

SKIPTON
BUILDING SOCIETY



Bereavement guide

Help and support with Skipton accounts,
when you've lost a loved one.





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What to do when a loved one passes away

1. Get a medical certificate

This will be issued by the hospital, GP or Coroner. You'll need this to register the death.

2. Register the death

You need to do this at a Register Office. See gov.uk/register-a-death for more details. Legally, you need to register a death within five days in England, Wales and Northern Ireland, and within eight days in Scotland, unless the Coroner is investigating it. You'll be issued with a death certificate. It's a good idea to ask for several official copies of the death certificate as you may need them for different financial institutions. There's a small charge for this but it's more cost effective to ask for copies at the time of registration rather than later on.

3. Find the Will

This is important as it will contain the wishes of the deceased and help you understand what to do next. It could also include funeral wishes, or details of a pre-paid funeral plan and name the executor/s of the estate.

4. Notify the building societies, banks and other providers

Each bank, building society and other provider will have their own procedure, so contact each to find out how to register a death with them. You can also use the Tell Us Once Service at gov.uk. This is a service that lets you report a death to most government organisations in one go.

To register a death with us, you can call our Bereavement Team on 0345 266 1209. We know how difficult it can be when someone close to you dies. So you'll have a personal contact every step of the way, who will try and make things as easy as possible.

When a loved one dies, the number of things to sort can feel overwhelming. Our dedicated Bereavement Team are here to help make dealing with Skipton as easy as we can.

Call **0345 266 1209** to talk to our Bereavement Team between 9am and 5pm from Monday to Friday.

How to register a death with us

When you're ready, you'll need to register the death with us.

We'll need **one** of the following:

- The original death certificate or an official copy from your local registry office.
- A death certificate verification form (sent to us directly from the solicitor acting for the estate). Please note, we can accept this for customers who had savings accounts and/or a mortgage with us only. We can't accept it for customers who had investments through Skipton because these products are provided by third parties who will need to see the original death certificate.
- Original coroner's interim death certificate (if the cause of death hasn't been determined).
- A Grant of Representation, if already available – this can include a Grant of Probate, Letters of Administration, or Certificate of Confirmation in Scotland.

If your loved one held investments through Skipton, you might want to get extra official copies of the death certificate. This is because the death certificate can only be sent to one provider at a time, so it could be time consuming if the investments were with a few different providers. You can buy additional Registrar's official copies from the registrar.

Send your documents to:

Bereavement Team
Skipton Building Society
The Bailey,
Skipton,
North Yorkshire,
BD23 1DN

After the death has been registered with us and we've done the necessary checks to make sure we're dealing with the right people, we'll send all correspondence to the personal representative or their professional advisers.

Releasing information to you

We can only release information to either the personal representatives or professional advisors acting on behalf of the estate, generally the solicitor acting for the estate or the executor of the Will. If there is no Will, we may be able to release account information to a spouse or civil partner, or if there is none surviving, either the deceased's parents or adult children.

Getting Probate or Letters of Administration

If there's a Will, the Personal Representative may need to apply for a Grant of Probate before they can withdraw funds, close the account or deal with the property. See page 9 for more information.

If there isn't a Will, the Personal Representative will need to apply for Letters of Administration. They can apply for these documents by post via their district probate registry office or use a professional adviser (solicitor or other person licensed to provide probate services). Our partner, abrdn Financial Planning can help with arranging Grant of Probate if required, for a fee. Call us on 0345 266 1209 and we can refer you to them. Alternatively, the Personal Representative can apply for probate online (details can be found on page 19).

These documents will confirm who has the legal authority to administer the estate, including making and receiving payments from the deceased's estate.

We're here to offer help and support



Visit us in **branch**



Go to **[skipton.co.uk/bereavement](https://www.skipton.co.uk/bereavement)**



Talk to us on **webchat**



Call us on **0345 266 1209**

between 9am and 5pm from Monday to Friday

Savings

If your loved one had a joint account or you are looking for information about what will happen to their sole accounts, the following section provides details by account type and explains your options.



