Bereavement Notification and Closure Form

SKIPTON BUILDING SOCIETY Since 1853

We are sorry for your loss, please accept our sincere condolences. This form helps us register the death of a Skipton customer, provide account balances, and close their accounts.

Start here – what do you need from us today?

☐ I want to notify you of the death. – Complete Sections 1 and 2 and send with proof of death. We will then provide you with the balances of all accounts at the date of death.

☐ I want to notify you of the death **and** close the account(s). – Complete the full form and provide the proof of death documents listed below.

Important things to know before you complete the form

- If the balance is £5,000 or more and none of the Personal Representatives are direct relatives, we will require sight of a Grant of Representation (Grant of Probate, Letters of Administration, or Certificate of Confirmation) to close the account(s).
- If more than £50,000 is held with Skipton Building Society, a Grant of Representation will be required.
- If a Grant of Representation is required and you need funds before it is granted, to pay Inheritance Tax, funeral costs, or probate fees, you may apply for a Withdrawal Before Probate by completing Section 4.

A person is classed as a 'direct relative' if they had any of these relationships with the person who died and the others above them in this list have also died: Spouse, Civil Partner, Adult child, Parent, Sibling or Grandchild. The order of these relatives follows the laws of intestacy. For example, if a living spouse exists, an adult child will not qualify as a 'direct relative'.

How to return this form

Please send this form with proof of death, such as a Death Certificate, Coroner's Interim Certificate, Solicitor's Death Verification Form, or Grant of Representation*

- Email a clear scan or photograph of the form and documents to: skiptondirect-bereavementnotification@skipton.co.uk
- Visit any branch with the form and documents
- Post to Bereavement Team, Principal Office, The Bailey, Skipton, North Yorkshire, BD23 1DN

*If you are providing a Certificate of Confirmation as proof of death we will need sight of the original document; please either post it to us with this form or take it to any of our branch offices.

Section 1: Details of the Deceased Customer

Full name of deceased

Date of birth ☐☐/☐☐/☐☐☐☐

Skipton Account Number ☐☐☐☐☐☐☐☐☐☐

Address

Postcode

Joint account(s)

Do you require date-of-death balances for any joint accounts for probate or Inheritance Tax purposes? ☐ Yes ☐ No

If the joint account holder is not a Personal Representative, please provide their written authorisation to share this information with the Personal Representative(s) alongside this form.

Is the deceased customer named on any joint or sole mortgage accounts? ☐ Yes ☐ No

Does the deceased hold any product(s) or investment(s) through our Financial Advice Service? ☐ Yes ☐ No

If you have answered yes to the Financial Advice question above, please enclose an original proof of death document with this form. We will write to you with details of any further information required and instructions on how to close the products or investments. All original documents will be returned once the provider has been informed.

Section 2: Details of Personal Representative(s) and Solicitors (if applicable)

Solicitor Information (if applicable)

Solicitor name

Firm SRA/CLC number

Firm name

Telephone number

Reference

First Personal Representative (our main contact)

Title

Forename

Surname

Date of birth (DD/MM/YYYY)

Email

Current address

Postcode

Are you an existing Skipton Building Society Customer? ☐ Yes ☐ No

In what capacity are you requesting account closure?

☐ Executor – a will has been left ☐ Administrator or next of kin and no will has been left

Relationship to the deceased customer

☐ Spouse/Civil Partner ☐ Parent ☐ Adult Child ☐ Grandchild ☐ Sibling (excl. step or half)

Second Personal Representative

Title

Date of birth (DD/MM/YYYY)

Forename

Surname

Email

Current Address

Postcode

Are you an existing Skipton Building Society Customer? ☐ Yes ☐ No

In what capacity are you requesting account closure?

☐ Executor – a will has been left

☐ Administrator or next of kin and no will has been left

Relationship to the deceased customer

☐ Spouse/Civil Partner ☐ Parent ☐ Adult Child

☐ Grandchild ☐ Sibling (excl. step or half)

Third Personal Representative

Title

Date of birth (DD/MM/YYYY)

Forename

Surname

Email

Current Address

Postcode

Are you an existing Skipton Building Society Customer? ☐ Yes ☐ No

In what capacity are you requesting account closure?

☐ Executor – a will has been left

☐ Administrator or next of kin and no will has been left

Relationship to the deceased customer

☐ Spouse/Civil Partner ☐ Parent ☐ Adult Child

☐ Grandchild ☐ Sibling (excl. step or half)

If there are more than 3 Personal Representatives, please add their details in the same format as above in the 'Additional Information' box under Section 6 on page 4.

If you only wish to notify us of the death at this stage

Please complete and return Sections 1 & 2, along with proof of death. Once we receive these, we'll provide the account and balance details to the Personal Representative(s). You can complete and return the remaining sections of the form when you're ready.

