



the
tipton
& coseley building society

**Bereavement support
for our members**

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We understand this will be a difficult time and would like to make this process as easy as possible for you. This guide aims to give you the information you need when dealing with a loved one's account.

Letting us know

You will need to let us know about the passing of your loved one. You can do this by visiting one of our branches. There is no need to make an appointment unless you would like to be seen in a private room. If you do wish to be seen in private, please call us on 0121 557 2551 so we can make the necessary arrangements.

You will need to bring the original death certificate, or an interim death certificate issued by the coroner with you.

Alternatively, you can post the original death certificate or a certified copy to us at Tipton & Coseley Building Society, 70 Owen Street, Tipton, DY4 8HG.

We will then apply a hold to all their savings accounts with us meaning no further transactions can be made. Any standing orders received after this will be returned to the sender.

Power of Attorney or Court of Protection

If a Power of Attorney or Court of Protection was previously registered with us, this will also become invalid from the date the account holder passed away.

Savings accounts

Help with expenses

We understand that you may need support with expenses following the passing of a loved one. After the hold has been put on the accounts, withdrawals can only be made for the following expenses:

- **Funeral arrangements**
We will issue a cheque payable to the funeral directors following receipt of an original copy of the final invoice from the funeral directors.
- **Funeral expenses**
We will issue a cheque made payable to selected funeral suppliers. These are also allowed for funeral flowers, order of service, arrangement of any wake, and catering. We will require an original copy of the invoice from each supplier.
- **Probate or Statutory Declaration**
We will issue a cheque made payable to a probate office or solicitor to pay for the application of probate or the witnessing of a signature on a statutory declaration form. We will need to see the original payment request to process the withdrawal.
- **HMRC inheritance tax**
We can complete an electronic transfer withdrawal to pay for inheritance tax bills. To do this, we will need a completed IHT423 form provided by HMRC.

Next steps

If the account is held jointly, the remaining account holder can continue to operate the account in their sole name.

For accounts held in the sole name of the person who has passed away, the next steps depend on the balances held in their savings accounts with us, as detailed in the table below. Please note, the accounts will continue to earn interest until the account is closed.

Total balance of all accounts held	Documentation required	Additional information
Balances of £5,000 and below	<ul style="list-style-type: none">• A statutory declaration form completed and signed by the executors/next of kin.• Two pieces of identification for each executor/next of kin. One piece of identification must show their signature.	Funds can be released by cash for balances below £2,500 or cheque for balances above £2,500.
Balances between £5,000 and £15,000	<ul style="list-style-type: none">• A statutory declaration form completed and signed by the executors/next of kin and witnessed by a solicitor or Commissioner of Oaths.• Two pieces of identification for each executor/next of kin. One piece of identification must show their signature.	Funds will be released by cheque.
Balances above £15,000	<ul style="list-style-type: none">• The original Grant of Probate or Letters of Administration.• Two pieces of identification for all named on the Grant of Probate/Letters of Administration.• A withdrawal form signed by all named on the Grant of Probate/Letters of Administration. One piece of identification must show their signature.	Funds will be released by cheque.

You can get a Statutory Declaration form from any of our branches, or we can post one to you. Simply call us on 0121 557 2551 or complete our online contact form here: <https://www.thetipton.co.uk/contact-us/>

Please note, if you are applying for, or have already received a Grant of Probate/Letter of Administration we must see a copy of the document before we can close any accounts.

Additional Permitted Subscription (APS)

Where a person holding an ISA passes away and they were married or in a civil partnership, the surviving spouse or civil partner is entitled to an additional ISA allowance known as the APS allowance. A separate guide is available with more information. Please, speak to one of our Customer Service Advisors, call us on 0121 557 2551 or complete our online contact form here: <https://www.thetipton.co.uk/contact-us/>

Trustee Accounts

If the person who has passed away was named as a trustee on any account where the beneficiary is under 16, a new trustee will need to be appointed by the executor/next of kin. We will need to see two forms of identification for the beneficiary and the new trustee.

If the beneficiary is 16 or older the account will need to be closed and a new account opened solely in the beneficiary's name. We will need to see two forms of identification for the beneficiary if a new account is opened.

Mortgage accounts

Once the death has been registered with us what happens next depends on whether the mortgage is held jointly or in the sole name of the person who has passed away.

Sole borrower

For sole borrowers, the mortgage will be transferred to the Personal Representative(s) of the deceased with the mortgage repayments being suspended. A Grant of Probate will need to be obtained and you or your solicitors will need to contact the Land Registry with regards to the amendment to the property ownership. You can contact the Land Registry on 0300 006 0411.

