

Customer Information



Supporting
you through
bereavement

**Connecting our communities
with a better financial future.**



Bereavement - we're here to help

We realise that when we lose someone it can be a very emotional time for all involved and it can often be overwhelming. As well as the sadness of losing someone close, there's often a seemingly bewildering amount of paperwork that needs to be dealt with.

The aim of this booklet is to explain some of the things that need to be done – especially regarding the finances of the person who has passed away.

We hope it will make at least a small difference and help you cut through some of the paperwork. If you need any further information please do not hesitate to call us on **0345 734 4345** (Lines are open 8am to 6pm Monday to Friday) or call into your local branch.

We are always ready to help in any way we can.

Registering the death

You need to register a death within five days in England and Wales and eight in Scotland, usually at the Registrar's Office in the area the person died. You may need to make an appointment.

For further advice on how to register a death and locate your nearest registry office go to **www.gov.uk/register-a-death**

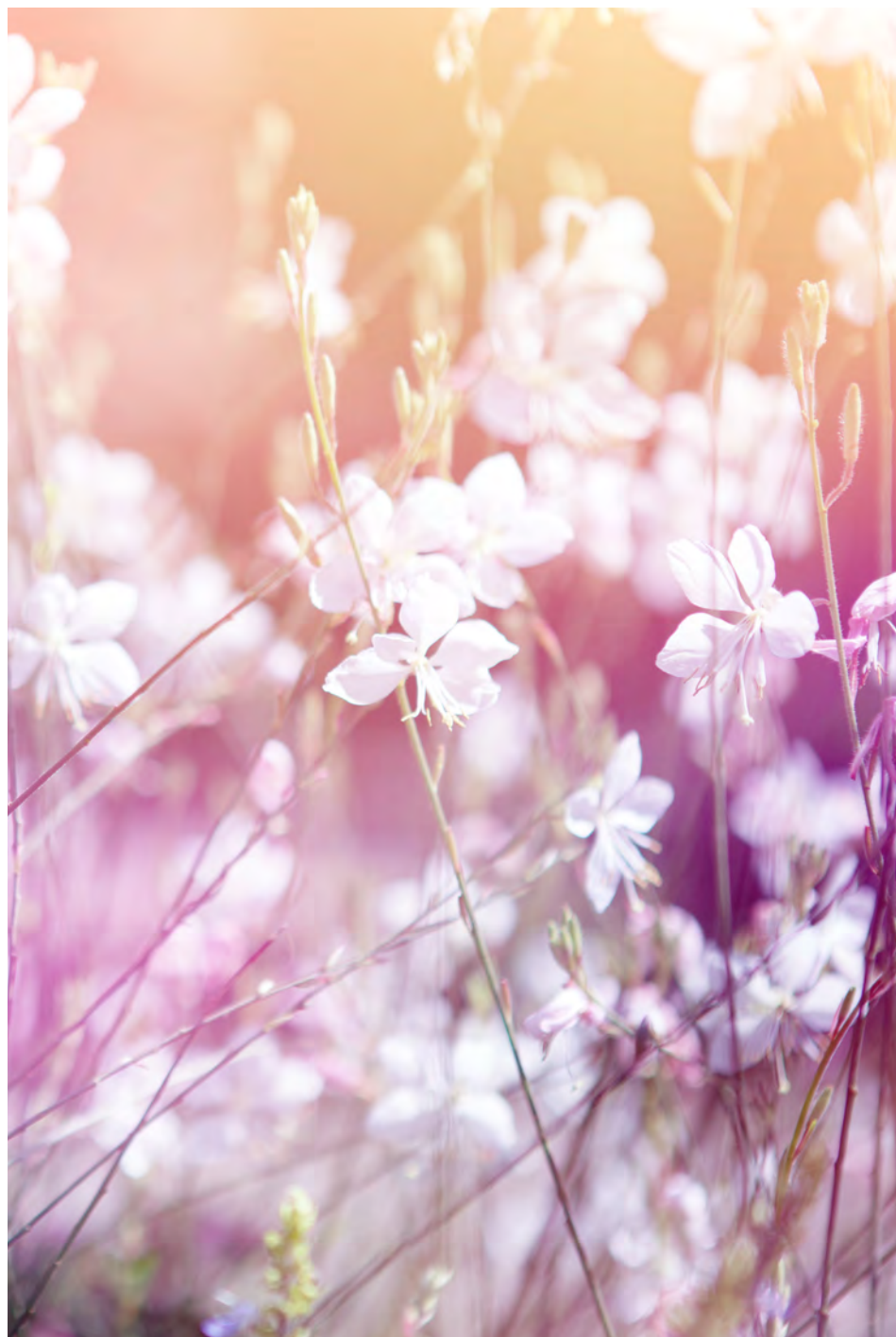
In most cases, the person who registers the death is a relative, although other people, such as someone present at the death or the person making arrangements with the funeral director are able to register. When registering the death, you will need to take the medical certificate of the cause of death (signed by a doctor).

