

# Bereavement Guide

We're here to help at this difficult time.

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## About this guide

We understand that losing someone close to you is an emotional time. Sometimes it can be overwhelming. Not only do you have to deal with your loss, but there are practical matters to take care of. It can be difficult to know where to start. We've written this guide to explain the steps you will need to take to sort out any accounts held with us. We hope it will answer any questions you may have.

Above all please remember that we're here to help. You can call our dedicated bereavement centre on **0800 015 8414**. Lines are open 8am to 6pm Monday to Friday and 9am to 2pm on Saturday. You can also write to us at: Cahoot Bereavement Operations, Sunderland, SR43 4FJ.

## What to do first

There are a few things you'll need to do first before getting in touch with us.

Register the death	Where possible, you should do this at the registry office closest to where the death happened. They'll then be able to give you the death certificate.
Find out whether probate or confirmation is needed	'Probate' refers to the right to manage the affairs of the deceased (in England, Wales and Northern Ireland). 'Confirmation' refers to the same right in Scotland. We'll need probate or confirmation if the total value of all accounts held with us in the sole name of the deceased is more than £50,000. <ul style="list-style-type: none"><li>◦ If there's a Will, you'll need to apply for a 'grant of probate'.</li><li>◦ If there isn't a Will, you'll need to apply for a 'grant of letters of administration'.</li><li>◦ In Scotland, both of the above are called a 'certificate of confirmation'.</li><li>◦ We use 'grant of representation' as a generic term to cover all of the above.</li></ul>

## Getting in touch

You can either call or write to us to notify us of a death. Here's a summary of the items you'll need.

Proof of death	Either the original death certificate or a photocopy. It can also be an interim death certificate or coroners certificate.
Proof of your identity	For example a valid passport or an unexpired UK/EEA (or Switzerland) photocard driving licence.
Bereavement Instructions Form	You should use this form if you want to notify us of a bereavement via post. It's an instruction form that confirms what you want us to do with the account(s). You can also download it from our website at <a href="http://cahoot.com">cahoot.com</a>
Grant of Probate (Confirmation in Scotland) or Letters of Administration (if applicable)	'Probate' refers to the right to manage the affairs of the deceased (in England, Wales and Northern Ireland). 'Confirmation' refers to the same right in Scotland. We'll need probate or confirmation if the total value of all accounts held with us in the sole name of the deceased is more than £50,000.
Funeral or florist invoices	If there's enough money available in the account of the deceased, it can be used to pay a funeral director or florist. We can make the payment directly to them. You'll just need to send us the invoice. Once these costs are paid, or if you tell us they're being paid a different way, we'll discuss any outstanding balances. If there's an outstanding balance on a cahoot credit card or another cahoot account this can be cleared. We can clear what we can if you give us permission before we close the accounts and release any funds.

We need these items so we can close/transfer ownership of any accounts belonging to the deceased. You can send them to our Cahoot Bereavement Operations, Sunderland SR43 4FJ.

## Death Notification Service

We're a member of the 'Death Notification Service' which lets you tell a number of banks and building societies about the death of a customer in one go.

Please note, the Death Notification Service will only tell us about the passing. A Bereavement Instruction form will still need to be completed. We need this form completing to close any accounts belonging to the deceased.

### What does this service offer?

- It lets you tell a number of participating organisations of a person's death at the same time.
- Each bank or building society will then contact the person dealing with the estate to let them know the next steps and help them resolve the estate.
- It's an extra service that sits alongside existing and bereavement notification services, already offered by banks and building societies.

For more information on the service, visit [deathnotificationsservice.co.uk](http://deathnotificationsservice.co.uk)

## What happens next?

As long as you've given us the relevant documents, you don't need to do anything else.

### Accounts in sole name

Our Bereavement Centre will deal with and settle any accounts. If they have any questions, they'll contact you.

We aim to release funds from all banking and savings accounts within 7-10 working days, once we've received all the documents.

### Products held in joint names

For all products held in joint names the account is changed into the name of the surviving party.