Joint or Sole Account

If a savings account is held in joint names, it automatically passes to the other account holder. If an account is held under the sole name of the deceased, there are different rules that apply, depending on the account type.

ISAs and Additional Permitted Subscriptions (APS)

Under HMRC rules, if your loved one passed away before 6 April 2018 and held an ISA, the account will be transferred to a non-ISA easy access account and interest earned after the date of death will be taxable.

If your loved one passed away on or after 6 April 2018 and held an ISA, the funds will transfer into a new easy access Cash ISA and will continue to earn tax-free interest until the first of the following occurs:

- administration of the estate is complete
- the ISA is closed
- three years after the date of death.

If the deceased was your spouse or civil partner, you can benefit from the tax-free entitlement they have built up in ISAs, this is called an Additional Permitted Subscription (APS). For more information on this please call us on 0345 266 1209 where our Bereavement Team will be happy to help. Alternatively, visit our website: skipton.co.uk/APS.

Bonds

If your loved one held a Fixed Rate Bond in their sole name, you can close it early and get paid the interest that's built up - and there are no penalties or fees for early exit in the event of death. If you prefer, you can keep it open until it reaches the end of its fixed term. If you keep it open, the account has to be left in your loved one's name. However, the title of the account will change to 'personal representative of (name)'.

Trust Accounts

If your loved one was a trustee of an account, we can't release information to their personal representative because Trust Accounts don't form part of their estate. If there are other trustees, we'll get in touch with them. If there are no other trustees, the personal representative may need to seek legal advice about how a replacement trustee can be appointed.

You can't transfer accounts into your name, but if you are entitled to the funds (under the Will or the rules of intestacy), you may be able to close the accounts and transfer the money into a new account of your choosing. Your loved one's membership rights will not transfer to you – you'll become a Skipton member in your own right. Once you've told us about a death, payments out of an account are frozen if your loved one was the only person named on the account.

Inheritance tax, probate fees and funeral costs (withdrawal before probate)

If the estate has inheritance tax, probate fees or funeral costs to pay, we can release the funds as part of our 'withdrawal before probate' process, with funds made payable to the relevant service. Funds can be sent directly by cheque or CHAPS (done free of charge), or if necessary, we could send a cheque payable to the Executor or the professional acting for the estate - as long as the request is made by personal representatives, solicitors or trust companies acting on their behalf.

We'll need to see the following first:

- A Withdrawal Before Probate form (you can get one from our Bereavement Team or from any Skipton branch).
- The original death certificate or a death certificate verification form (from a solicitor).
- The inheritance tax calculation (if the request is for payment of inheritance tax).
- The funeral bill (if request is to pay funeral costs).
- Written and signed confirmation of the intention to apply for probate along with any supporting evidence if held (if request is for payment or probate fees).



Closing accounts and the documents we need

Check the following information to make sure you understand what documents you will need to provide us with to close your loved one's accounts. In some cases, the Personal Representative may need to make an application for a Grant of Probate, Letters of Administration or Certificate of Confirmation before we can release the funds to you.

Total balance of account(s)	Documents we need
£1,000 or less	<p>If you're the spouse, civil partner, child or parent:</p> <ul style="list-style-type: none"> • our 'Letter of Indemnity' form for estates totalling £1,000 or less • our 'Statutory Declaration' form witnessed by a solicitor or commissioner for oaths, or justice of the peace (unless dealing with a spouse/ adult child/ parent, in which case this is not required) • identification if you're not an existing customer.
£1,001 - £4,999	<p>If you're a beneficiary, or next of kin:</p> <ul style="list-style-type: none"> • our 'Statutory Declaration' form witnessed by a solicitor or commissioner for oaths, or justice of the peace • identification if you're not an existing customer.
£5,000 - £30,000	<p>If you're a beneficiary or next of kin:</p> <ul style="list-style-type: none"> • our 'Statutory Declaration' form witnessed by a solicitor, commissioner for oaths or justice of the peace • identification if you're not an existing customer • our 'Letter of Indemnity' form for estates totalling £5,000 to £30,000 (where the beneficiaries are the ones solely entitled to the funds held with us and are the spouse, civil partner, child or parent of the deceased).
Above £30,000	<p>If you're the spouse, civil partner, child, parent or other beneficiary:</p> <ul style="list-style-type: none"> • our 'Closure or Transfer form'. <p>Plus ONE of the following:</p> <ul style="list-style-type: none"> • grant of Probate • letters of Administration • certificate of Confirmation (in Scotland).

