

INDIVIDUAL BANKING

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# Bereavement **Support**

Handelsbanken

# Bereavement support

Losing someone close to you can be very distressing. Getting their finances in order can be stressful too. That's why our dedicated branch team is here to help.

Here's some practical support and guidance on what you need to do. It's split into three sections:

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## THINGS TO KNOW

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Anything in **bold** is explained in our glossary at the end.



# Registering the death

To register a death, you'll need a medical certificate. You'll have been given this by whoever confirmed the death - such as the doctor, hospital or coroner.

Have a look at: [gov.uk/register-a-death](https://www.gov.uk/register-a-death) for further help.

Ideally, you should take the medical certificate to the deceased person's local registry office, which will give you a **death certificate**.

If there's an inquest into the death (or, in Scotland, an investigation by the Crown Office and Procurator Fiscal (COPFS)), you can ask for an **interim death certificate** in the meantime.

You may want to ask for extra copies of the death certificate, in case you need to tell several organisations about the death.

Look at the government's Tell Us Once service (excluding Northern Ireland). This allows you to contact several government departments in one go, rather than having to tell them all separately. This includes:

- HMRC
- Department of Work & Pensions (DWP)
- The Passport Office
- The DVLA
- The customer's local authority





# What happens when you tell us of a customer's death?

## For sole accounts we will:

- block any sole accounts the customer held. This includes cancelling any Direct Debits, standing orders, all cards, online banking access and open credit facilities
- cancel any cheque books and return any pending cheques
- remove any third party authority / power of attorney mandates from the account. These expire when a customer dies.

## For joint accounts we'll work with the remaining account holder(s) to make sure:

- any standing orders, Direct Debits and pending cheques that are no longer needed are cancelled (these will continue until this is agreed).
- all relevant mandates are updated.
- all statements and other correspondence are sent to the remaining account holder, in their name only. This includes new cheque books and paying-in books.

## What about the customer's other products?

We'll review all other products they had and take action if we need to.

You can also contact the customer's branch if you have any questions or want to make some specific arrangements.





# How we'll help

We're a relationship-led bank, so each of our customers has a dedicated account manager. They will have known the customer and their financial needs. If you need support or you're having problems, please get in touch. See pages 09-10.

**This is a real-life example of the kind of support our branch colleagues can provide. We've changed the customers' names.**

John and his wife, Catherine, were a couple in their 80s and in good health. Their extended family included a daughter, son-in-law and a son who lived abroad. They had a large combined portfolio but John managed all the finances and banking, including online banking.

They had been Handelsbanken customers for a few years and had a good relationship with the branch. Their Handelsbanken products included joint current and savings accounts and an overdraft.

In 2020, John passed away unexpectedly. The account manager met Catherine, her daughter and son-in-law in person at the branch where they shared the news.

The branch supported Catherine and met with her in person many times, including at home, while she was trying to understand the implications of her husband's death. John had managed all the finances, and Catherine was unaware of many of the details.

Given the suddenness of John's death, Catherine hadn't had time to get familiar with the couple's finances. She had never written a cheque or made an online payment.

One of the main things Catherine struggled with was online banking. We brought her into the branch to get her access to review statements and manage payments. Because she was so worried about this, the account manager explained that she could call the branch or Customer Connect to manage her finances if she preferred, and that she didn't need to go online. Catherine was very relieved.

The branch have a really good relationship with her now, and she recently asked for the branch's help in simplifying her portfolio to make it easier for her family when she passes away.



John and  
Catherine's  
story

# Paying for priority bills

## Funeral expenses

If you're arranging the deceased's funeral, you may need some of their money to pay for it.

Your first step should be to check for a life insurance policy or sole funeral plan that would cover the cost. If there isn't one, we can release some money from the deceased customer's account to make the payment.

We'll just need a copy of the **funeral invoice** to arrange the payment. However, there needs to be enough in their account for us to do this.

## Inheritance tax

You can calculate how much inheritance tax is owed, if any, by visiting:

[gov.uk/inheritance-tax](https://www.gov.uk/inheritance-tax)

If you're the deceased's **personal representative\***, you'll be responsible for paying any tax that's due.

This will usually need to be paid within six months of the person's death and before any **grant of representation** is issued.

If you need, we can make this payment, as long as there's enough in the deceased customer's account.

\* see page 9 for guidance for applying for probate and becoming a personal representative.