Joint borrowers

For all mortgage accounts, we will check the title deeds of the property to determine the tenancy of the property.

If the property is held as Joint Tenancy

We will amend the mortgage account into the names of the remaining mortgage holder(s). A copy of the Death Certificate will be retained in our Title Deeds. If you wish for the property ownership to be formally amended with Land Registry, you or your solicitors will need to contact the Land Registry directly and complete a Deceased Joint Proprietor (DJP) form. This form is used when the person who has passed away is being removed from the register and there is still a remaining owner.

If the property is held as Tenants in Common

The mortgage will stay with the remaining mortgage holder and the Personal Representative(s) of the deceased party. A Grant of Probate will need to be obtained and you or your solicitors will need to contact the Land Registry with regards to the amendment to the property ownership.

The monthly mortgage repayments will need to be paid as normal for both joint tenancy and tenants in common. If you think you will have difficulty in paying the monthly mortgage payments, our Collections team are available on 0121 521 4089, please contact them as soon as possible.

Life policies

We will check to determine if we hold any life policies for the member who has passed away. If we have a policy, we will forward the policy to the life insurance company with a copy of the death certificate to claim the proceeds of the policy to be paid towards the mortgage balance. The executors or remaining account holders will be notified on receipt of the funds.

Contacting us

If you would like to discuss support for savings accounts, you can call any of our branches, alternatively, you can visit your local branch and a Customer Service Advisor will be able to help.

Tipton branch 0121 557 2551 70 Owen Street, Tipton, DY4 8HG	Coseley branch 01902 883173 Castle Street, Coseley, WV14 9DW	Bilston branch 01902 403853 73 Church Street, Bilston, WV14 0BJ	Sedgley branch 01902 882469 6 Bull Ring, Sedgley, DY3 1RX	Codsall branch 01902 968877 3 The Square, Wolverhampton Road, Codsall WV8 1PT
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If you would like to discuss support for mortgage accounts, please call our dedicated team on 0121 557 2551, alternatively, please use our online contact form at www.thetipton.co.uk/contact-us.

Useful Contacts

The below services may be able to provide you support during this time.

- **Gov UK's Tell Us Once**
Tell Us Once is a service letting you report the passing of a loved one to most government organisations in one go. A registrar will explain the service when you register the death. They may complete this with you, or give you a unique reference number to use yourself online or by phone. More information can be found on the government's website:
Web: www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once
Tel: 0800 085 7308
- **Gov UK's applying for probate**
Web: www.gov.uk/applying-for-probate
Tel: 0300 303 0648
- **Gov UK's death and bereavement information**
Web: www.gov.uk/browse/births-deaths-marriages/death
Tel: 0300 123 1071
- **Gov UK's death and benefits**
Web: [Benefits and financial support when someone dies - GOV.UK \(www.gov.uk\)](http://Benefits and financial support when someone dies - GOV.UK (www.gov.uk))
- **Age UK**
Web: www.ageuk.org.uk
Tel: 0800 678 1602
- **Citizens Advice Bureau**
Web: www.citizensadvice.org.uk/about-us/contact-us
Tel: 0800 144 8848
- **Compassionate Friends**
Web: www.tcf.org.uk
Tel: 0345 123 2304
- **Cruse Bereavement Care**
Web: www.cruse.org.uk
Tel: 0808 808 1677
- **MIND**
Web: www.mind.org.uk
Tel: 0300 123 3393
- **Veterans UK Helpline**
Web: [Veterans UK - GOV.UK \(www.gov.uk\)](http://Veterans UK - GOV.UK (www.gov.uk))
Tel: 0808 1914 218

Glossary:

Beneficiary: Someone who is entitled to part or all of what the person owned when they passed away.

Death Certificate: A legal document signed by a doctor with the cause, date and place of a person's death.

Estate: A person's estate is everything they owned when they passed away for example a house, their savings or jewellery.

Executor: The person(s) nominated to carry out the wishes of the person who has passed.

Grant of Probate: A legal document from the Court allowing the person(s) dealing with the estate to access bank accounts, sell assets and settle any debts after someone has passed away. Where there is a will, a Grant of Probate will be issued. Where there is no will, a Letter of Administration will be issued.

Inheritance Tax: The tax payable on the estate of the person who has passed away.

Interim Death Certificate: This can be issued by the Coroner if an inquest or investigation has been opened and will serve as a death certificate until a formal certificate can be obtained.