Please note, if you have or are in the process of obtaining a Grant of Probate, Letters of Administration, or Certificate of Confirmation, we'll need to see it regardless of the balance(s) in the account(s).

Depending on the type of identification you have, we may need additional identification for withdrawal before probate/closure of the account.

Mortgages

If your loved one had a mortgage with us, it's really important to remember that the monthly payments will still need to be paid, to make sure the account doesn't fall into arrears. We understand the difficulties this may cause, so if you're not sure whether you are going to be able to make these payments, please contact our team on 0345 850 1766, who will support you through your options. You also need to make sure any buildings insurance is kept in place. Once you've registered the death with us, we can help you with the next steps.



Here's what you need to know

Sole borrowers

If the mortgage was only in the name of the deceased, they're known as the sole borrower. This means the mortgage is a debt of their estate and must be repaid in full. The money to do this usually comes from a life policy, the estate, or from selling the property.

We can't release full information about the mortgage to you until we've seen the original Grant of Probate (if there was a will) or Letters of Administration (if there wasn't a will) or Certificate of Confirmation (Scotland). However, we can let you know the balance and monthly payment amount so you can seek Probate and continue to make the mortgage payments.

To get this information (which will be sent to the mortgaged address) you'll need to show us the original death certificate, the original coroner's interim certificate or a solicitor's death certificate verification form.

We can't complete a product switch or transfer the mortgage to anyone else. If you're a beneficiary, you or someone else can apply for a new mortgage for the property, but we can't guarantee to accept the application which would be subject to affordability and lending criteria.

Joint borrowers

If the mortgage was in the name of the deceased, with one or more other people, they are known as a joint borrower. There are two types of joint borrowers (joint tenants or tenants in common), and what happens to the property differs for each. As the remaining borrower is fully liable for the mortgage, it's really important to carry on making the monthly payments so the account doesn't fall into arrears.

If the mortgage is a 'Joint Borrower, Sole Proprietor' mortgage, please get in touch with us to find out how it will be affected.

Joint tenants

Their share of the property will automatically transfer to the other joint tenant and your loved one's name will be taken off the mortgage (unless they were bankrupt, in which case their share doesn't pass to the other borrower – it passes to the trustee in bankruptcy). You don't need a Grant of Probate for this to happen – just the death certificate, which you should also register at the Land Registry to remove them from the property register.



Tenants in common

The share of the property belonging to the deceased won't transfer automatically to the other joint borrower(s). Instead, it will pass according to the instructions they left in their Will. If there is no Will, the property will be passed on according to the rules of intestacy (rules that come into effect when someone dies without leaving a Will).

Mortgage payment protection insurance

If a policy is in the sole name of the person who's passed away, it will stop. For joint policies, we'll let you know what the next steps are.

Buildings insurance

It's really important you make sure the property's protected until the mortgage is repaid. If the policy is only in the deceased's name, you need to transfer it to the names of the personal representatives to ensure the cover continues. You'll need to contact the insurance provider directly to do this. Please remember that if the property is empty for more than 30 days, most buildings insurance will lapse. You might need a solicitor or a specialist broker to help you set up a policy that's suitable for empty properties.

We're here to offer help and support



Visit us in **branch**



Go to **[skipton.co.uk/bereavement](https://www.kipton.co.uk/bereavement)**



Talk to us on **webchat**



Call us on **0345 266 1209**

between 9am and 5pm from Monday to Friday

Investments through Skipton Financial Advice

If your loved one had investments through our financial advice service and you are entitled to take over ownership, you need to follow these three stages:

1. Send us the original death certificate
2. Apply for Grant of Representation
3. Send the Grant of Probate / Letters of Administration to us

Then we can take it from there.



