

A guide to our bereavement support services.



Here for you.

When you lose someone close to you, it can be a very emotional time. This can make even the easiest task seem difficult. So, we've created this guide to help you through what you need to do.

Our Specialist Bereavement Team are also on hand to talk you through each step and signpost what you need to do after telling us.



We can help you sort out most accounts and products simply by calling **0800 028 1057**, 8am–8pm, 7 days a week.

If you want to come in and see us, you just need to call to book a time.

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First things first.

There are a few things you'll need to do first.

1

Get a medical certificate.

This will be given to you by the hospital, GP or coroner. You'll need this to register the death.

2

Get a death certificate.

You need to register the death at the Register Office within a set time frame. See your local council's website to find out more. It's a good idea to get a few copies.

3

Locate the will.

This will help with what you need to do next. It may have details about the funeral and will name the executor(s).

If the bank is named as the executor call us on **0800 056 0171**. Lines are open Monday to Friday 9am–5pm.

Don't worry if there is no will in place you can still get in touch.

Talk to us.

Our Specialist Bereavement Team can help guide you through what you need to do with a call on

 **0800 028 1057**

or **+44 (0)113 366 0145** if calling from abroad.

Lines are open 8am–8pm, 7 days a week.

If you need to come in and see us, you just need to call to book a time.

Let us know once, we'll do the rest.

The person who has passed away may have accounts or products you didn't know about. These could be current accounts, savings accounts, mortgages, loans, insurance and others. If they have accounts and products within Lloyds Banking Group, we can let the companies below know with just one phone call to the Specialist Bereavement Team.



There are a few companies that are part of Lloyds Banking Group you'll still need to tell separately.

Intelligent Finance (IF): **0345 609 4343**

Black Horse: **0344 824 8888**

Lex Autolease: **0800 389 3690**

What is probate?

Probate is a document which says who can deal with the money, property and possessions – also known as the estate.

The person who applies for probate is often called the personal representative.

- We won't usually need to see probate if the value of the estate is less than £50,000 as long as there are no other products for example, a mortgage. If we need to see an original or certified copy of probate, we'll let you know.
- Banks deal with probate in different ways. You may need to get probate for banks that are not part of Lloyds Banking Group.
- The personal representative may also be known as:
 - An executor when there's a will.
 - An administrator when there isn't a will.
- Probate may also be called:
 - The grant of probate when there's a will.
 - The grant of letters of administration when there isn't a will.
 - Confirmation in Scotland.

What we'll need to help you.

To help us to review any accounts and products we'll need two things:

Death certificate

The hospital or GP will tell you how you can get one of these.

It will need to be an original copy and will be issued to you by the registrar. We can also accept an interim death certificate or a coroner's certificate.

Proof of identification

We'll need to identify the person dealing with the estate.


If you need to talk to us, we'll identify you by asking you some security questions.

If you're visiting the branch and you're also a customer, please bring your debit card or one form of ID with you.

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

What we accept:

- ✓ Valid passport (full and signed).
- ✓ Northern Ireland electoral identity card.
- ✓ A full or provisional UK or EEA valid photocard driving licence.
- ✓ Disabled driver pass.
- ✓ HMRC assessment or statement.
- ✓ HMRC construction industry registration card or certificate (CIS4, CIS5, or CIS6).
- ✓ Recent council tax bill.
- ✓ Local council rent card or tenancy agreement.
- ✓ Recent utility bill.

 If you aren't sure what probate is or whether you need it, please give us a call on **0800 028 1057**. Lines are open 8am-8pm, 7 days a week.

Looking after the estate.

If you're the personal representative, there are some things you'll need to do, including;

- Find out what accounts or products they have.
- Find out what possessions they own.
- Value the estate.
- Make sure any property is secure.
- Deal with any inheritance tax or other taxes.
- Deal with any accounts with HMRC.
- Pay for the funeral and bills.

If you need help, as part of Lloyds Banking Group we can introduce you to the Estate Administration Services offered by our colleagues at Lloyds Bank. See page 20 for more details. Charges may apply if you use this service.

Paying for the funeral.

If there's money in their account, we can pay this bill straight away. So you won't need to worry about finding the money for this.

Paying other bills.

Some other bills can also be paid if there is enough money available, including probate fees and inheritance tax.

Accounts and products.

Over the following pages we'll show you what will happen with the accounts and products of the person that has passed away.



Banking and savings.

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Mortgages.

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Lending.

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Buildings and contents insurance.

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Banking and savings.



Sole account.

What happens.

- If the total amount of all banking and savings accounts is £50,000 or less, they can usually be closed during your appointment or phone call.
- If it's greater than £50,000, the accounts will be frozen until probate has been received. Our Specialist Bereavement Team will then advise you on the next steps.
- Any interest will continue to be added to the account.
- If we receive a payment we will return it to the sender.

Taking money out.

Money can be used from the account to pay for funeral bills, probate fees or inheritance tax. No other money can be withdrawn. If the accounts are not closed during your appointment or phone call, they'll be frozen.

