



Dealing with a bereavement

Help and support for when someone dies

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Section 1

Here to help

Making financial arrangements when someone has died can feel overwhelming, so we're here to give you all the support that you need.

There may be unfamiliar information in this guide, so if there's anything you want to check or don't understand, call us or visit one of our Branches or Agencies. Our specially trained colleagues will support you every step of the way.

We can also direct you to a range of financial and emotional support organisations, depending on your circumstances.

Call us on 01633 844340

Pop into one of our Branches or Agencies - visit www.monbs.com/contact-us for a list of addresses and contact phone numbers

Use our contact form at www.monbs.com/contactus

What to do when a loved one dies

Losing a loved one can be a difficult and confusing time.

This guide explains what you need to do to manage their finances, what we'll need from you and what happens next.

If you're unsure about any of the words we're using we have a helpful section on page 24.

Get a medical certificate

This will be issued by the hospital, GP or coroner.

You'll need this to register the death.

Register the death at a registry office

You'll usually need to register the death at a registry office within five days in Wales and England, within eight days in Scotland. Once you've done this, you'll be given a death certificate.

It's probably worth asking for extra copies of the death certificate as a number of organisations, including us, will need to see an original copy.

Let us know about the death

Please let us know as soon as possible and we'll do everything we can to support you through this difficult time. We'll ask for:

- The details of the person who has died, including their name, address, date of birth, date of death, whether they left a will and their account numbers.
- The details of the person notifying us, including their name, address, phone number and relationship to the person who has died.
- The death certificate (if it's available).

- A grant of representation (if it's available). This can be a grant of probate or letters of administration.
- Any additional information you want us to know.

You may not have all this information, but please give us what you can.

How to tell us

You can tell us by:

- Calling us on 01633 844 340.
- Visiting one of our Branches or Agencies.
If you give us a call beforehand, we'll make sure someone is available to talk to you about your situation.
- Writing to us at Monmouthshire Building Society, Monmouthshire House, John Frost Square, Newport, NP20 1PX.
- Use our contact form at www.monbs.com/contactus

Anyone can notify us of the death, but we will always identify the personal representative (the person dealing with the estate) before we can provide any information about the account(s).

A personal representative can be an executor, administrator or next of kin.

We'll update our records as quickly as we can but because some letters are prepared weeks in advance, you may still receive some correspondence addressed to the person who has died. We're really sorry if this happens.

What we'll need from you

We may ask for proof of personal representation before we can give you any information about the account(s). We do this to protect the account against fraud, theft or financial crime.

What we accept:

- Grant of probate certificate.
- Letters of administration.
- Proof of next of kin. This can be one of the above or a statutory declaration form which has been signed and stamped by a solicitor.

Once we've made the necessary checks to make sure we're dealing with the appropriate person, we'll send all correspondence to the personal representative or their professional advisers

Proof of identification

We'll also need to identify the personal representative. If you have a Monmouthshire Building Society account, we will need proof of signature.

If you don't have an account with us, we'll need two forms of ID. At least one will need your address on it.

What we accept:

- Passport
- Driving licence

Find the Will

The Will confirms what you need to do next and names the executor(s) / personal representative(s) of the estate.

Don't worry if you can't find it or there isn't one – this just means the next steps you take are different.



Probate

Probate is the legal process of proving that a Will is valid and confirms who has the legal right to deal with someone's property, money and possessions (known as their 'estate') when they die.

Situation	Person dealing with the estate is known as	Legal documents needed to deal with the estate
If there's a Will	The executor	Grant of probate
If there's not a Will	The administrator	Grant of letters of administration

Check if you need to apply for probate

Not everyone will need to apply for probate so the best way to find out is to ask HMRC. They can help you:

- Understand if you're likely to need probate.
- Find out which inheritance tax or probate forms to fill in.
- Fill in these forms.

We explain if you need probate to access or manage accounts held with us on page 10 (savings) and page 16 (mortgages).

Applying for probate if there's a Will

The probate process can take several weeks but once it's been granted by HM Courts and Tribunals Service, a 'grant of probate' certificate will be issued.

This gives the named executor legal authority to deal with the estate.

Applying for probate if there's not a Will

If someone dies without making a Will, they are said to have died 'intestate'. If this happens, the law sets out who should deal with their affairs and who should inherit their estate.