## What we can't do

We can't release funds from the deceased customer's account to pay any other bills (for example utility bills). It's up to the personal representative to decide the order in which these are paid. This includes things like the settlement of any debts.

## If you're having financial difficulties

Some people may find it hard to manage after the death of a loved one. This is understandable, especially if your household income has reduced. Any money owed to the us will need repaying at some point. We've included some guidance about this on the next page.

If you're worried about your finances visit the MoneyHelper website ([moneyhelper.org.uk](https://www.moneyhelper.org.uk)).



They provide free, clear and unbiased advice on money issues.

Their dedicated death and bereavement page ([moneyhelper.org.uk/en/family-and-care/death-and-bereavement](https://www.moneyhelper.org.uk/en/family-and-care/death-and-bereavement)) contains several guides to help with financial issues following a bereavement.

# What happens if the customer owed us money?

We'll always try to work with the **personal representative** to find a suitable repayment plan for any money we're owed.

If the customer had any debt with us, it will need to be repaid in due course. We won't be able to release money from any accounts with a credit balance until this is done.

But we offer repayment options, and we'll work with the **personal representative** to try to find the most suitable one. These include:

- using the credit balances from other accounts the customer had with us;
- making a payment from a different source; or
- recovering money from the their **estate**.

**We'll be supportive and understanding throughout.**







# Getting additional help and support

With getting probate and managing an estate


## HM Revenue and Customs (HMRC)

HMRC can give practical advice on managing an estate and issues like tax, trusts, and benefits.

 0300 200 3300  [hmrc.gov.uk](https://www.hmrc.gov.uk)


## The Probate Service

Provides guidance about **probate** and inheritance tax in England and Wales.

 [theprobateservice.org](https://www.theprobateservice.org)


## Scottish Courts and Tribunal Service

Gives specific guidance around **confirmation** and inheritance tax in Scotland.

 [scotcourts.gov.uk/taking-action/dealing-with-a-deceased's-estate-in-scotland](https://www.scotcourts.gov.uk/taking-action/dealing-with-a-deceased's-estate-in-scotland)

## Citizens Advice

Offers free legal advice (and information) on **wills**, including if no will was made (**intestacy**).

 [citizensadvice.org.uk](https://www.citizensadvice.org.uk)

Look after yourself when recovering from the loss of a loved one




### Cruse Bereavement Care

The largest national charity for bereaved people. They can help you understand and cope with your grief through several channels and support programs.

 0808 808 1677  [cruse.org.uk](https://www.cruse.org.uk)


### Samaritans

Listen and offer support to anyone struggling to cope without judgement, day or night.

 0808 808 1677  [cruse.org.uk](https://www.cruse.org.uk)  [jo@samaritans.org](mailto:jo@samaritans.org)

### NHS Bereavement Care

Practical help on coping with bereavement.

 [nhs.uk/conditions/stress-anxiety-depression/coping-with-bereavement/](https://www.nhs.uk/conditions/stress-anxiety-depression/coping-with-bereavement/)

### Watch out for fraudsters

Bereaved individuals are often more susceptible to fraud. We want to help you stay safe.

 [handelsbanken.co.uk/fraud](https://www.handelsbanken.co.uk/fraud)

'Take Five' offers impartial advice to help you spot and stay safe from scams and cybercrime.

 [takefive-stopfraud.org.uk](https://www.takefive-stopfraud.org.uk)

# 'To do' list

This is just a guide but should help you get organised at this difficult time.

Legal	Complete?
Get a medical certificate from the hospital, the GP or coroner.	
Register the death ( <a href="https://www.gov.uk/register-a-death">gov.uk/register-a-death</a> for more information).	
Get the death certificate (and <b>certified copies</b> if you need). <b>We'll need to see this</b>	
If an inquest (or an investigation in Scotland) will delay the provision of the death certificate, obtain an interim death certificate from the coroner (or from the COPFS in Scotland). <b>NB</b> - You can still apply for a <b>grant of probate</b> or <b>letters of administration</b> or <b>confirmation</b> using the interim certificate. <b>We'll need to see this</b>	
Find their will and check for any specific requests or instructions. <b>We may need to see this</b>	
Apply for a grant of probate or letters of administration, as appropriate. <b>We may need to see this</b>	
Begin funeral arrangements.	