If you would like to close the account(s), please continue and complete the entire form.

Returning later to close the account(s)?

☐ Please tick this box if you have already returned Sections 1 and 2 and are now returning the closure sections.

Section 3: Closing Instruction

Please list the account number(s) you wish to close, or tick the box to close all accounts held by the deceased ☐
(at least one account number must be provided)

Account Number(s)

1. ☐☐☐☐☐☐☐☐☐
2. ☐☐☐☐☐☐☐☐☐
3. ☐☐☐☐☐☐☐☐☐
4. ☐☐☐☐☐☐☐☐☐
5. ☐☐☐☐☐☐☐☐☐
6. ☐☐☐☐☐☐☐☐☐

If there are more than 6 account numbers you wish to close at this time, please include in the Additional Information section below.

1) Additional Permitted Subscriptions (APS)

This section only applies if you are closing an ISA.

What APS means

If the customer who has died was your spouse or civil partner and held ISAs, you may be entitled to an Additional Permitted Subscription (APS) allowance. This is an extra ISA allowance based on the value of their ISA savings.

Complete this section if you wish to use your APS allowance with a Legacy Cash ISA. You will also need to complete and return a Legacy Cash ISA application form. If you are claiming an APS allowance linked to ISAs held with another provider, an APS Transfer Authority Form will also be required. Please read our APS for ISAs leaflet before completing this section. You can find it at skipton.co.uk/savings/additional-permitted-subscriptions or contact us for more information.

I/We wish to transfer the amount of £ ☐☐☐☐☐☐☐☐☐ or full closing ISA balance(s) ☐

as part of an APS allowance to a Legacy Cash ISA in the name of ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

☐☐☐

2) Closing instruction

I/We wish to close the above account(s) using the following instructions

☐ Please transfer funds into Skipton account number ☐☐☐☐☐☐☐☐

If you wish to open a new Skipton account please call Money Direct on 0345 850 1722. They will open an account and provide a number that you can enter above.

☐ Please transfer to bank/building society account:

Account holder's name(s)

☐☐☐

Account holder's Address

☐☐☐

☐☐☐

☐☐☐

☐☐☐

Postcode ☐☐☐☐☐☐☐

Account Number ☐☐☐☐☐☐☐☐ Sort code ☐☐ – ☐☐ – ☐☐

Bank/building society name ☐☐☐

Payment/Account reference ☐☐☐

If you would prefer the funds to be paid by cheque, please request this when returning the form to the Bereavement Team.

Section 4: Withdrawal Before Probate – Only Applicable if Awaiting a Grant of Representation

When this section applies

If you need to apply for a Grant of Representation, we can release money in advance to pay for Inheritance Tax, Funeral Costs, or Probate application fees. Please include the evidence shown below for the type of payment you need.

- Inheritance Tax (Please provide a scan/photograph of the completed IHT423 form)
- Funeral Costs (Please provide a scan/ photograph of the funeral invoice and receipts)
- Probate Fees (Please provide a scan/photograph of the proof of payment)

Please provide details of amount to be withdrawn

a) Account number ☐☐☐☐☐☐☐☐☐ Amount to be withdrawn £☐☐☐☐☐☐☐☐☐ Tick for full closure ☐

b) Account number ☐☐☐☐☐☐☐☐☐ Amount to be withdrawn £☐☐☐☐☐☐☐☐☐ ☐

c) Account number ☐☐☐☐☐☐☐☐☐ Amount to be withdrawn £☐☐☐☐☐☐☐☐☐ ☐

If there are more than 3 account numbers you wish to withdraw from, please include this in the Additional Information section.

Please transfer to bank/building society account of the following recipient:

Account holder's name

Account holder's Address

Postcode

Account Number ☐☐☐☐☐☐☐☐☐ Sort code ☐☐ – ☐☐ – ☐☐ Reference

If a cheque payment is preferred, please request this when returning the form to the Bereavement Team.

Section 5: Statement Request

To request a Closing Statement or Interest Statement, please request this when returning the form to the Bereavement Team.

Section 6: Additional Information

Section 7: Declaration

I/We confirm that I am/we are the personal representative(s) of the estate of

Name of deceased

passed away on (DD/MM/YYYY) at (place)

Please ensure you have read the important information below before signing.

By signing this form, all Personal Representatives confirm that:

- I am/we are authorised to receive the balance of the Skipton account(s) held by the person named above.
- Grant of Probate/Certificate of Confirmation/Letters of Administration have been applied for or granted for the estate of the person named above where the total funds exceed £50,000.
- Grant of Probate/Certificate of Confirmation/Letters of Administration have been applied for or granted for the estate of the person named above where the total funds exceed £5,000 and I am/we are a non-direct relative.
- I/We authorise Skipton Building Society to close the Skipton account(s) held by the person named above and pay the full balance according to the closing instructions set out in Section 3.

