

Your Bereavement Guide



**Bank of Ireland
Group**



How can I get the support I need?

Here's a list of companies that could support you during this time:

NHS Bereavement Support
nhs.uk

Grief Encounter
griefencounter.org.uk

Cruse Bereavement Care
cruse.org.uk

The Citizen's Advice Bureau
citizensadvice.org.uk

Age UK
ageuk.org.uk



When losing a loved one, you may have to look after their financial matters. This guide will take you through the steps you need to think about during this time.

What are the common terms and phrases?

You may hear lots of different terms and phrases used when you lose someone and you're dealing with their affairs. We've pulled together a list to help you understand some of the most common ones used.

| Term or phrase | Explanation |
|--|---|
| Administrator | The person(s) put in charge of carrying out the wishes of the deceased when there is no will, or the executor(s) aren't able to help. |
| Assets | The belongings owned by the person who has passed away. For example, property, vehicles and money. |
| Beneficiary | The person(s) who receives the assets belonging to the person who has died. The details can be found in the will. |
| Confirmation of the estate (Scotland only) | See Grant of Probate. |

| Term or phrase | Explanation |
|---------------------------------|---|
| Death certificate | A legal document issued by a registrar when a person has died. This document is needed to deal with the affairs of the deceased. |
| Estate | The total value of all the assets owned by the person who has passed away. |
| Executor | The person(s) named in the will who is in charge of carrying out the wishes of the person who has passed away. |
| Grant of probate | When there's a will, this gives the executor(s) the right to deal with the estate. It also allows them to carry out the wishes of the person who has died. This is known as Confirmation of the estate in Scotland. |
| Inheritance tax | This is the tax that needs to be paid if the total value of the estate goes over a set limit. This limit is set by the UK Government. |
| Joint tenants | Where two people own a property equally. When one of them passes away, the ownership of the deceased transfers automatically to the other tenant. See also tenants in common. |
| Letter of Administration | If there's no will or it's not valid, a Letter of Administration is used instead of a Grant of Probate. This gives authority to the administrator(s) to manage the estate of the person who has passed away. |

| Term or phrase | Explanation |
|--------------------------------|---|
| Next of kin | A relative who is related to someone by blood or marriage. |
| Personal representative | The person(s) dealing with the estate. This is usually the executor or administrator |
| Probate | This is a legal and financial process of dealing with the property, money and possessions of a person who has died. |
| Probate registry | This is the office that deals with the legal steps after someone passes away. It's where a person's will, assets, and distribution of belongings are filed and processed. Making sure everything is handled correctly and follows the law. |
| Tenants in common | When two or more people have an interest in the property, each owner can leave their share of the property to a beneficiary when they pass away. This means their share becomes part of their estate. The beneficiary takes over the deceased share of the property, not the co-owners of the property. See also joint tenants. |
| Testator | A person who has made a will. |
| Will | A legal document a person signs to say what they want to happen to their belongings when they pass away. It also names those responsible for carrying out their wishes. |



What are the first steps?

How do I register the death?

The UK Government website ([gov.uk/register-a-death](https://www.gov.uk/register-a-death)) provides a step-by-step guide on how to register a death. You can also find details of the register office of where your family member or friend has passed away. A death must be registered within five days, or eight days in Scotland. This includes weekends and Bank Holidays.

Once you've registered, you'll be sent:

- ▶ A death certificate, which includes the details of the person who has died
- ▶ A certificate for burial or cremation. This is the permission for their burial or application for cremation.

There are some other things you may need to think about. Visit the UK Government website ([gov.uk/when-someone-dies](https://www.gov.uk/when-someone-dies)) which has a step-by-step guide.



How can I send the death certificate?

We don't need the original or certified copy of the death certificate. Just send us a copy using:

- ▶ Document upload – we'll send you an email link so you can upload the death certificate online
- ▶ Email – send the document to us using mortgage.services@boi.com
- ▶ Post – we recommend sending any important documents by recorded or special delivery to: **Bereavement Team, Bank of Ireland, PO Box 3191, Bristol, BS1 9HY.**

We'll write to you once we have the death certificate asking for any other documents.



Sole Mortgage Accounts

A sole mortgage account is a mortgage that is only in the name of the person who has passed away.

How do I find out if there's a will?

The person who has died may have a will. This is a document with details of what they would like to happen to their belongings, such as their property, car, money etc. These are also known as their 'assets' or 'estate'. A will may also include things like funeral arrangements or who will look after any children or pets. The person or people responsible for carrying out their wishes are called executors.



