

# 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 015 8414** (lines are open 8am to 6pm Monday to Friday and 9am to 2pm on Saturday), or you can write to us at: Bereavement Centre, PO Box 524, Bradford BD1 5ZH.

## 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'll then be able to give you the death certificate.
Find out whether probate or confirmation is needed	'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. For cahoot, this is required when the total value of all accounts held with us in the sole name of the deceased is more than £50,000 <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 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 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 also download it from our website at <a href="http://cahoot.com">cahoot.com</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 more than £50,000.
Other payment support:	If a funeral or florist 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 or florist.

We need these items so we can close/transfer ownership of any accounts belonging to the deceased. You can send them to our Bereavement Centre (PO Box 524, Bradford BD1 5ZH).

## Death Notification Service

Santander is a member of the 'Death Notification Service' which allows you to notify a number of banks and building societies about the death of a customer in one go. It's a free service open to anyone who needs to notify one or more participating organisations that someone has passed away.

### What does this service offer?

- It allows you to notify a number of 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 support them in resolving the estate.
- It's an additional service that sits alongside existing and bereavement notification services, already offered by banks and building societies.

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

### 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 banking and savings 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.
- If the deceased had any future dated payments or pre-authorized recurring card transactions .e.g. subscriptions or services, whilst the account remains open, they could continue to be taken from the account unless alternative arrangements are made directly with the provider, or these are cancelled.

### Savings accounts

- Savings accounts in the sole name of the deceased are closed.

## **Credit cards**

- Where the deceased is the main card holder, the card and any additional cards linked to the account, can no longer be used to make payments as they will be cancelled as soon as we are notified of the death. Interest charges are also frozen.
- We'll then contact you within 10 working days of receiving all the relevant documents.
- It may be possible to pay off any outstanding balance by claiming on Payment Protection Insurance if a valid policy was held. Where no policy is held we will contact the Executor/Administrator of the estate to discuss repayment.
- Any additional card holders on the account will need to apply for a credit card in their own name.
- If the deceased was an additional card holder, our records are updated accordingly and the account continues to run as before. The account holder remains responsible for paying off the balance.
- Please note: if there's an outstanding balance on a Cahoot credit card or current account, if you give us permission we can clear what we can of the outstanding balance(s) prior to the closure and release of funds.

## **Trustee accounts**

Where a trust deed is not held, the customer representative of the deceased trustee can elect to add a new trustee, leave the account in the operation of any remaining trustee(s) or transfer operation of the account to the beneficiary or request closure.

- If a trust deed is held, it should explain what should happen in the event of the death of a trustee.

## How we can help

### Help with inheritance tax

If an estate's total value is greater than the current Inheritance Tax Threshold, 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 Probate and Bereavement Centre on **0800 015 8414**.
- 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 or florist 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, PO Box 524, Bradford BD1 5ZH) and we'll transfer funds directly to the Funeral Director or florist 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 or florist 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 <https://www.mariecurie.org.uk/help/bereaved-family-friends> which contains practical information and contact information if you'd like to speak to someone.

### Dealing with financial difficulties

Some people may face financial difficulties following the death of a loved one. To find out about how cahoot and others may be able to help if you have money worries visit <https://www.cahoot.com/help-and-support/money-worries#:~:text=Please%20contact%20us%20on%200330,and%20support%20that%20you%20need> for more information or to find the best number to call us on.

## Useful contacts for information and advice

### cahoot Bereavement Centre



**0800 015 8414**

(lines are open 8am to 6pm Monday to Friday and 9am to 2pm on Saturday)



PO Box 524  
Bradford  
BD1 5ZH

### The Probate Service – [www.theprobateservice.org](http://www.theprobateservice.org)

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.gov.uk/browse/births-deaths-marriages/death](http://www.gov.uk/browse/births-deaths-marriages/death)

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.citizensadvice.org.uk](http://www.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 – [www.thebereavementregister.org.uk](http://www.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 – [www.mylostaccount.org.uk](http://www.mylostaccount.org.uk)

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

### Cruse Bereavement Care – [www.cruse.org.uk](http://www.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 **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](mailto:jo@samaritans.org) and telephone on **116 123** for any type of emotional distress.

### Child Bereavement Trust – [www.childbereavementuk.org](http://www.childbereavementuk.org)

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](mailto:support@childbereavement.org.uk)

### The General Register Office [gro.gov.uk](http://gro.gov.uk) [nrscotland.gov.uk](http://nrscotland.gov.uk)

The government agency responsible for recording deaths. You can contact them to order a copy of the death certificate PO Box 2, Southport, PR8 2JD

### Probate Registry [www.gov.uk/applying\\_for\\_probate](http://www.gov.uk/applying_for_probate)

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

Please note: Santander is not responsible for the content or accuracy of external websites

### 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 access our online Security Centre at: [www.cahoot.com/online-banking/security-and-privacy](http://www.cahoot.com/online-banking/security-and-privacy)

## 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/Santander branch.

### **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.



# Here to help



Visit [cahoot.com](https://cahoot.com)

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## Call our Bereavement Centre on 0800 015 8414.



Lines are open 8am to 6pm Monday to Friday  
and 9am to 2pm on Saturday

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cahoot 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 give us a call.

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