What this means for you: by signing, you are confirming that you are entitled to receive the funds from the account(s).

Indemnity

If we release funds based on the information you provide, you agree that:

1. I am/we are the person(s) entitled to receive the funds.
2. The information you have provided is complete and accurate.
3. If another person later proves a valid legal right to the funds, you will repay them within a reasonable time of our written request.
4. You will reimburse us for any losses, claims, interest, or reasonable costs we incur as a direct result of relying on your instructions, or your delay or failure to repay the funds if required under point 3.

Our responsibility: this does not affect our responsibility to act in line with our legal and regulatory duties.

Personal Representative	Signature	Date signed
Name		/ /
Name		/ /
Name		/ /
Name		/ /

Please ensure details and signatures of all Personal Representatives have been provided within this form.

We will need to verify the identity of any Personal Representatives, who are not existing customers of Skipton Building Society. We will try to verify their identity electronically. If this is not successful, they will need to provide two pieces of ID listed in Section 8.

Section 8: Identification Requirements

Any Personal Representative who is an existing customer of the Society does not need to supply any identification.

Any Personal Representative who is NOT an existing customer of the Society will need to supply two pieces of identification to register this declaration. If you are a UK resident and are on the electoral roll for your current address we will attempt to verify your identification electronically. If we can't verify your identity electronically, you'll need to provide us with one proof of ID from each of the sections below.

List A – Proof of who you are (one of the below)

- Current valid UK passport
- Current Full or Provisional UK photo-card driving licence (the date of the licence and photograph must be in date)
- Current Full valid UK paper driving licence
- Current Full EU photo-card driver's licence
- HMRC coding/assessment/statement/tax credit notification (not a P45/P60) (must be the most recently issued and less than 12m old)
- Evidence of entitlement to state/local authority benefit (most recently issued and less than 12m old)
- Evidence of entitlement to tax credit (most recently issued and less than 12m old)
- Evidence from the Department for Work & Pensions (DWP) of entitlement to state pension (most recently issued and less than 12m old)
- Evidence of entitlement to other government/local authority grant (most recently issued and less than 12m old)
- Armed Forces/Police ID Card
- Current EU Member State ID Card
- Current Signed Firearms Certificate
- Current UK Residence Permit.

AND one of the following proofs

List B – Proof of where you live (one of the below)

- Utility bill (must be less than 3m old and show current address).† We cannot accept a mobile phone bill
- Council tax bill for the current tax year
- Current UK photo-card driving licence
- Current Full valid UK paper driving licence
- Bank or Building Society statement showing address (must be issued in the last 3m). We cannot accept credit card statements
- Recent mortgage statement (must be most recent and issued in the last 12m)
- Evidence of entitlement to state/local authority benefit (must be most recent and issued in last 12m)
- Official letter from DWP, Pension Service, Job Centre Plus or local authority confirming right to benefits (must be issued in last 3m)
- Care Home letter confirming residency and signed by an appropriate authority (must be issued in last 3m)
- Council tenancy agreement, or correspondence from local authority concerning tenancy agreement (must be issued in last 3 months)
- Court appointment instruction (e.g. Probate or Court registered Power of Attorney (must be issued in last 3m)
- Signed letter from Commanding Officer confirming residency in quarters (armed forces only) (must be on official letterhead and dated within last 3m)

†Must be the most recently issued and less than three months old (except water bills – less than 12 months old).

What if I don't want to send an original ID document?

Unfortunately, we cannot accept Internet printouts. We can only accept original documents or a certified photocopy. Our branch colleagues will be happy to certify the documents for you, or alternatively we can accept a document certified by a person from the following list.

- Solicitor (registered with the relevant national professional body)
- Chartered Accountant (registered with the relevant national professional body)
- Barrister
- Councillor (Local or County)
- Justice of the Peace
- Post Office Certification Service
- Member of Parliament
- Registered Doctor/Dentist
- Serving Police Officer
- Regulated Financial Services Intermediary
- Officer of the armed services (armed forces applicants only)

Copies of your original documents should be certified with the words 'I confirm that I have seen the original document'

The certifier must sign and print their full name and note their profession, company address, phone number and date. The person certifying should be currently employed in a role listed above and must not be related to you in any way (i.e. they must not be your husband, wife, brother, sister-in-law etc.).

You cannot certify your own identification.

Call 0345 266 1209

Go to skipton.co.uk

Visit us in branch

Email skiptondirect-bereavementnotification@skipton.co.uk

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