We will aim to deal with each claim as quickly as possible and on average this process can usually take around **8 weeks** per provider. However, each case may be different.

This page shows on average how long each stage can take, based on a claim for one policy where the deceased has passed away with a Will.

Stage 1

Once we receive the original death certificate this will be passed onto the provider within **5 working days**.

The provider will process the death certificate within **1-8 weeks** and send it back to us at Skipton*.

We will send the death certificate back to you/the personal representative within **5 working days** of us receiving it back from the provider*.

Stage 2

Once we have received all probate values and claim forms we will send these back to the personal representatives or the solicitor acting for the estate.

They then need to send this information, along with the Grant of Probate form, to the Probate Registry. Once the application for probate has been successful, a sealed Grant of Probate is issued. This will fall under the Probate Registry's timescales.

Stage 3

Once the Grant of Probate has been received, the personal representative needs to forward it to us with the completed claim form. We will then send all documents to the relevant provider within **5 working days**.

The provider sends the payment and Grant of Probate to the personal representatives, which can take up to **2 months**, although this can sometimes be quicker.

*Each provider will need to see an the original death certificate or an official copy issued by a registry office. So the more official copies you have, the quicker this process should be.



Professional Executor Services

Taking the weight off your shoulders

You might be an Executor for an Estate and have found it requires a great deal of work and effort at a difficult time.

If you would like some help carrying out your duties, you can appoint Skipton Trustees Limited to support you as estate administrators.

Skipton Trustees Limited is a trust corporation which is a wholly owned subsidiary of Skipton Building Society, and administered by abrdn Financial Planning and Advice Ltd.

Their role is to make sure that the estate is administered tax efficiently and minimise the financial risks that could arise if it's not done properly. All to make things as easy as possible.

Helping you take care of things

You can trust the Professional Executor Service to take care of:

- safeguarding the Estate's assets
- establishing the value of the Estate's assets and liabilities
- applying for probate – the Grant of Representation
- collecting all the assets and arranging to sell any property within the Estate if needed.
- organising and completing all associated paperwork
- calculating and paying the correct amount of tax, working together with HM Revenue & Customs
- finalising Income Tax liability or obtaining any repayment
- distributing funds and preparing a clear and detailed report.

To find out how Skipton Trustees Limited could help you

Call 0345 607 9711

Visit skipton.co.uk/legacy-planning/executor-services

Legal Terms and Phrases explained

There are many legal terms used when someone dies. Here are some of the most common ones you're likely to come across.

Administration

This is the legal process of dealing with someone's estate after they've died. It involves collecting all of the person's assets; their money, property and belongings – as well as settling debts and paying any taxes due, then sharing out what's left as directed in the Will. It's usually the Executor or Administrator who administers the estate, shares out assets and clears debts. To get authority to do that, they usually need to get a legal document called a 'Grant of Probate', if there is a Will, or Letters of Administration if not. Visit the government website www.gov.uk/applying-for-probate for more information.

Administrator

Also known as Executor Dative in Scotland, this is the person who obtains Letters of Administration (or Certificate Confirmation in Scotland) to deal with an estate when there isn't a Will. There are strict rules about who can be an Administrator and you should seek legal advice if you are unsure about this.

Death Certificate

This is the legal document you get after registering the death and it confirms the date, location and cause of the person's death.

Estate

A person's estate includes everything they owned and everything that's registered in their name. If the person who died owed money, had a mortgage or credit card, this comes out of their estate.

Executor

The person or persons named in a Will to deal with the estate following a person's death and, if necessary, obtain a Grant of Probate (or Certificate of Confirmation in Scotland).