## Product specific information

### Bank accounts

- Bank accounts in the sole name of the deceased will be closed once we have the documents we need (see page 3). Any balance can be moved by transfer to another bank account or by cheque.
- By law, we must stop any Direct Debits or standing orders. Please make sure you make other arrangements for any bills that still need to be paid.
- Fees and charges are also stopped. Any accounts that are overdrawn will need to be settled by the estate before they can be closed.
- Any future-dated payments or pre-authorized recurring card transactions could continue to be taken while the account's open. This could include things like subscriptions or streaming services. You may be able to cancel them or make alternative arrangements directly with the provider.

## **Savings accounts**

- Savings accounts in the sole name of the deceased will be closed when we have the documents we need (see page 3). Any balance can be moved by transfer to another bank account or by cheque.

## **Credit cards**

Where the deceased is the main card holder, none of the cards linked to the account can be used to make payments. They'll be cancelled as soon as we have received proof of passing. Interest charges are also frozen.

- We'll then contact you within 10 working days of receiving all the relevant documents.
- It may be possible to pay off any outstanding balance by claiming on Payment Protection Insurance if a valid policy was held. Where no policy is held, we'll contact the Executor/Administrator of the estate to discuss repayment.
- Any additional card holders on the account will need to apply for a credit card in their own name.
- If the deceased was an additional card holder, our records are updated accordingly. The account will run as before. The account holder is responsible for paying off the balance.
- If there's an outstanding balance on a cahoot credit card or current account, we can clear what we can of the outstanding balance(s) before closure and release of funds. We'll need your permission to do this.

## **Trustee accounts**

- If there's not a trust deed, the customer representative of the deceased trustee can choose from 4 options. These are: elect to add a new trustee, leave the account in the operation of any remaining trustee(s), let the beneficiary take control of the account, or request closure.
- If there's a Trust Deed, it should explain what should happen in the event of the death of a trustee.

## How we can help

### Help with inheritance tax

If an estate's total value is over the current inheritance tax threshold, it's usually subject to 40% inheritance tax. This can be mitigated through gifts or trusts.

- The estate usually doesn't owe inheritance tax on anything left to a spouse or civil partner if they have their permanent home in the UK.
- Normally, inheritance tax needs to be paid within six months of the end of the month in which the death occurred.
- In most cases, inheritance tax must be paid before the grant of representation is issued. If this happens, we can help by releasing funds held in the deceased's accounts.
- Inheritance tax should be paid direct to HM Revenue & Customs (HMRC). For help with this, please call our Probate and Bereavement Centre on **0800 015 8414**.
- For more information on Inheritance Tax, you can visit **www.gov.uk**, or call HMRC's inheritance tax helpline on **0300 123 1072**.

### Help with funeral costs

We know that sometimes it can be difficult to pay for the funeral. If the deceased had money in their accounts, we can release this to help.

- All we need is a copy of the funeral or florist invoice. We'll also need a copy of the death certificate if we don't have it already.
- Just send it to our Bereavement Centre (Cahoot Bereavement Operations, Sunderland, SR43 4FJ). We'll transfer funds directly to the funeral director/florist or issue a Cheque.
- We'll only release money for the funeral director's or florist's bill. We won't release it to cover any other expenses.

### Helping you to cope with a bereavement

If you need support or information on coping with loss or bereavement, visit **mariecurie.org.uk/help/bereaved-family-friends** which contains practical information and contact information if you'd like to speak to someone.

### Dealing with financial difficulties

Some people may face financial difficulties following the death of a loved one. To find out about how we and others may be able to help if you have money worries visit **cahoot.com/help-and-support/money-worries** for more information or to find the best number to call us on.

## Useful contacts for information and advice

### cahoot Bereavement Centre



**0800 015 8414**

(lines are open 8am to 6pm Monday to Friday and 9am to 2pm on Saturday)



Cahoot Bereavement Operations  
Sunderland  
SR43 4FJ

### The Probate Service – [theprobateservice.org](http://theprobateservice.org)

This site gives guidance specifically on dealing with probate and inheritance tax, you can also download documents from this website.

### HM Revenue and Customs (HMRC) – [hmrc.gov.uk](http://hmrc.gov.uk)

This site gives practical advice relating to managing an estate with any implications such as tax, trusts, benefits and others. They also have a deceased estate helpline **0300 200 3300**.