Letters of Administration: A document issued by a Court giving someone authority to act as the administrator of a person's estate when they did not leave a will.

Statutory Declaration Form: A formal statement made confirming something is true to the best knowledge of the person signing the declaration.

Will: A legal document specifying the wishes of the person who has passed away, such as who they would like to be the administrator of their estate.

Acceptable Identification

We are able to access credit reference agency databases which, in most cases, will allow us to confirm your identity and address without any paper-based identification. This will show as a search of the database only and not a credit score, so will not affect your credit rating. If we do need further proof of identification, we will let you know.

We can accept photocopies of documents, if they are certified by a professional and you must provide their contact details. The photocopied document must be certified stating ‘Certified to be a true copy of the original seen by me’ with a signature, date, full name and occupation. The individual certifying the document must provide contact details to allow us to contact them if required. Appropriate persons include: accountant, bank or building society official, local authority councillor, dentist, doctor, minister of a recognised religion, police officer, post office official, solicitor or teacher/lecturer. Professionals who can certify documents should not be family members. Certification of documents must be within the last three months. We will not carry out credit reference agency searches against customers aged under 18.

Items used as proof of identity cannot be used as proof of address.

Evidence of identity:

- A current signed passport;
- A current photocard driving licence (full or provisional);
- A national identity card (not ID cards issued to UK citizens, must show right to remain in the UK);
- A valid old style UK driving licence;
- Recent evidence of entitlement to a state or local authority funded benefit (including housing benefit and council tax benefit), tax credit, pension, educational or other grant (no older than 12 months);
- Confirmation of verification of identity introduced by a regulated firm (acceptable face to face, only);
- A firearms certificate or shotgun licence;
- Biometric residence permits and cards;
- Valid photographic registration card for self-employed individuals in the construction industry;
- Valid current British Armed Forces ID card;
- Valid disabled parking document;
- HMRC tax notification (valid for the current tax year) – P45/P60 are not acceptable.

Alternative evidence of identity for under 18s:

- A birth certificate;
- An adoption Certificate;
- A NHS medical card;
- Written confirmation from HMRC containing National Insurance Number (for those aged 16 and over);
- Child Benefit documentation;
- Child Tax Credit documentation;
- Valid Student ID card from a recognised UK university with photo and date of birth.

Evidence of address:

- A current photocard driving licence (full or provisional);
- A firearms certificate or shotgun licence;
- Valid old style UK driving licence;
- Recent evidence of entitlement to a state or local authority funded benefit (including housing benefit and council tax benefit), tax credit, pension, educational or other grant (no older than 12 months);
- Instrument of a court appointment (such as liquidator or grant of probate);
- Current council tax demand letter or statement (no older than 12 months);
- Current bank or building society statement or passbook issued by a regulated financial sector firm in the UK, EU or comparable jurisdiction (must be no more than 3 months old);
- Utility bill (recording the company that issued the bill and date of issue. We will not accept any printed from the internet and they must be no more than three months old);
- Confirmation of verification of identity introduced by a regulated firm;
- Inland Revenue PAYE coding notice (P2) – current year or Inland Revenue Statement of Account – current tax year;
- Council or private tenancy agreement;
- Solicitors completion letter or statement (must be less than 3 months old);
- UK mortgage statement (must be less than 12 months old);
- TV licence renewal notification (must be less than 12 months old);
- UK phone bill (not mobile; must be less than 3 months old);
- UK satellite or cable bill if it includes landline phone connection (must be less than 3 months old);
- UK credit union statement (must be less than 3 months old);
- Letter from Manager of Nursing/Residential Home confirming permanent residence in Nursing/Residential Home within the last 3 months – must be on letter headed paper;
- Letter from commanding officer or military unit issued in the last 3 months and confirming residency in service quarters;
- Disabled parking document (no more than 3 years old);
- Online UK bank/building society current or savings account statements issued in the last 3 months (in PDF download format print, screenshots and photographic images not accepted);
- Online utility bill issued in the last 3 months (in PDF download format print, screenshots and photographic images not accepted).

Alternative evidence of address for under 18s:

- An adoption Certificate;
- A NHS medical card;
- Child benefit documentation;
- Child Tax Credit documentation;
- Written confirmation from HMRC containing National Insurance Number (for those aged 16 and over);
- Letter from School or College (showing name of school and date of issue);
- Parent's proof of address (showing ID code followed by relevant details);
- Conditional or unconditional proof of acceptance onto qualifying course – letter or slip issued by UCAS (valid for current entry year);
- Valid for current year – letter from student loan/finance company.