Grant of Representation

This is the official document that confirms the right of the Executor or Administrator to close accounts, collect the assets of an estate and pay them out to the beneficiaries. In Scotland, the Grant of Representation is called a Certificate of Confirmation. Where a Will is left, the Grant of Representation will be a Grant of Probate issued to the Executor(s) named in the Will. Where there is no Will, it will be Letters of Administration issued to the Administrator of the estate.

Letters of Administration

This is the official document that confirms the right of the Administrator to administer the estate and take control of all the assets and liabilities that were left by the person who died, where there is no Will. You can get the application form from gov.uk or by calling the HMRC Probate and Inheritance Tax Helpline.

Coroner Interim Certificate of death

The coroner can issue this if a death is still being investigated and can be used in the interim while you are waiting for the death certificate as a means of notifying asset holders and organisations of the customer's passing, or used for applying for probate.

Personal representative

This is the general term for an Executor or Administrator. The personal representative is responsible for administering the estate, which means they need to collect all the assets and pay all bills and debts that need to be paid. Depending on how much money and how many assets the person who died had, the personal representative may need to apply for a Grant of Representation, detailed on page 9 – if so, then no accounts can be closed until they have this document.

Useful Websites

Registering a death

The General Registry Office

Register a death.

(includes links to Scottish and Northern Ireland registry offices).

www.gov.uk/register-a-death

Tell us once service

Report a death to most government organisations in one go.

www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once

The Bereavement Register

Stop unwanted direct mail to the deceased, by registering a death with the bereavement register.

thebereavementregister.org.uk

Help and bereavement support

Cruse Bereavement Care

Help with understanding and coping with grief following the death of someone close.

cruse.org.uk

The Samaritans

A completely confidential service offering support for any type of emotional distress.

samaritans.org

Child Bereavement UK

Information, training and specialised support for when a child dies or a child is bereaved.

childbereavementuk.org

Age UK

Free help and advice from the UK's largest charity dedicated to helping people make the most of later life.

ageuk.org.uk

Funeral services

National Association of Funeral Directors

Help with finding a registered funeral director in your area.

nafd.org.uk

The British Humanist Association

Help with arranging non-religious funerals and ceremonies.

humanism.org.uk/ceremonies

The Natural Death Centre

A charity offering support and guidance when planning a funeral.

naturaldeath.org.uk

Financial and legal advice and support

Government Probate Support

Guidance for applying for probate.

www.gov.uk/applying-for-probate

Scottish Courts Service

Principal Registry of Scotland.

scotcourts.gov.uk

Citizens Advice Bureau

Free legal advice and support.

citizensadvice.org.uk

NI Direct Government Services

Apply for Grant of Probate or Letters of Administration.

nidirect.gov.uk/articles/applying-probate

The Law Society

Find a solicitor.

lawsociety.org.uk/for-the-public/using-a-solicitor/find-a-solicitor

Credit Industry Fraud Avoidance System

UK's leading fraud prevention service.

cifas.org.uk

We're here to offer help and support



Visit us in **branch**



Go to **skipton.co.uk/bereavement**



Talk to us on **webchat**



Call us on **0345 266 1209**

between 9am and 5pm from Monday to Friday

If you'd like this booklet in large print, braille or audio please ask in branch or call 0345 266 0978

Skipton Estate & Trust Administration Service is provided by Skipton Trustees Limited, registered office: The Bailey, Skipton, North Yorkshire, BD23 1DN, registered in England no. 6258324, and administered by abrdn Financial Planning and Advice Ltd. abrdn Financial Planning and Advice Ltd is registered in England (01447544) at Bow Bells House, 1 Bread Street, London, EC4M 9HH and is authorised and regulated by the Financial Conduct Authority. © 2021 abrdn, All rights reserved. Please note that Estate & Trust Administration is not regulated by the Financial Conduct Authority.

Skipton Building Society is a member of the Building Societies Association. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, under registration number 153706, for accepting deposits, advising on and arranging mortgages and providing Restricted financial advice. Principal Office, The Bailey, Skipton, North Yorkshire BD23 1DN. 11-0322_323060_22/09/2023.