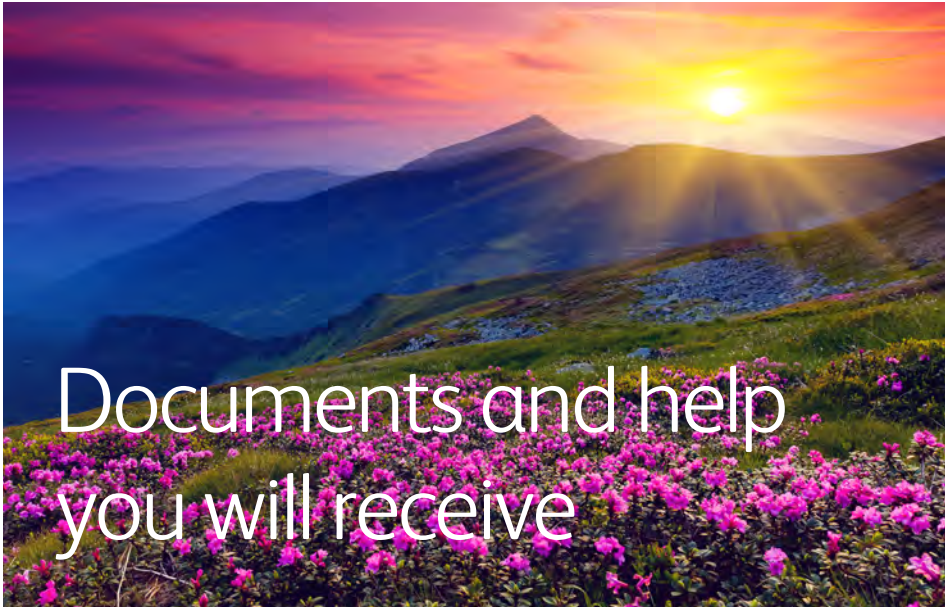
If available you will also need:

- Birth certificate
- Marriage or civil partnership certificate
- NHS Medical Card

You'll need to tell the registrar:

- The person's full name at the time they passed away.
- Any names previously used, including maiden name.
- The person's date and place of birth (town and county if born in the UK and country if born abroad).
- Their last address.
- Their occupation.
- The full name, date of birth and occupation of a surviving spouse or civil partner.
- If they were getting a state pension or any other state benefit.





Documents and help you will receive

If a post-mortem is not being held, the Registrar will give you:

- **A certificate for burial, cremation** (called the green form in England, Form 14 in Scotland), giving permission for the burial or to apply for a cremation. In Scotland the cremation certificate is provided by the doctor who gives the medical certificate of the cause of death.
- **A certificate of registration of death** (form BD8) in England) / extract of the entry recorded in the Register of Deaths (Form 334/S1) in Scotland) issued for social security purposes if the person was on a state pension or benefits (read the information on the back, complete and return it, if it applies).

You'll be able to buy additional death certificates at this time. The price varies between local authorities and it is advisable to find out how many you need and order them all at the same time as it can be more expensive to buy them separately.

These will be required by the executor or administrator when dealing with the person's affairs.

In some circumstances a solicitor will be able to provide you with a death certificate verification form.