Regular payments.

We'll stop all standing orders and direct debit payments. We'll give you a list of payments being made from the account(s) held with us. This will help you decide if you need to set up new payments. You should contact the original company to make or cancel future payments.

Statements and letters.

- We will stop sending communications once we have been told of the death. All communication relating to the estate will be sent to the personal representative or joint account holder.
- Some of the communications we send out are produced 4–6 weeks in advance. This means we cannot stop these being sent.

Joint account.

What happens.

Joint accounts will be transferred to the sole remaining name and stay open.

Taking money out.

If you are the remaining name on the account, you'll be able to use it as normal.

Regular payments.

Standing orders and direct debits will continue and the remaining account holder will be given a list of payments to check.

Other questions you may have.

• What about Individual Savings Accounts (ISAs)?

ISAs may be able to stay open for up to 3 years depending upon the date of death. There will be no charge for closing the account. A spouse or civil partner of the person who has passed away may be able to claim an Additional Permitted Subscription Allowance. This is an extra amount they can pay into one of their own ISAs on top of their own annual allowance.

• What about inheritance tax?

How much inheritance tax needs to be paid will depend on the value of the estate and who inherits it. You can visit www.gov.uk/inheritance-tax to find out more.

• What if the person who passed away is a trustee of a child's account?

If the account holder is 15 or younger, a new trustee will need to be named. If the account holder is 16 or over, you'll need to decide if the money can be transferred to the child.

Mortgages.



Sole name.

What happens.

- We'll cancel any direct debits paying the mortgage. We don't expect the monthly payments to be made at this time.
- This means the mortgage will fall into arrears. We are required by the Financial Conduct Authority to write and tell you. You don't need to take any action when you get these letters.

Making payments.

- Mortgage payments will remain due. However, we don't expect you to make them for up to 18 months from the date the person passed away to allow you time to get probate. Please note, the amount owed will increase.
- If you wish to still make mortgage payments while probate is obtained, this can be arranged.

Mortgage options.

Once probate is in place, you have the option to pay the mortgage off or take out a new mortgage. You can speak to one of our mortgage advisers to find out more.

Joint names.

What happens.

- If the mortgage is held in joint names, the monthly payments will continue.
- If the person left on the account needs to change or discuss the monthly payments, speak to one of our mortgage advisers.
- Usually the mortgage will transfer to the name of the remaining owner. Sometimes this is more complicated, if so, we'll advise you on the next steps.

Making payments.

- Mortgage payments remain due. But we appreciate some people find it hard to keep payments up to date, while trying to look after the estate. If payments aren't made, the account will fall into arrears and the amount owed will increase. This could affect your credit rating. We'll let you know if your account is in arrears.
- If you're struggling to pay it's really important you speak to one of our mortgage advisers.

Mortgage options.

You have the option to pay the mortgage off or you may wish to take out a new mortgage. You can speak to one of our mortgage advisers to find out more.



If you need help with a mortgage.

Speak to one of our mortgage advisers on **0345 727 3747**.
Lines are open Monday to Friday 8am-8pm and Saturday 9am-4pm.



Sole account.

Overdraft.

- You'll need to speak to our Specialist Bereavement Team to find out if there is any money in the banking or savings account to pay back the overdraft.
- You may need to find out if the estate can pay back the overdraft or not.

Personal loan.

- All regular payments set up to pay the loan will stop.
- If the loan is covered by Payment Protection Insurance, we'll tell you how to make a claim.
- If not, you need to speak to our Specialist Bereavement Team to find out if there are any banking or savings funds to pay back the loan.
- You may need to find out if the estate can pay back the loan or not.

Credit card.

- All regular payments to and from the credit card will stop.
- If the credit card is covered by Payment Protection Insurance, we'll tell you how to make a claim.
- If there's no cover you'll need to speak to our Specialist Bereavement Team to find out if there is any money in the banking or savings account to pay back the amount owed on the credit card.
- You may need to find out if the estate can pay back the credit card or not.
- If there is a named cardholder on the account, they won't be able to use the account.

Joint account.

Overdraft.

Responsibility for the overdraft passes to the other name on the account. If you need any further support you can speak to our Specialist Bereavement Team.

Personal loan.

Responsibility for the repayments passes to the other name on the loan. You can also choose to pay off the loan in full. If you need any further support you can speak to our Specialist Bereavement Team.



If you need help.

Speak to our Specialist Bereavement Team **0800 028 1057**.
Lines are open 8am–8pm, 7 days a week.

Buildings and contents insurance.



Sole name.

Cover on a property.

- A policy in a sole name can be changed to an executor's policy. The policy can run for up to 12 months.
- If the policy is paid by direct debit, we'll need new payment details to allow the policy to continue.

If the policy has been paid for the year.

- The policy will run until the renewal date. If you need the policy to last longer until ownership is transferred, we can arrange this. If no one is living there after the death, the policy can run for up to 12 months.
- Once you've informed us of the person passing away, you have to cancel the policy or contact us again within 12 months.