Governmental	Complete?
<b>We recommend you use the Government's Tell Us Once service. If you don't use Tell Us Once then you'll need to contact:</b>	
HM Revenue & Customs (HMRC) to deal with tax and cancel benefits.	
The Department for Work and Pensions (DWP) to cancel any benefits such as Income Support.	
HM Passport Office (HMPO) to cancel a passport.	
The Driver and Vehicle Licensing Agency (DVLA) to cancel a driving licence	
The customer's local authority, to have them taken off the electoral roll, to cancel local benefits – such as council tax/housing benefits.	



Financial	Complete?
<p><b>Although we aren't registered with the service, we recommend you look at the Death Notification Service (DNS) for any financial service providers the customer held accounts with. It works in the same way as Tell Us Once, but for financial service providers.</b></p>	
Contact other banks and/or building societies where they had an account.	
Check for a private pension policy and contact the provider.	
Check for a life insurance policy and contact the provider.	
If their mortgage wasn't with us, contact their mortgage provider. They should be able to guide you on what to do.	
Check for any car finance, hire purchase or loan agreements and contact the providers.	
Contact any mobile phone contract providers.	

Insurance	Complete?
<p><b>Please be aware that if the deceased is named first on the policy their death could impact the cover. Get in touch with the provider of their:</b></p>	
Home insurance	
Car insurance	
Medical insurance	
Travel insurance	

Home and utilities	Complete?
<p><b>If they lived alone (and/or where required by a landlord or service providers), contact their:</b></p>	
Landlord or letting agent, if they lived in rented accommodation	
Electric, gas, water and phone providers	
Broadband or TV subscription (like Netflix, Disney+) providers	

Other tasks	Complete?
Contact other membership or subscription providers (like gym, sports clubs and so on).	
Contact Royal Mail to arrange the redirection of their post (if required).	
Add the deceased to the Bereavement Register – this can reduce the amount of marketing information sent in the deceased person's name (it can take up to six weeks to notice a difference).	
Contact any 'home help' service providers, like social services, private care providers and cleaners.	
Check for any private dental or medical plans and contact the provider.	

# Glossary

## **Administrator**

The individual who is appointed if there is no will (that can be found) or there is no executor to carry out the deceased's intentions in terms of the will.

## **Beneficiary**

Anyone who is entitled to receive an inheritance from the deceased's estate (such as money or property).

## **Confirmation**

A legal document from a sheriff court in Scotland giving the executor(s) authority to deal with any money or other property belonging to a deceased person and to administer and distribute it.

## **Certified copy**

A copy of the original document that has been signed and verified by a solicitor or branch colleague.

## **Death certificate**

A legal document issued when a death is registered. It confirms specific information in relation to the death (such as date and cause of death).

## **Estate**

Everything the individual owned and everything registered in their name.

## **Executor**

The individual(s) named in a will who agree to manage the deceased's estate after their death.

## **Funeral invoice**

The funeral director's bill that details the total cost of the funeral.

## **Grant of probate**

The official document that gives the executors of a will the authority to act. In Scotland, the document is called a confirmation. A personal representative may need to apply for a Grant of Probate based on the value of the estate. If this is the case, the bank cannot close any accounts the deceased held until the Grant of Probate is received.

## Grant of representation

A collective term for both the grant of probate and letters of administration.

## Inheritance tax

If the value of the deceased's estate is above a certain amount, inheritance tax becomes due. This needs to be paid before the estate can be released to its beneficiaries. The threshold is set by the Government and can change. We may be able to release funds from the deceased's account to pay any inheritance tax owed.

## Interim death certificate

A certificate confirming proof of death issued by a coroner. Available when an inquest (or an investigation by the COPFS in Scotland) into the death of the deceased is needed.

## Intestate/intestacy

When someone has died without making a valid will.

## Intestacy rules

The rules that state how the deceased's estate will be shared if they died without making a will.

## Letters of administration

This is the document that appoints an individual(s) to handle the deceased's estate, when:

- there is no will,
- there are no executors named / appointed in the will,
- the executors are also deceased; or
- the executors aren't willing to carry out their duties.

## Medical certificate

This confirms that someone has died. It's used to register the death and get the death certificate. It's usually issued by a doctor or sometimes, in England or Wales, a coroner.

## Personal representative

The person who's been named the executor or administrator of the deceased's estate. They're responsible for collecting all the assets and paying any debts owed.

## Probate

This is the right to manage the affairs of the deceased (in England, Wales and Northern Ireland).

## Trustee

A person who is responsible for the administration of the assets of a trust.

## Will

The legal document in which someone sets out their wishes for when they die.



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