### Directgov – [gov.uk/browse/births-deaths-marriages/death](http://gov.uk/browse/births-deaths-marriages/death)

This site gives free legal information and advice on a wide range of topics including what to do if a will has not been made.

### Citizens Advice Bureau – [citizensadvice.org.uk](http://citizensadvice.org.uk)

This site gives free legal information and advice on a wide range of topics including what to do if a will has not been made.

### The Bereavement Register – [thebereavementregister.org.uk](http://thebereavementregister.org.uk)

This service can help reduce the amount of direct mail being sent to the address of a person who's died.

### Lost Accounts – [mylostaccount.org.uk](http://mylostaccount.org.uk)

A free service to help find any missing or lost accounts.

### Cruse Bereavement Care – [cruse.org.uk](http://cruse.org.uk)

This site gives you the opportunity to understand and cope with grief and provide support to other bereaved people. You can also ring them on their helpline **0844 477 9400** from 9:30am to 5pm Monday to Friday.

### Samaritans – [samaritans.org](http://samaritans.org)

A confidential service for any type of emotional distress. Available via email [jo@samaritans.org](mailto:jo@samaritans.org) and telephone on **116 123**.

### Child Bereavement Trust – [childbereavementuk.org](http://childbereavementuk.org)

Provides information, training and specialised support when a child dies or a child is bereaved. You can ring them on **01494 568900** or contact them by email at [support@childbereavement.org.uk](mailto:support@childbereavement.org.uk)

**The General Register Office  
(England & Wales)  
gro.gov.uk**

The government agency responsible for recording deaths. You can contact them to order a copy of the death certificate:

PO Box 2, Southport, PR8 2JD

Or

The National Records of Scotland

**nrsotland.gov.uk**

New Register House,  
3 West Register Street,  
Edinburgh EH1 3YT (Scotland).

Or

The General Register Office for Northern Ireland  
(GRONI)

**nidirect.gov.uk**

NISRA, Colby House  
Stranmillis Court  
Belfast  
BT9 5RR  
United Kingdom

**Probate Registry  
gov.uk/applying\_for\_probate**

For application for powers to process the Will in England and Wales.

Please note: Santander is not responsible for the content or accuracy of external websites

**Security & Fraud**

Helping you to keep yourself safe at this difficult time is important to us. We take security seriously and have a wealth of information available to help protect you from fraud and scams. You can go to our online Security Centre at: **cahoot.com/online-banking/security-and-privacy**



## Glossary of terms

### Beneficiary

A person who inherits part or all of the estate.

### Bereavement Instructions

A form we give you that tells us how to handle the deceased's accounts.

### Certified copy

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

### Certificate of confirmation

A document giving the authority to administer an estate in Scotland.

### Customer representative

A generic term for someone who is administering the estate.

### Death certificate

The legal document issued by the registry office after a death has been registered.

### Estate

All assets belonging to the deceased.

### Executor

A person appointed by a Will to administer the estate.

### Funeral invoice

The bill to pay the funeral director. We need this to be able to release funds from the deceased's accounts to pay for the funeral.

### Grant of letters of administration

A document giving the authority to administer an estate where there is no Will.

### Grant of probate

A document giving the authority to administer an estate in accordance with the Will.

### Grant of representation

A collective term for the grant of probate, certificate of confirmation and the grant of letters of administration.

### Inheritance tax

A tax paid to HMRC on the estate of the deceased.

### Intestacy rules

Rules stating how the deceased's estate should be shared where there is no Will.

### Probate

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

### Trustee

The legal owner of a trust responsible for its administration.

### Will

The official document detailing the wishes of a person upon their death.

# Here to help



Visit [cahoot.com](http://cahoot.com)

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## Call our Bereavement Centre on 0800 015 8414.



Lines are open 8am to 6pm Monday to Friday  
and 9am to 2pm on Saturday

cahoot is a division of Santander. That might mean you'll see some paperwork with the Santander logo on it or we might refer you to the Santander website for certain information. Don't worry if that happens - we're all part of the same team, and it won't affect the support we give you.

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

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