I have a financial interest in the property, but I'm not named on the policy.

We can add you to the existing policy. We'll need to check a few things with you. This will include your details and if the current cover remains suitable. You can also cancel the policy and set up a new one in your name.

Joint names.

Cover on a property.

You can change the policy to a sole name and cover will continue. We'll check the cover is still suitable. We'll also need to check the billing details. This will make sure future payments come from an active account.

If the policy has been paid for the year.

Before the renewal date, we'll send you a renewal to review. You just need to tell us if you want cover to continue and arrange payment details.



If you need help with a policy.

Speak to Home Customer Services.

If the policy number begins HAP call **0345 300 5178**.

For other policies call **0345 600 6001**.

Lines are open Monday to Friday 8am–6pm and Saturday 9am–1pm.

Estate Administration Services.

As Halifax is part of Lloyds Banking Group, we can introduce you to the Lloyds Bank Estate Administration Service. With over 100 years of experience, they can take care of it all for you.

You can choose help with applying for the grant of probate only. Or you can also ask them to administer the whole estate. Start by talking to one of their bereavement advisers.

The Estate Administration Service can deal with financial, legal, tax and personal matters for the estate.

For example;

- ✓ Pay funeral costs.
- ✓ Value and protect all assets.
- ✓ Collect, sell and transfer assets if required.
- ✓ Organise and complete all paperwork.
- ✓ Rehome any pets.
- ✓ Apply for the grant of representation (confirmation in Scotland).
- ✓ Work with HMRC to calculate and pay the correct amount of tax.
- ✓ Settle any debts, such as loans, mortgages and utility bills.
- ✓ Distribute funds to beneficiaries.
- ✓ Prepare a clear and detailed Estate Administration Report.



Ask about our Estate Administration Services.

Speak to a specialist adviser on **0800 056 0171** to talk through your options. Lines are open Monday to Friday 9am–5pm.



You do not need to be an existing customer to use our service. Charges may apply.

Letting people know.

The government Tell Us Once Service.

This is a service that lets you tell government organisations about a death. If this is offered you can let key local and government agencies know over the phone or online.

Once you have registered the death, the staff will explain how it works. They'll tell you which departments will be told.

- DWP
- HMRC
- DVLA
- Passport Office
- Local Authority

Death Notification Service.

You will need to tell other banks if a person has passed away. You can do this with the free Death Notification Service online at: www.deathnotificationsservice.co.uk/

Other things you need to take care of.

Here are a few things you should make sure you have taken care of:

- ✓ Let any car insurance providers know.
- ✓ Make sure the home insurance is still valid.
- ✓ Make sure any credit cards are dealt with.

Stopping mail.

We know that getting mail for someone who has passed away can be upsetting. The Bereavement Register is a free service that can help get names removed from mailing lists.

www.the-bereavement-register.org.uk



For government advice gov.uk/after-a-death

For all tax related questions gov.uk/inheritance-tax

For general advice adviceguide.org.uk

Here to support you through a bereavement.



Our Specialist Bereavement Team are trained to support you every step of the way and will work at a pace that's right for you.



If you're unclear about anything in this guide call us on **0800 028 1057**. Lines are open 8am–8pm, 7 days a week.



You can find a copy of this guide on **halifax.co.uk/bereavement**

Other support services.

Please visit the websites below for a list of support services that can help:

NHS Bereavement Support.

www.nhs.uk/conditions/stress-anxiety-depression/coping-with-bereavement/

Cruse Bereavement Care.

Support, counselling, education, advice and information following a bereavement.

www.cruse.org.uk

Grief Encounter.

Support for bereaved children under the age of 21 and their families. This is to help them deal with losing someone close.

Services are free and funded through supporters. www.griefencounter.org.uk

Arranging the funeral.

For more information about funeral directors please see below:

National Association of Funeral Directors.

0121 711 1343

or visit www.nafd.org.uk

The National Society of Allied and Independent Funeral Directors (SAIF).

0345 230 6777

or visit www.saif.org.uk

Do you need extra help?

If you'd like this in another format such as large print, Braille or audio CD please contact us.

If you have a hearing or speech impairment you can contact us using the Next Generation Text (NGT) Service (available 24 hours a day, 7 days a week) or via Textphone on **0345 732 3436** (lines are open 9am to 5.30pm, 7 days a week). If you're Deaf and a BSL user, you can use the SignVideo service at halifax.co.uk/accessibility/signvideo

Our promise.

Our promise is to do our best to resolve any problems you have. If you wish to complain visit your local branch or call **0800 072 9779** or **0113 366 0167**. (Textphone **0800 056 7294** or **0113 366 0141**, if you have a hearing impairment). For more information visit halifax.co.uk/contactus/how-to-complain

Additional information.

Calls may be monitored and recorded. Not all telephone banking services are available 24 hours a day, 7 days a week. Please speak to an adviser for more information.

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We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk

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