Most Registrars run a service called 'Tell Us Once'. This lets you report the death to most government organisations in one go, including HM Revenue and Customs, Department for Work and Pensions, Driver and Vehicle Licensing Agency, Passport Office and the local council. Ask about the service when you are speaking to the Registrar; if it is available they will be able to give you a unique reference number which will allow you to access the service.

You can find your nearest Registrar's Office in the Phone Book or Yellow Pages or find out more information at www.direct.gov.uk

Other considerations

Once the death has been registered, you may need to inform:

- Employer or colleagues
- Doctor or other health professionals
- Solicitor
- Banks, building societies and other financial institutions
- Mortgage, pension, investment and insurance companies
- Credit and store card providers
- Utilities companies
- Local council (council tax)
- Landlord
- School, college or university the person was attending
- Royal Mail if a redirection of mail is required
- Any company that was paid by direct debit or standing orders which may need cancelling. Subscriptions to clubs, groups or magazines.

Locating the Will

You'll need to find out whether or not there is a will. If you do not know, the deceased's solicitor or bank are good places to start and there is more advice here www.gov.uk/find-persons-will

It is helpful to find the will as soon as possible to ensure the executors are advised immediately, as they are responsible for dealing with the estate including making sure the wishes of the person who has died are followed, liaising with any financial institutions and ensuring all property and possessions are secure.

If there is no will an administrator will need to be appointed, by applying for letters of administration or representation.

Further details can be found at: www.gov.uk/wills-probate-inheritance/applying-for-a-grant-of-representation

Arranging the Funeral

Funerals are normally arranged in the first few days after someone has died. Once you have contacted a funeral director they will be able to guide and support you through the arrangements.

Citizens Advice recommends finding a Funeral Director through a professional association, such as the National Association of Funeral Directors. Contact details can be found on page 15.

Administering the Estate


Executors and administrators of an estate can act without a solicitor. However, if the estate is complicated, it is advisable to obtain legal advice. There will be a charge for this so it is advisable to understand what is needed before proceeding.

Grant of Probate

After someone passes away, their money, property and belongings need to be dealt with and administered to beneficiaries. If you are an executor or administrator of the will then it is up to you to identify the assets and debts of the estate and distribute them.

Depending on the size of the estate and the kinds of assets in it, you may need to apply for a Grant of Probate (in England & Wales) or Confirmation (in Scotland).

A Grant of Probate lets you gain access to the assets of an estate in order to carry out the wishes of the person who has died. Normally, you need a Grant of Probate or Confirmation if the value of the estate (after paying the funeral account) is over £5,000.



What we require to register a death

In order to register the death of one of our customers, we will require one of the following documents (please refer to subsequent sections for details on how to close or amend the accounts):

- Original death certificate
- Death certificate verification form (from your solicitors - England and Wales only)
- Original interim death certificate
- A certified copy death certificate i.e. 'Entry Pursuant to the Births and Death Registration Act 1953 Certificate' or an 'Extract of an Entry in a Register of Death' obtained from a coroner's office (Scotland only)

We regret that we cannot accept a photocopy of the death certificate.

Please note we are unable to make amendments to a customer's account until we receive confirmation that you are the executor of the estate, although we can correspond with a solicitor acting on your behalf and/or provide

information about balances which may help you to complete the probate application.

Documentation should be taken to your nearest branch or sent to our Head Office addressed to the **Mortgage Operations** or **Investment Services Department** depending on whether they had a mortgage or savings account with us at:

**Newcastle Building Society,
1 Cobalt Park Way,
Wallsend,
NE28 9EJ.**

Power of Attorney

If a Power of Attorney/Court of Protection Order has been registered on an account this is no longer valid on the death of the account holder. This means that the person who held the authority isn't able to operate or access the deceased's account(s) anymore.

If the customer was a saver with Newcastle Building Society

What you need to send us depends on the total savings the customer held.

Joint Holder Investment Accounts

The account will remain open in the sole name of the other account holder.

We will automatically amend the joint account into the sole name of the other account holder following receipt of one of the aforementioned documents required to register the death.

