


# Here to support through bereavement

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**Nottingham**  
Building Society

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# Supporting you through bereavement

At Nottingham Building Society, we understand that managing the accounts of a loved one who's passed away can be stressful. That's why we're here to support you.

This guide offers practical information about our processes and what to do after a loss. It also points you to resources to find more help and support.

## 1. Getting the correct documents

When someone passes away, registering the death is an essential step. A close relative usually does this. Other people can also register a death, such as someone present during the passing or arranging the funeral.

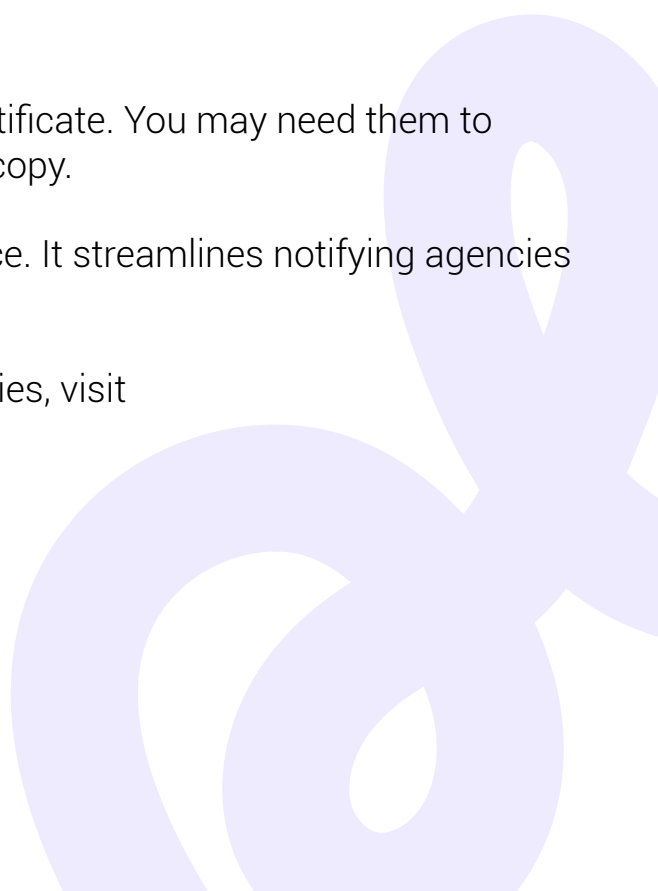
A hospital, GP or coroner will provide the forms to begin registration. Within five days, you'll need to contact your local register office and provide the details of the person who passed away:

- Whether they received a State Pension or benefits
- Full name (including any previous names)
- Details of a spouse or civil partner
- Date and place of birth
- Last address
- Occupation

Consider asking for multiple copies of the death certificate. You may need them to notify various organisations. A fee applies for each copy.

The registrar may also offer the 'Tell Us Once' service. It streamlines notifying agencies like HMRC, DWP, DVLA, and the Passport Office.

For more details about what to do when someone dies, visit [gov.uk/when-someone-dies](https://www.gov.uk/when-someone-dies)



## 2. Certified Copies

We can accept copies of documents that have been certified by someone from the list below:

- Nottingham Building Society branch staff
- Financial services intermediary (inc. an accountant)
- Bank or building society staff
- Local Government Officer
- Government body official (inc. Post Office)
- Member of parliament
- Solicitor or barrister
- Court official
- Police officer
- Teacher
- Doctor (not a nurse or social worker)

Copies of your documents should be certified using the following wording or stamp: "This is a true copy of the original document".

The person certifying must sign their name and include the following details:

- Date of certification
- Company address
- Phone number
- Profession
- Full name

**We can only accept the document if this information is included.**

## 3. Locating a will

After registering the death, finding out if a will exists is essential. Family members, loved ones or a solicitor may know its location. If not, you can search for a will at [gov.uk/find-persons-will](https://gov.uk/find-persons-will)

The will may include funeral requests, details of any funeral plans and the names of executors. Executors must manage the estate and fulfil the passed-away person's wishes.

# What next?

## 4. Dealing with the estate

If a will is in place, it will name one or more people or a legal firm as executor(s). The executor(s) handle administering and distributing the estate as set out in the will. The next of kin usually deals with the estate as the administrator where there is no will. Letters of Administration are the official documents that give them the right to administer the estate.

### 4.1 What is an estate?

An estate is everything someone owns and registered in their name, including their share of anything they owned jointly. The value of an estate is calculated as everything someone owned minus all their liabilities, such as a mortgage or personal debts. For instructions on estimating an estate's value, see [gov.uk/valuing-estate-of-someone-who-died/estimate-estate-value](https://www.gov.uk/valuing-estate-of-someone-who-died/estimate-estate-value)

### 4.2 What is a Grant of Probate?

A Grant of Probate is a court document that the Probate Registry issues. You may need it to administer and distribute the estate per the will or the law. Probate isn't needed for all estates, so you can learn when and how to apply at [gov.uk/applying-for-probate](https://www.gov.uk/applying-for-probate)

In the *What will happen to the accounts held at The Nottingham Building Society?* section of this guide, you can check whether we need a Grant of Probate or Letters of Administration.