If there's not a Will, we must follow the Laws of Intestacy, which means we can only deal with the legal next of kin. This will usually be the spouse or civil partner, or any blood-related or adopted children aged 18 or over.

We cannot deal with partners or step-children of the person that has died. We know this may be difficult for you but we are legally not allowed to discuss matters with you without evidence that you are a personal representative (see page 26).

If probate is granted intestate, it's called a 'grant of letters of administration'.

A grant of letters of administration works in the same way as grant of probate – they both give a named person legal authority to deal with the estate of the person who has died.

We can't advise you on applying for probate so contact HM Courts and Tribunals Service for support and advice.

www.gov.uk and search 'probate'

0300 303 0648

contactprobate@justice.gov.uk

Savings Accounts

If your loved one had a savings account with us, we'll do all we can to support you and make closing or transferring the account as simple as possible.

Paying for the funeral and other costs

If there's money in the account, we can pay these bills on behalf of the estate .

For example:

- Funeral service and costs.
- Inheritance tax.

We need to see the original invoice(s) before we can release any funds directly to the funeral directors.

Joint accounts

Joint accounts will be transferred into the surviving account holder(s) name.

If you're the surviving account holder(s), you'll be able to continue using the account as usual.

Your account number will stay the same and we can issue a new passbook.

Sole (individual) accounts

Once we've been notified of the death, we'll freeze the account to stop any money going in or out.

If the account receives any payments, we'll return them to the sender.

We'll continue to add interest to the account while the estate is being settled.

We won't charge for any withdrawals and the account won't incur any penalties if you choose to withdraw the funds.

Once we've received details from you that shows the name and account details of the bank account the money will go into, we'll send the executor / beneficiaries / solicitors a cheque or transfer money to the nominated account(s), and then close the account.

Withdrawing money and closing a sole account

Only a personal representative can withdraw money and close a sole account.

The documents and identification we ask for varies according to how much money is in the account.

Money in account(s)	Documents needed
Up to £500.00	<ul style="list-style-type: none"> • Monmouthshire Building Society Small Estates Indemnity form.* • Original/certified copy of the Will • Certified identification • Bank details
£500.01 - £20,000	<ul style="list-style-type: none"> • Statutory declaration.* • Certified identification. • Copy of the Will (if available). • Evidence of the bank account the money is being paid into. • Marriage certificate (if you're inheriting an ISA allowance from a spouse).

Money in account(s)	Documents needed
£20,000.01 and over	<ul style="list-style-type: none"> • The Original Grant of Representation Document (Grant of Probate/Letters of Administration). • Statutory declaration.* • Signed identification. • Copy of the Will (if available). • Evidence of the bank account the money is being paid into. • Marriage certificate (if you're inheriting an ISA allowance from a spouse).

*The Small Estates Indemnity form and statutory declaration forms can be obtained from www.gov.uk

Depending on the type of identification we've taken, we may need additional information for withdrawal before probate / closure of the account.

We understand that international death certificates vary so we'll let you know what we can accept as official records if the account holder's death was registered abroad.

Giving us the documents we need

You can give us the documents we need by:

- Sending them to Monmouthshire Building Society, Monmouthshire House, John Frost Square, Newport, NP20 1PX
- Calling into one of our Branches or Agencies. If you give us a call beforehand, we'll make sure someone is available to talk to you about your situation discreetly.

We can't accept electronic copies.

ISAs

We can't accept any funds into an ISA once someone has died. If the account receives any payments, we'll return them to the sender. If you're the spouse or civil partner, you may be able to apply for an extra ISA allowance with us.

Each year the government sets a limit on how much you can save in your ISA, tax-free. This is called an allowance. If your husband, wife or civil partner has passed away and they had an ISA, you can inherit their ISA allowance. This will be on top of your existing personal ISA allowance. You can only register the inherited ISA allowance of your partner's Monmouthshire Cash ISAs with us (this does not include Junior ISAs). For ISAs held with other companies, you'll need to contact them directly.

Power of Attorney / Court of Protection Order

All Power of Attorney or Court Protection Orders are cancelled as soon as we're notified of the death. This means the Attorney(s) have no rights or authority to use or access the account(s).

A person with Power of Attorney doesn't automatically become responsible for managing the estate of the person who has died – that's decided by what's included in the will (if there is one).

If the person with Power of Attorney is also the personal representative, their Attorney responsibilities will stop and their role as a personal representative will start.

If the Attorney is not the personal representative, all responsibilities and access to the account will stop from the date of the death.