Sole Holder Investment Accounts

<p>If the total account balances are below £100 we will need</p>	<ul style="list-style-type: none"> • Administration of Small Estates Form (does not need to be witnessed by a solicitor) • Completed cheque withdrawal request form (signed by all executors or a letter of authority to close all accounts signed by all executors) • Account passbook (if applicable)
<p>If the total account balances are between £100 and £5,000 we will need</p>	<ul style="list-style-type: none"> • Administration of Small Estates Form (signed and witnessed by a solicitor) • Completed cheque withdrawal request form (signed by all executors or a letter of authority to close all accounts signed by all executors) • Account passbook (if applicable)
<p>If the total account balances are between £5,000 and £15,000 and the customer's spouse is the sole named executor and beneficiary and if probate is not being sought, we will need</p>	<ul style="list-style-type: none"> • A covering letter from the spouse explaining why probate has not been sought • The original will • Completed cheque withdrawal request form (signed by spouse) • Account passbook (if applicable)
<p>If the total account balances are between £5,000 and £15,000 and the customer's spouse is not the sole named executor and beneficiary we will need</p>	<ul style="list-style-type: none"> • Sealed Grant of Probate • Official copies of Letters of Administration or Certificate of Confirmation (Scotland) • Completed cheque withdrawal request form (signed by all executors or a letter of authority to close all accounts signed by all executors) • Account passbook (if applicable)
<p>If the total account balances are greater than £15,000 we will need</p>	<ul style="list-style-type: none"> • Sealed Grant of Probate • Official copies of Letters of Administration or Certificate of Confirmation (Scotland) • Completed cheque withdrawal request form (signed by all executors or a letter of authority to close all accounts signed by all executors) • Account passbook (if applicable)

We will provide you with the Administration of Small Estates Form & Cheque Withdrawal form where required.

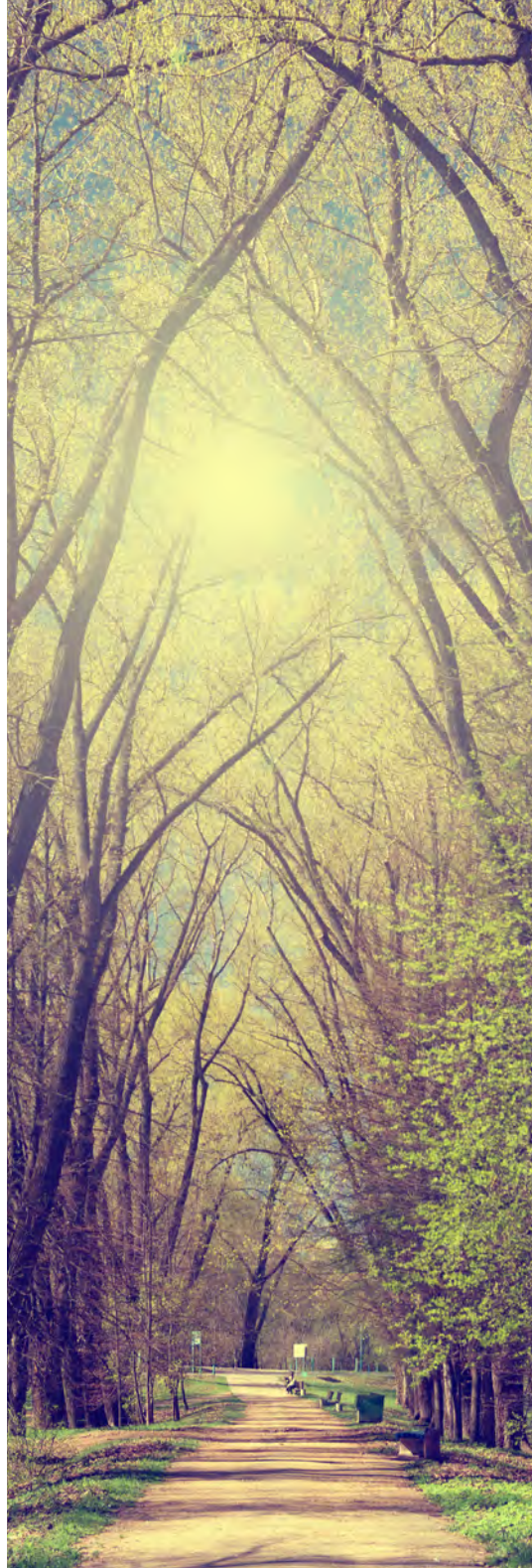
If the executor does not wish to obtain a Grant of Probate / Confirmation

