who are struggling to cope. Advice available over the phone or online 24 hours a day	<a href="http://samaritans.org">samaritans.org</a> Telephone: 116 123

You can also find further useful contacts on our website in the Help and Support section.



# Common Questions

## How do I register a death?

Deaths are registered at the local registry office. They will issue the Death Certificate and the documentation needed to make funeral arrangements. It's usually a good idea to request a few official copies of the Death Certificate so that you have them available for different organisations who may request them.

## What happens to all the deceased persons things?

When someone dies, all the things that belonged to them is referred to as the estate. This can include property, financial investments, all personal belongings, etc. A Will usually indicates who is responsible for the estate. As a personal representative (an executor or administrator) you're legally responsible for the money, property and possessions of the person who died (the 'estate's assets'). You're responsible for the assets from the date of death until the date everything has been passed on to the beneficiaries. This is known as the 'administration period'.

## What happens if there is no Will?

If there is no Will, or there is a reason why the Executors will not act on the estate, then Letters of Administration must be obtained. These are issued by the Court through the Probate registry office who appoint the Administrator(s). Once the Administrators have been appointed, they may decide to hand responsibility for the estate to a Solicitor.

## Do I have to appoint a Solicitor to apply for Grant of Probate?

Many people will be comfortable applying for Grant of Probate or Letters of Administration themselves so it's a personal choice as to whether to appoint a solicitor or not. If you're not sure what to do, discuss it with other family members or contact the Citizens Advice Bureau.



**If you require this information in a different format, please ask a member of staff.**

Leek Building Society, Customer Service Centre,  
50 St. Edward Street, Leek ST13 5DL  
t: 0808 281 9308

Branches throughout Staffordshire, Cheshire, Shropshire and Derbyshire

Leek Building Society is a trading name of Leek United Building Society, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with firm reference number 100014. Our details can be found on the Financial Services Register at <https://register.fca.org.uk/s/>. Leek United Building Society's address for service is 50 St. Edward Street, Leek, Staffordshire ST13 5DL.

leekbs.co.uk



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