Trust accounts

If the person who has died is a Trustee on an Monmouthshire Building Trust account

Let us know if the person who died was a trustee on any Monmouthshire Building Society trust accounts.

If other trustees are named, we'll get in touch with them.

We won't give the personal representative any information on trust accounts. This is because the trust account is not part of their estate – the money belongs to the person named on the Trust account.

If you're the beneficiary of a trust account and the Trustee has died

You may be able to withdraw the money depending on your personal circumstances. You'll need to contact us to discuss this.

If you need an account statement

If you're the personal representative and we've confirmed your identification, we can discuss account details with you and send any documents you need, including an account statement.

If you're not the personal representative, you'll need to tell us why you need information about the account and we'll check if we can share information about the account with you.

Please note, we do not provide executors accounts.

If you'd like to speak to someone about an executors account, please visit www.unbiased.co.uk.

Inheritance tax

You'll have to pay inheritance tax if the amount in the account is over certain limits. These limits may change so visit www.gov.uk/inheritance-tax to find out the latest thresholds, allowances and rules.

We can pay any inheritance tax charges on behalf of the personal representative.

Limited companies

If the account is held by a limited company, you'll have to update Companies House before we can remove them as a signatory.



Mortgage Accounts

Once the death has been registered, what happens next depends on if the mortgage was held by joint or sole (individual) borrowers.

There are three types of borrowers:

- Joint tenants
- Tenants in common
- Sole borrowers

If you're not sure which type of borrowers are on the account, you can contact the Land Registry or the solicitor / personal representative dealing with probate.

If you're the personal representative, we can tell you.

Joint tenants

For properties with joint tenants:

- All people named on the mortgage have equal rights to the whole property.
- The property automatically goes to the other joint owner(s) if one dies. This is known as 'right of survivorship'.
- The person who died can't pass on their ownership of the property in their Will.

If the mortgage is held by joint tenants, we'll remove the deceased person's name from the account once we've received the death certificate. This means the remaining borrower(s) is responsible for paying the mortgage.

The usual payments will continue to be paid from the usual bank account if it's a joint account. If it's a sole account in the name of the deceased person that's died you will need to change payment details.

What we need

Documents needed

Death certificate

(We know that international death certificates vary so we'll let you know what we can accept as official records if the death was registered abroad.)

You don't need grant of probate or letters of administration for a joint tenants account.

If there are any life insurance policies in place, you'll need to contact your policy provider to put a claim in place.

Please contact the Land Registry to remove the deceased from the property register.

Tenants in common

For properties with joint tenants:

- Each borrower owns a share of the property. These shares don't have to be equal.
- The property doesn't automatically transfer to the other borrower(s) if one person dies.
- The share of the property passes to their estate which will be dealt with by the personal representative.

Once the death has been registered, the personal representative will deal with the estate of the person who has died.

If there are any life insurance policies in place, you'll need to contact your policy provider to put a claim in place.

If you want to buy out the other person's share of the estate or remortgage with someone else, you'll need legal advice. We can't support you with legal advice but may be able to help you if you want to take out a new mortgage.

What we need if there's a Will

Documents needed
<ul style="list-style-type: none">• Grant of representation• Proof of personal representation (page 26)• Proof of identification

What we need if there's not a Will

Documents needed
<ul style="list-style-type: none">• Letters of administration• Proof of personal representation (page 26)• Proof of identification

Deed of trust

We don't allow deeds of trust for mortgaged properties. This means you can't leave a property to someone under this legal agreement and instead would need to be written into a Will.

Paying your mortgage

(JOINT TENANTS AND TENANTS IN COMMON ONLY)

It's really important that you continue to pay your mortgage so your account doesn't fall into arrears.

We can only receive monthly payments from people named on the account. We can't receive monthly payments from a solicitor or personal representative.

If the mortgage is usually paid from the sole bank account of the deceased, it's likely their bank will cancel the direct debit once they've been notified of the death.

If this happens, you'll need to set up a new direct debit in your name.

If you want to pay the mortgage off in full, the payment can only be made by a personal representative or a solicitor.

If you're having difficulties paying your mortgage (JOINT BORROWERS)

Even though your payments will continue, we know the loss of a loved one can affect your financial situation.

If you're struggling to pay your mortgage, the sooner you get in touch with us, the better.