In some circumstances we may permit the account(s) to be closed without sight of a Grant of Probate / Confirmation on production of the following:-

- A covering letter from the executor(s) explaining why probate / confirmation has not been sought;
- Confirmation that the total balances of the account(s) of the person who has died are the only assets held by them;
- A copy of the will; and
- A completed cheque withdrawal request form (signed by all executors).

The above discretion only applies to accounts where the total balances of all the accounts combined does not exceed £15,000.

If the balance of the account(s) exceeds £15,000, a Grant of Probate/Confirmation will be required in all cases before we will permit the accounts to be closed.



Help with costs for savings customers

There may be several costs that need to be met from the customer's estate and we may be able to help with these.

Assistance to pay the funeral bill

We can consider a withdrawal from one of the customer's accounts, once the death has been registered, to cover the funeral costs. We would require the following information from you;

- The original funeral bill
- A Cheque Withdrawal Request form to be completed and signed where possible by the proposed executors. If there is no will or the executor is unavailable the request must be signed by the person making the request for the funeral payment (Cheque will be made payable to the Funeral Director)
- Account passbook / passcard (if applicable)

Assistance to pay the inheritance tax bill

Depending on the value of the estate and who it is left to, IHT may be required to be paid. We can help to pay Inheritance Tax bills (IHT) from the customer's accounts.

You'll need to confirm the Inheritance Tax number to us (which will be given to you by HMRC) so that we can make sure it is quoted on the payment. In order to make a payment for IHT once the death of the customer has been registered, we would require the **IHT423 form** and the account passbook (if applicable). The **IHT423 form** can be obtained from www.hmrc.gov.uk

Assistance To Pay Probate Registry Fees

We can also assist with the payment of the Probate Registry fees from the customer's savings account.

Probate Registry fees are charged for obtaining the Sealed Grant of Probate and are the fees payable to the Probate Service.

To assist with the payment of the Probate Registry fees from the customer's account we will require the following;

- Confirmation that the funds to be withdrawn are going to Probate / Family Court, signed by your solicitor.
- A Cheque Withdrawal Request form to be completed and signed by the proposed executors.
- Account passbook (if applicable).

Inheritance ISA Allowance

What is an Inheritance ISA allowance?

If your spouse or civil partner passes away, you will be eligible to receive an Inheritance ISA Allowance. Otherwise known as an Additional Permitted Subscription (APS), your Inheritance ISA Allowance is in addition to the annual ISA allowance you already receive, and means you could benefit from paying less tax on your savings.

However, this doesn't mean you will directly inherit the money in your partner's ISA(s). Instead, you will inherit the value of the ISAs they held.

For example, if your partner has £10,000 saved into an ISA and they pass away, you will be entitled to save an extra £10,000 tax-free on top of your existing £20,000 ISA allowance 2019/20.

Does the inheritance ISA allowance affect your ISA allowance?

No, your Inheritance ISA allowance does not affect your ISA allowance. Instead, it is an extension of your existing allowance.

How is the inheritance ISA worked out?

Any ISAs your partner held, whether they were Cash ISAs or Stocks and Shares ISAs, will count towards your Inherited ISA Allowance. The only exception is the Junior ISA, wherein there is no inheritance ISA allowance and any money in the Junior ISA will be paid to whoever inherits their estate.

When it comes to how much ISA inheritance you're entitled to, this amount will depend on when the death occurred.

