

Bereavement instructions

closing or transferring funds when someone has died

Bereavement Centre
PO BOX 524
Bradford
BD1 5ZH
Telephone: 0800 015 8414

Please fill in the form using BLOCK CAPITALS and black ink. Tick any boxes which apply. Please read the data protection statement in section 5.

cahoot is able to provide literature in alternative formats. The formats available are: large print, Braille and audio CD or coloured overlays. If you would like to register to receive correspondence in an alternative format please give us a call on 0800 5871 111.

Once completed, post it to the address at the top of this form together with originals, certified copies or a photocopy of the death certificate and proof of your identification (e.g. a valid passport or driving licence). You can also provide us with the funeral invoice if you would like us to pay these costs from the deceased's account(s).

1 Details of the customer who has died

Full name

Date of death

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Address

Postcode

Account numbers

Date of birth

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

2 About you

If there are more than two people, please add further details on another bereavement instructions form.

First representative

Are you an existing cahoot customer?

Yes No

Title

Mx Mr Mrs Ms

Miss

Other (please state title)

First name

Middle name

Surname

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

Date of birth

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Nationality

Second representative

Are you an existing cahoot customer?

Yes No

Title

Mx Mr Mrs Ms

Miss

Other (please state title)

First name

Middle name

Surname

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

Date of birth

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Nationality

2 About you (continued)

First representative

Permanent residential address

Postcode

Telephone number

Email address

Second representative

Permanent residential address

Postcode

Telephone number

Email address

3 Closure indemnity or probate

This section must be completed and signed by the customer representative if the total amount held by the deceased customer in banking, savings, and investments (excluding joint holdings) is £50,000 or less.

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 to comply or will comply (as the case may be) with the stated requirements:

(A) Probate is required

- Where Grant of Probate or Letters of Administration (Certificate of Confirmation in Scotland) is required. **Please note: this will be required in all cases where the account balances are more than £50,000 in total.**

(B) Probate is not required

- By signing this form below, you are confirming that you are entitled to act as a customer representative on behalf of the estate. **Please note: You only need to sign below if the account balances are £50,000 or less in total.**

Balances can only be (i) paid on closure of accounts to the customer representatives signing below in this Section 4 or ii) transferred (in the case of Investment accounts only) to the person or persons named in section 4 below.

On behalf of the Estate of the Late (Deceased customer's full name)

Payment release

I/we authorise you to close all cahoot accounts of the above named deceased (or transfer of ownership of an investment account, if applicable).

Where I/we request that ownership of an investment account(s) is transferred to a beneficial owner or joint beneficial owners, they must agree to the Investments Terms & Conditions and Data Protection Statement before the transfer can take place. For any such requests cahoot will issue a separate application form to the new owner(s) which must be signed and returned.

Warranties supporting the indemnity

By signing below, I/we confirm or agree to the following:

- I am/we are the deceased's customer representative(s).
- I am/we are entitled, either solely or with others, to the balance(s) in the late customer's account(s) with cahoot UK plc.
- Where any other beneficiaries are entitled to a share of these funds I/we confirm I/we have their consent to give instructions on behalf of the deceased customer's estate.

Personal indemnity

I/we give this indemnity in my/our capacity as customer representative(s) acting on behalf of the above named deceased. I/we will be responsible for any losses and/or costs which cahoot UK plc may incur as a result of (i) acting on my/our 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/we agree to reimburse cahoot UK plc for any losses or costs incurred.

First customer representative detail

Full name

Signature

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Second customer representative details

Full name

Signature

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

4 Important Information regarding accounts

Current accounts and Savings accounts:

All accounts held solely in the deceased's name must be closed.

We'll use the information you provide to look for other holdings. If we find any products other than those entered below, we'll get in touch with you to arrange for their amendment or closure.

- If the deceased had any future dated payments or pre-authorised recurring transactions e.g. subscriptions or services, whilst the account remains open, these could continue to be taken from the account unless alternative arrangements are made directly with the provider, or these are cancelled.
- If the deceased received any regular credits from the Department of Work and Pensions e.g. benefits, state pension, the Customer Representative(s) are responsible for settling the estate and should contact the Department for Work and Pensions to understand if payments need to be repaid. If you need support with this, we can provide statements or information on any payments made into a Cahoot account - just call us on **0800 015 8414**.

If there are insufficient funds to clear outstanding balances in full, the case will be passed to our Probate Partners Phillips & Cohen, who may contact you within the next 30 days.

Credit Cards

If there is an outstanding balance on a Cahoot credit card or current account, we can clear what we can of the outstanding balance(s) before settlement is made from credit balances held in any account held in the deceased customer's sole name. Are you happy for us to do this?