If there's a will, the executors will be named. If you're unsure whether they had a will, there are ways to try and find it:

- ▶ Contact their solicitor if you know the name of the firm they've used
- ▶ Check if they've registered their will using **sra.org.uk** or **nationalwillregister.co.uk**. There may however be a charge for this.

Visit **gov.uk/applying-for-probate/if-theres-not-a-will** for what to do if you can't find a will. You may also want to seek independent legal advice, as they can help you understand what the options are.

How do I apply for a Grant of Probate?

A Grant of Probate gives the executor(s) the legal right to deal with the estate of someone who has passed away and carry out their wishes. In Scotland, this process is called Grant of Confirmation.

Visit **gov.uk/applying-for-probate** for more details.

How do I apply for a Letter of Administration?

If there's no valid will, a Letter of Administration will be issued. This lets the administrator(s) to manage the estate of the person who has died.

How do I send the documents?

Please send us:

- ▶ Original or certified copy of the Grant of Probate or Letter of Administration
- ▶ Identification (ID) documents
- ▶ Proof of the executor(s)/administrator(s) current address.

Send these documents to **Bereavement Team, Bank of Ireland, PO Box 3191, Bristol, BS1 9HY.**

We can only talk about account details with you after all the documents have been received and checked.



We've included which types of ID we accept on our Proof of ID & certification leaflet, which can also be found on **bankofirelanduk.com/life-events**.

What happens next?

Any Direct Debit set up on the account will be cancelled. This means Direct Debit payments will stop. However, the monthly payments will still be due, and interest will carry on being added to the account.

Regulatory rules set by organisations like the Financial Conduct Authority mean we must send letters asking for these payments to be made. Please don't worry about this - we don't expect monthly payments to be made while you're in the process of gaining probate.

Once we receive the Grant of Probate or Letter of Administration, the total amount due on the mortgage account will need to be paid in full. We'll then close the account.

When someone passes away and still owes money on their mortgage, the amount needed to close the account can be paid in a few different ways. It could be paid from a life insurance policy, come from the estate of the person who passed away, or from selling the property.



Joint Mortgage Accounts

A joint mortgage is when more than one person buys a property. They are jointly responsible for repaying the outstanding balance.

What happens to the mortgage?

We'll remove the name of the person who has passed away from any letters we send out once we have the death certificate. The mortgage will stay in the name(s) of the remaining account holder(s).

The mortgage payments on the account will continue as normal. If the Direct Debit is in the name of the person who passed away, this will be cancelled. We'll send the remaining account holder(s) a form to set up a new Direct Debit. You can download this form by visiting bankofirelanduk.com/payments. There's also information on how to make payments whilst the new direct debit is being set up.

If the property was held as tenants in common, then the property doesn't automatically go to the surviving owner.

Visit gov.uk/joint-property-ownership for details or speak with an independent financial adviser.



What should I do if I'm worried about paying my mortgage?



Thousands of borrowers get help from their lender every year. Having a conversation with us if you're worried about paying your mortgage won't affect your credit score. Call us on **0345 300 8000*** or **message us through your hub** as soon as possible to talk about your options.

Just visit bankofirelanduk.com/hub to register or login to your mortgage hub.



Get in touch if you want any of our documents in large print, Braille, on coloured paper or audio.

*To call using text Relay, dial 18001 0345 300 8000 using a textphone or the Relay UK app. All calls are recorded for training and monitoring purposes. Lines are open 9am – 5pm Monday to Friday. We're closed on Bank Holidays. 03 calls cost no more than calls to geographic numbers (01 or 02). Calls from landlines and mobiles are included in free call packages.

Bank of Ireland Mortgages is a trading name of the UK branch of the Governor and Company of the Bank of Ireland which is regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. The registered office of the UK branch of the Governor and Company of the Bank of Ireland is 1 Temple Back East, Temple Quay, Bristol, BS1 6DX. Telephone: (0117) 979 2222.

Bank of Ireland UK is a trading name of Bank of Ireland (UK) plc which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 512956. You can confirm our registration on the FCA's website (fca.org.uk) Bank of Ireland (UK) plc is registered in England & Wales (No. 7022885), Bow Bells House, 1 Bread Street, London EC4M 9BE.

Website: bankofirelanduk.com/mortgages/existing-customer/

Full list of directors available on the website at bankofireland.com.

To find out if your mortgage is with Bank of Ireland Mortgages or Bank of Ireland UK, or if you have any queries relating to our UK mortgage products or services, please contact our UK administration centre at:- Bank of Ireland, PO Box 3191, 1 Temple Quay, Bristol, BS1 9HY. Telephone: (0117) 979 2222. Fax: (0117) 929 3787