- **If your partner died on or before 5th April 2018**, your Inheritance ISA Allowance will be the value of your partner's ISA(s) on the date they passed away.
- **If your partner died on or after 6th April 2018**, you can inherit an ISA allowance that is the value of your partner's ISA at the date of death. However, you also have the option of letting your partner's ISA(s) remain open and earning interest, and you can then inherit an ISA allowance that is the value of your partner's ISA(s) at account closure. The ISA is then classed as a Continuing ISA.

What is a Continuing ISA?

When an investor dies, an ISA is reclassified as a 'Continuing ISA.' Though no money can be paid into it at this point, it will continue to benefit from the tax advantages of an ISA. This means any interest earned will remain tax-free.

A Continuing ISA remains until either:

- The administration of the estate is complete
- The ISA is closed
- It's been three years since death



How long is an inherited ISA allowance available?

Your inheritance ISA allowance will be available for three years after your partner has passed away, or 180 days after the administration of the estate has been completed; whichever one is the later date.

- Your partner's date of birth and the date they passed away
- Your partner's address at the time they passed away
- You and your partner's National Insurance numbers

What information will I need to get my inheritance ISA allowance?

For more information or to begin the process of applying ISA funds under Inherited ISA allowance please do not hesitate to call us on **0345 734 4345** (Lines are open 8am to 6pm Monday to Friday) or call into your local branch.

To receive the allowance, you will need to provide the following to your bank or building society:

- The date of your marriage or civil partnership

If the customer was a borrower with Newcastle Building Society

Sole Holder Mortgage Accounts

1. We will need the original death certificate in the first instance and a copy of the will, if available, so we can note the details of the executors. Once available, we may also need the original Grant of Probate to allow us to deal directly with the executors.
2. If there is no will available, we may need sight of the original Grant of Letters of Administration and identification of the Administrators so we can update our records accordingly.

In order to help you to resolve the estate, it is important that a mortgage repayment plan is discussed as soon as possible. The account is usually repaid, either from:

- the sale proceeds of the property; or
- the proceeds of a life insurance policy.

Please note that interest will continue to be charged each month and payments will still have to be made until the mortgage is fully repaid.

You can talk to a qualified mortgage adviser about your options on **0345 606 4488**[†].

†8am - 8pm Monday to Friday and 9am - 3pm Saturday

Joint Holders Mortgage Accounts

If the account is in joint names, we will require sight of the original Death Certificate. Once received, we will update our records and amend the account into the remaining sole name. We will not however make any amendments to the title of the property held in the Land Registry Records.

How property ownership is dealt with depends on whether the property was held as joint tenants or as tenants in common.

1. Joint Tenants - the deceased's interest in the property will automatically transfer to the other owner(s).
2. Tenants in Common - when borrowers hold a property as 'tenants in common' (where each borrower has a specific share in the property) the deceased's share will not automatically transfer to the other borrower. Once the death is registered it is recommended that you appoint a solicitor to help you deal with the deceased borrower's share of the estate.

We understand that the loss of a joint account holder can have a big impact on the finances of the remaining account holder. There may be life policies in place to help reduce or repay the account balance in full.

If you think you may have difficulty making the mortgage payment on your own, please contact our colleagues in Mortgage Support on **03457 023 083** to discuss your options. We can also arrange for you to speak to a qualified mortgage adviser.

Should you require a new Direct Debit Mandate or Standing Order for the monthly payments or wish to discuss any element of the payment please contact us on **0345 734 4345**[†] or call into your local branch.

†8am to 6pm Monday to Friday

If the customer held an Equity Release mortgage with us, it is important that you contact us as soon as possible regarding this type of account so that we can take you through your options.

Newcastle Financial Advisers Limited

If products were held through Newcastle Building Society's financial advice subsidiary, Newcastle Financial Advisers Limited (NFAL), then other terms may apply depending on the specific product provider.

Colleagues in your local branch will be able to advise you, alternatively you can contact Newcastle Financial Advisers Limited direct on **0345 600 4330** (9am to 5pm Monday to Friday).

Other Products

If other products are held with us, such as insurance or financial planning your local branch or our Customer Contact Centre on **0345 734 4345** (Lines are open 8am to 6pm Monday to Friday) should be the first port of call.