Please call our specially trained team on 01633 844371 so we can discuss your personal circumstances and come up with a realistic and affordable plan that's tailored to your needs.

We'll do as much as we can to support you and find a solution that's right for you and your new financial situation.

Sole (individual) borrowers

If the person who died was the only person named on the mortgage, they're known as a 'sole borrower'.

We'll freeze monthly payments to the account and cancel any direct debits paying the mortgage.

The personal representative doesn't have to make any monthly payments while the estate is being settled but we may write to them to ask how they'll pay off the outstanding balance.

The outstanding balance becomes a debt of their estate and must be repaid in full once the estate has been settled.

We'll continue to charge interest on the outstanding balance. This means the amount owed to us will increase over time.

We won't charge any Early Repayment Charges (ERCs) when the mortgage is repaid (known as redeemed).

The mortgage can only be redeemed by a solicitor or a personal representative.

The money to repay the outstanding balance usually comes from a life insurance policy, the remaining estate or from selling the property.

The outstanding mortgage can't be transferred to another person. If you want to buy the property, we may be able to help if you want to take out a new mortgage.

What do we need?

Documents needed

- Proof of identification
- Death certificate
- Letters of administration

Limited companies

If there is a sole director

The limited company needs to decide what it wants to do with the property and let us know.

We'll need different evidence / documentation depending on what you choose to do. We'll let you know what we need when you contact us.

If there are multiple directors

We'll remove the person who died from the account once the Companies House register has been updated.

We'll need:

- Death certificate

If you want to add new directors to the account

We'll send you a form and arrange an appointment with one of our advisers to explain what happens next to the new directors.

Once we've carried out the necessary checks, the new directors will need to sign a deed of guarantee before we can add them to the account.

If you need a Redemption Statement

If you're the personal representative or joint tenants, we can discuss account details with you and send any documents you need, including a redemption statement that shows the outstanding balance on the account.

We'll need:

- Grant of representation
- Proof of personal representation
- Proof of identification

If you're not the personal representative, you'll need to tell us why you need information about the account and we'll check if we can share information about the account with you.

We'll need:

- Proof of identification



Section 6

Your financial future

Making financial decisions at a time of loss can be difficult and it can be harder to manage your money effectively.

It's possible your finances will or have changed as a result of losing a loved one so it will be important to start thinking about your future finances.

If you're unsure about what to do next, give us a call or visit one of our Branches or Agencies as we may be able to help you.

Our specially trained colleagues can talk sensitively through your finances, including any financial areas which may have been impacted by your loss.

We can direct you to free and independent financial advice, explain types of savings accounts we provide, and even offer budgeting help.

If you're facing financial difficulties, or think you soon may be, please don't struggle alone.

If you don't want to talk to us, there are lots of safe and reliable organisations that provide free and independent advice. We've listed some on page 28.

Words and terms explained

There are many words and terms you may come across when dealing with a bereavement. We've listed definitions for some of the more uncommon terms we've used in this guide.

Administrator

A person who is legally appointed to deal with the estate of a person who has died without a Will (called intestate) or when the executors aren't willing to act. This is usually the lawful spouse or nearest blood relative.

Attorney

A person legally appointed to act on behalf of or represent the account holder(s) and act in their best interests.

Beneficiary

A person who is entitled to receive something from a Will, the rules of intestacy (if no will was made) or a trust.

Death certificate

A legal document issued by the registry office after a death has been registered. In some cases, an interim death certificate may be issued.

Estate

Everything that was owned by the person who died, including money, property, possessions minus any debts or liabilities. This does not include assets held jointly with another person that automatically pass to the survivor.

Executor

A person named in a will that can apply for probate and is legally responsible for dealing with the estate of the person who died. This includes making sure all outstanding debts are paid off before the estate can be shared with beneficiaries.

Grant of probate

A legal court document which gives the executor named in the Will authority to deal with the estate. This provides legal proof to banks, building societies and other organisations that you have authority to access and distribute funds that were held in the name of the deceased.

Grant of representation

A collective name for 'grant of probate' and 'letters of administration' – legal documents that enable a person(s) to deal with the estate of the person that died.

Inheritance tax

Tax that must be paid to HMRC from the estate if it's over a certain amount. This amount is subject to change. Visit www.gov.uk/inheritance-tax for the latest information.

Intestate / intestacy

This term is used when a person dies without a valid will. The law will decide who'll inherit the estate if there's no Will.

