

# Our Bereavement Guide



Bank of Ireland  
Group





When grieving for a loved one, you may be faced with having to look after their financial affairs. This guide will take you through the steps you need to consider during this time.

## Things you need to think about



### Registering the death

In most cases a death must be registered within five days (eight days in Scotland), which includes weekends and Bank Holidays. The UK Government website [gov.uk/register-a-death](https://www.gov.uk/register-a-death) provides a step by step guide and includes details of the local register office of where your family member or friend passed away.

Once registered, you'll be sent:

- ▶ A death certificate – which includes the details of the person who has passed away
- ▶ A certificate for burial or cremation - this gives 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 useful information in a step-by-step guide.



### Getting the support you need

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

#### **NHS Bereavement Support**

[nhs.uk](https://www.nhs.uk)

#### **Grief Encounter**

[griefencounter.org.uk](https://www.griefencounter.org.uk)

#### **The Citizen's Advice Bureau**

[adviceguide.org.uk](https://www.adviceguide.org.uk)

#### **Cruse Bereavement Care**

[cruse.org.uk](https://www.cruse.org.uk)

#### **Age UK**

[ageuk.org.uk](https://www.ageuk.org.uk)

# What happens to the mortgage?

You'll need to send us some documents so we can help you with managing the mortgage of the person who has passed away.



## 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 we need. These may need to be original or copies certified by someone on our list of approved professionals, which is included in our Proof of ID & certification leaflet.

## Sole Mortgage Accounts

A mortgage account which is only in the name of the person who passed away.



## Finding out if there's a Will

The person who has passed away may have a Will. This is a document giving details of what they want 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 the existence of a Will is unknown, there are a few ways to try and find it:

- ▶ Contact their solicitor if the name of a firm they've dealt with is known
- ▶ Check to see if their Will is registered using **sra.org.uk** or **nationalwillregister.co.uk**. There may be a charge for this
- ▶ Visit **gov.uk/applying-for-probate/if-theres-not-a-will** on what to do if there's no Will available.

If there's no Will, seeking independent legal advice can help with understanding what the options are.



## Applying for Grant of Probate or Letter of Administration

Only the executor of the Will can apply for a Grant of Probate. A Grant of Probate gives the legal right to the executor(s) 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.

If there's no valid Will in place, then a Letter of Administration will be issued instead. The Letter of Administration gives authority to the administrator(s) to manage the estate of the person who has passed away.

Visit [gov.uk/applying-for-probate](https://gov.uk/applying-for-probate) for more details.



## We will need Proof of Identification (ID) and Current Address of the Executor(s)/Administrator(s)

Please send us the original or certified copy of the Grant of Probate or Letter of Administration once it's been received. We'll also need identification (ID) documents and proof of current address for the named executor(s)/administrator(s). These are needed so the executor(s)/administrator(s) can manage the mortgage affairs of the person who has passed away. These documents need to be sent to **Bank of Ireland, PO Box 3191, Bristol, BS1 9HY**. We've also included which types of ID we accept on our Proof of ID & certification leaflet, which can also be found on [bankofirelanduk.com/life-events](https://bankofirelanduk.com/life-events).



## When we've got everything we need

- ▶ We will cancel any Direct Debit instruction on the account. However, monthly mortgage payments and interest will continue to be charged to the account
- ▶ We're required by our regulators, such as the Financial Conduct Authority, to send letters asking for these payments to be made. But please don't worry, we don't expect anything to be paid until Grant of Probate or Letter of Administration is issued
- ▶ We will add the name of the executor(s)/administrator(s) and send these letters to their address
- ▶ The outstanding balance and any fees due will need to be paid in full. There are different options to pay off the mortgage including:
  - Selling the property
  - Claiming on a life insurance policy of the person that's passed away
  - Using money received from their estate
  - Executor(s)/Administrator(s) can apply for a new mortgage in their own name.

# Joint Mortgage Accounts

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



- ▶ 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. Sometimes circumstances can make it difficult to keep up to date with mortgage payments or communicate with us. We're here to help.  
Visit [bankofirelanduk.com/get-in-touch](https://bankofirelanduk.com/get-in-touch) for ways to contact us.
- ▶ 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. Alternatively, you can download this form by visiting [bankofirelanduk.com/payments](https://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 does not automatically pass to the surviving owner.  
Visit [gov.uk/joint-property-ownership](https://gov.uk/joint-property-ownership) for details or speak with an Independent Financial Adviser.

**This document can be made available in Braille, large print or audio upon request.**

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Full list of directors available on the website at [bankofireland.com](https://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.