Yes No

Before assessing whether there are sufficient funds and providing permission to this, you should contact the Department for Work and Pensions to understand if payments need to be repaid.

5 Payment instructions

Please enter details of how you would like the funds to be paid. We are unable to provide any payment in cash.

A) Transfer to existing cahoot savings/bank account
(Please note that we cannot transfer into ISAs or bonds)

Account Name (of the customer representative)

Sort Code

Account Number

B) Transfer to external account

Name of bank/building society

Sort Code

Account Number

C) Cheque

(Please allow up to 5 working days following the closure of the account/s to receive payment)

If you wish to do this, please tick this box

D) Donate to charity

If the balance on the account(s) is under £10.00, we can arrange for the account(s) to be closed, and balance sent to cahoot's Charity of the Year.

If you wish to do this, please tick this box

Funeral costs: If a funeral or florist invoice is provided, where there are sufficient funds available in an account in the deceased's sole name we will pay these costs from the deceased's account(s) directly to the Funeral Director or florist.

If you request a funeral or florist invoice to be paid, please be assured that we will release the funds for this first, before clearing any debit balances.

6 Data Protection Statement

Introduction

This data protection statement sets out how you'll use my personal data. My personal data is data which by itself or with other data available to you can be used to identify me. You are cahoot which is a division of Santander UK plc, the data controller. 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, this data protection statement applies to each person separately.

The types of personal data you collect and use about me

You will use my information to manage my Bereavement Notification. The personal data you use may include:

- Full name and personal details including contact information (e.g. home address, email address, home and mobile telephone numbers);
- Date of birth and/or age;
- Family, lifestyle or social circumstances if relevant (e.g. relationship to the deceased); and
- Information on other people named on the account. I understand I must have their authority to provide their information to you and I must share this data protection statement with them and details of what I've agreed on their behalf.

You may record calls, email, text messages and social media messages or other communications in relation to my dealings with you as permitted legally.

Using my personal data: the legal basis and purposes

Information about me is required to process my bereavement notification, in order to carry out the **contractual requirements** between the deceased person and Santander. This includes updating your records, tracing my whereabouts to contact me about the deceased accounts. You may sometimes need to disclose my personal data because of a **legal or regulatory responsibility**, or where you have my **consent**. If I give you my consent I understand that I'm free at any time to change my mind. 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 notification. You will not collect any personal data from me that you do not need in order to process my notification.

Where I request that ownership of an investment account(s) is transferred, before the transfer can take place the new owner(s) will need to complete a separate application form that will include a Data Protection Statement (which sets out how their personal data may be used).

Where I request the closure of Santander accounts you will carry out checks to ensure that I am entitled to close the account(s). This will include:

- Checking and sharing information from fraud prevention agencies, to verify my identity and make fraud prevention and anti-money laundering checks as necessary;
- To comply with legal and regulatory requirements and related disclosures;
- For the establishment and defence of legal rights;
- For activities relating to the prevention, and for the detection and investigation of crime.

This processing is necessary to comply with your **legal obligations**.

You will also process my personal data for your own **legitimate interests** or those of other persons and organisations. You will do this for the purposes of:

- Good governance, accounting, and managing and auditing your business operations; and
- To monitor emails, calls, other communications, and activities relating to my dealings with you.

Sharing and using my personal information

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

- The Santander group of companies*, your associated companies in which you have shareholdings, and with sub-contractors and other companies or persons acting on your behalf;
- Your legal and other professional advisors, including your auditors;
- Fraud prevention agencies, credit reference agencies, and debt collection agencies where necessary when you register me as a legal representative and/or owner and as part of the account transfer of ownership process and ongoing account or service management;
- Other organisations via shared databases;
- Government bodies, regulators, agencies and courts in the UK and overseas to comply with legal requirements, and for the administration of justice (including disclosing my personal information to tax authorities in other countries, or with HMRC who may share the information with the other tax authorities if you believe that I may have tax obligations in another country);
- Other parties connected with the deceased account, for example guarantors; or if the deceased had a joint account, sharing information in such circumstances with other people named on the application may be necessary (for example transactions made by me will be seen by the other account holder);
- Market research organisations to assist you in improving your products or services; and
- Anyone else where you have my consent or as required by law.

Identity verification and fraud prevention checks

The personal data you've collected from me 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.

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.

I have read the Data Protection Statement and agree that you can use my/our information as stated in the statement.

6 Data Protection Statement (continued)

Criteria used to determine retention periods

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;
- **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, policy or service 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 9 173 489** or going online at cahoot.com.

Data anonymisation and aggregation

My personal data may be converted into statistical or aggregated data which can't be used to identify me, then used to produce statistical research and reports. This aggregated data may be shared and used in all the ways described above.

*Group companies

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