Joint tenants

Joint tenants have equal rights to the whole property.

Letters of Administration

A legal court document issued by the Probate Registry, usually when there is no will, which gives an Administrator the legal authority to deal with the estate of the person who died. This provides legal proof to banks, building societies and other organisations that you have authority to access and distribute funds that were held in the person who has died's name.

Medical certificate

A certificate issued by the hospital, GP or coroner when someone has died. You'll need this to register the death.

Next of kin

A person's closest living relative, such as a spouse, civil partner, child, or sibling.

Personal representative

A person responsible for dealing with the estate of the person who has died. They may also be known as the executor, administrator or next of kin.

Power of Attorney

A legal / formal agreement in which the account holder appoints another person to act on behalf of or represent them and their best interests.

Probate

The legal process that happens after a someone who has made a Will has died. Once a Grant of Probate has been granted, the name person(s) is legally authorised to deal with the estate of the person that died.

Tenants in common

Tenants in common each own a separate share of the property. These shares don't have to be of equal size.

Trust

When money or a property is held for someone but has restrictions, such as they can't access funds until they reach a certain age. A trust can also allow assets or possessions to pass to a beneficiary before they die.

Trustee

A person who takes responsibility for managing money or assets that have been set aside 'in trust' for the benefit of another person.

Will

A legal document that explains a person's wishes about what happens to their estate after they have died and who will carry out their wishes. A Will only takes effect after death, and it must comply with statutory requirements for it to be valid.

Financial and emotional support

Organisations that offer financial and emotional support and practical information on what you need to do can be invaluable during these difficult times.

Financial Support

Money Helper

English - 0800 138 7777 Typetalk - 18001 0800 915 4622

Cymraeg / Welsh - 0800 138 0555 From overseas - +44 20 3553 2279

Visit their website <https://www.moneyhelper.org.uk>

Unbiased

0800 023 6868

Visit their website <https://www.unbiased.co.uk/>

StepChange Debt Charity

0800 138 1111

Visit their website <https://www.stepchange.org/>

National Debtline

0808 808 4000

Visit their website <https://www.nationaldebtline.org/>

Citizen's Advice

(England) - 0800 144 8848 (Wales) - 0800 702 2020

Visit their website <https://www.citizensadvice.org.uk>

Emotional support

Cruse Bereavement Support

0808 808 1677

Visit their website <https://www.cruse.org.uk/>

The Samaritans

116 123

Visit their website <https://www.samaritans.org/>

Child Bereavement UK

0800 028 8840

Visit their website <https://www.childbereavementuk.org/>

Widowed and Young

0300 201 0051

Visit their website <https://www.widowedandyoung.org.uk/>

NHS

Visit their website <https://www.nhs.uk/>

Other support

The bereavement register

(020) 7089 6403

Automated phone line registration service - 0800 082 1230

Visit their website <https://www.thebereavementregister.org.uk/>

Government information on death, probate and bereavement

General information on death and bereavement

<https://www.gov.uk/browse/births-deaths-marriages/death>

Tell government about the death (including Tell Us Once service)

<https://www.gov.uk/after-a-death>

Search probate records or find a will

<https://probatesearch.service.gov.uk/help>

Apply for probate

<https://www.gov.uk/applying-for-probate>

Find your local registry office

<https://www.gov.uk/register-offices>

About inheritance tax

<https://www.gov.uk/inheritance-tax>

About Land Registry

<https://www.gov.uk/government/organisations/land-registry>

Update property records

<https://www.gov.uk/update-property-records-someone-dies>

Here to help you when you need us

If there's anything you want to check or if you need extra support, call us or visit one of our Branches or Agencies.

For example, you may want:

- To come into branch and speak to us about a sensitive subject discreetly
- A longer appointment
- More time to make decisions
- To bring someone to help you make decisions or ask us to speak to someone on your behalf.

Our colleagues will support you at a pace that's right for you, sensitively and without judgement.





Monmouthshire Building Society is authorised by the Prudential Regulation Authority, and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number: 206052

Monmouthshire House, John Frost Square, Newport, South Wales, NP20 1PX

Telephone calls may be monitored and/or recorded for security and training purposes.

We take your privacy very seriously and always treat your personal information with the greatest care, holding it safely and securely. For further information, our Privacy Notice is available from our website www.monbs.com/privacy, in branch or agency offices or call our Customer Services Department (01633 844340). This will give you more detailed information.



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