We will require the following documents:

- Original Death Certificate OR
- Death Certificate Verification Form (from your solicitors) OR
- Interim Death Certificate

Our colleagues will be able to guide you through the next steps or provide the relevant information for the accounts to be closed.

Fraud Awareness

Newcastle Building Society take security very seriously, and are committed to protecting both you and our Building Society.

If you think you have been a victim of fraud, let us know immediately by speaking to one of our team on **0345 734 4345**.

Or to find out more please visit <https://www.newcastle.co.uk/faqs/general-faqs/security-fraud-prevention/>

Glossary

Please see below an explanation of legal terms used which may be helpful.

Administrator – the person appointed to administer the estate where there is no valid will.

Administration of Small Estates Form – The form we issue for completion to close accounts when the total balances of the accounts are less than £5000.

Beneficiary – A person entitled to receive funds or property under a will or intestacy.

Confirmation – The Scottish equivalent to a Grant of Probate or Letters of Administration.

Death Certificate – A copy of the entry in the Local Authority Register of Births, Deaths and Marriages.

Estate – A person's money, property and possessions taken as a whole.

Executor – The person named in a will who is to carry out the wishes of the person that made the will.

Grant of Letters of Administration – This grants the same powers as the Grant of Probate but it applies when there is no will and is issued to the administrator.

Grant of Probate – Document that authorises the person dealing with the estate (the executor) to fulfil the terms of the will.

HT423 Form – If you want us to pay Inheritance Tax direct to HMRC from the customer's account, we require you to complete this form and send it to us. The form can be obtained from www.hmrc.gov.uk

Inheritance Tax – The tax that is paid by the estate of the deceased when they die.

Intestacy – When someone dies without having made a valid will.

Personal Representatives – The person responsible for dealing with the estate (the executor or administrator).

Probate Registry – The public body responsible for issuing grants of probate and grants of letters of representation.

Title – The Land Registry record of who owns the property.

Tenants in Common – Each person owns a set share of the property. There will usually be a Deed of Trust which sets out the percentage and the basis on which each tenant holds their share. There is no Right of Survivorship with tenants in common.

Useful Contacts

Notes

Cruse Bereavement Care – Offering support after the death of someone close
www.cruse.org.uk
0844 477 9400

General Register Office For England and Wales
www.gro.gov.uk
0300 123 1837

General Register Office for Scotland
www.nrscotland.gov.uk
0131 535 1314

Government Advice on Bereavement
www.gov.uk/browse/births-deaths-marriages

HM Revenue and Customs – Look in the phone book for your local tax office or go to:
www.gov.uk/government/organisations/hm-revenue-customs

Government Help with Probate and Wills
www.gov.uk/wills-probate-inheritance

Royal Mail Redirection
www.royalmail.com/personal/receiving-mail/redirection

The Bereavement Register – helping to stop unwanted direct mail to someone who has passed away
www.thebereavementregister.org.uk
0207 089 6403

Citizens Advice Bureau
Find your local office in the phone book or visit www.citizensadvice.org.uk

National Association of Funeral Directors
www.nafd.org.uk
0121 711 1343

N.B. Call charges vary. Please check on the relevant website for details.

Call: **0345 734 4345** Monday to Friday 8am to 6pm (excluding bank holidays).

Calls may be monitored and recorded for training and security purposes

Visit us online:

www.newcastle.co.uk

Or call into one of our branches.

www.newcastle.co.uk



Newcastle Building Society introduces to Newcastle Financial Advisers Limited for advice on investments, pensions, life and protection insurance, and inheritance tax planning. Newcastle Financial Advisers Limited is an appointed representative of The Openwork Partnership which is a trading name of Openwork Limited which is authorised and regulated by the Financial Conduct Authority.

Newcastle Building Society Principal Office: 1 Cobalt Park Way, Wallsend, NE28 9EJ. Newcastle Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Newcastle Building Society is entered in the Financial Services Register under number 156058. Call 0345 734 4345 or visit us online www.newcastle.co.uk Details are correct as at time of print (January 2021). DEV080