## 5. What is inheritance tax, and do I have to pay it?

Inheritance tax is the tax on the estate of the person who's died and is payable when the value of an estate reaches a threshold set out by the government. Before applying for probate, you must check if the inheritance tax must be paid and consider how much this may be. You can find information about when the inheritance tax is payable at [gov.uk/inheritance-tax](https://www.gov.uk/inheritance-tax)

## 6. What will happen to the accounts held at Nottingham Building Society?

A savings account registered solely in the passed-away person's name is frozen. It stops all investments or withdrawals, except for some costs, like funeral expenses, Grant of Probate, or inheritance tax. Interest continues to increase until the account is closed. The following steps for the account depend on the combined balance across all accounts held by the deceased with us.

## Account balance and required steps

The process for accounts held by a passed-away member depends on the total balance and whether there's a will.

	With a will	No will
Up to £1,000	Executors complete an Indemnity Closure Form	Next of kin completes the form
£1,000–£30,000	Executors complete the form with a solicitor's signature and provide a copy of the will	Next of kin follows the same steps
Over £30,000	Provide a Grant of Probate, instructions, and ID for all executors.	Provide letters of administration, instructions, and IDs for all administrators.

### 6.1 ISAs

ISAs are always held in one name. These accounts will remain open until we receive instructions from the next of kin, executors or Administrators to close them. If the account remains open after three years, HMRC rules require us to convert it to a non-ISAs. Any interest earned will then be taxable.

If the passed-away person had a spouse or civil partner living with them, they may be eligible to inherit the ISA allowance. This is called Additional Permitted Subscriptions (APS) or Spousal ISA. It doesn't affect the inheritor's own ISA allowance. For more details, visit one of our branches or call us at **0344 481 4444**.

### 6.2 Accounts in joint names

For joint accounts, we'll transfer the account into the name of the surviving account holder(s) once the death is registered. The terms and conditions of the account will remain the same. Please provide the passbook for the account, and we'll issue a new one. If the passbook is missing, contact us, and we'll guide you on the next steps.

### Where there's a power of attorney on an account

When we're notified of a death, any registered power of attorney or court of protection order becomes invalid. This means the appointed attorney can no longer access or run the passed-away person's accounts.

### 6.3 Where the deceased was a trustee on an account

If the deceased was a trustee, the executors must appoint a new trustee to continue administering the account for the owner and beneficiary. Alternatively, depending on the account's terms, some accounts may be transferred to the owner and beneficiary.

## 7. Mortgage accounts

### Mortgage accounts in one name

Once the death of the sole mortgage account holder is registered, we'll send paperwork to the executor to collect their details, ID, and plans for the property. While monthly payments aren't immediately expected, they can still be made if you'd like. Interest will continue to increase. We'll check in with the executor regularly to support you throughout the process. The mortgage is typically paid off through the sale of the property or a life insurance policy. Feel free to call us at **0344 481 0030** to talk about your options.

### Joint mortgage accounts

When the death of a joint account holder is registered, the mortgage will transfer to the surviving holder.

If the property is held as joint tenants, the passed-away person's share automatically passes to the other owner(s).

If the property is held as tenants in common, the passed-away person's share doesn't automatically transfer to the other borrower. In this case, it's a good idea to consult a solicitor. If you need support with mortgage payments, contact us at **0344 481 0030** or email [payment.support@thenottingham.com](mailto:payment.support@thenottingham.com)

## 8. Who to tell

It can feel overwhelming to remember everyone who needs to be notified when someone passes away. Some registrars offer the Tell Us Once service. It informs vital organisations like the DWP, the DVLA, and your local authority.

You might need to notify banks, insurance providers, utilities and other parties:

Any company that was paid by direct debit or standing orders which may need cancelling.

- Utility companies (gas, electric, water, broadband, mobile phone)
- Banks, building societies and other financial institutions
- Mortgage, pension, investment and insurance companies
- School, college or university the person was attending
- A doctor or other health professional (e.g. dentist)
- Royal Mail, if a redirection of mail is required
- Funeral Plan or Life insurance Provider
- Credit and store card providers
- Local council (council tax)
- Employer or colleagues
- Subscription services
- Family and friends
- Solicitors
- Landlord
- DVLA

# Useful contacts

If you have questions about anything in this guide or need support throughout the bereavement process, call us on **0344 481 4444**.

Or visit one of our branches. Our branch contact numbers and opening times are available on our website at [thenottingham.com/branches](https://thenottingham.com/branches)

## Helpful websites

### Stopping unwanted direct mail to someone who's passed away

- **The Bereavement Register**  
[thebereavementregister.org.uk](https://thebereavementregister.org.uk)
- **Guidance in dealing with probate and inheritance tax - The Probate Service**  
[theprobateservice.org](https://theprobateservice.org)
- **Dealing with bereavement and simplifying processes - General Register Office for England and Wales**  
[gro.gov.uk](https://gro.gov.uk)
- **Government advice on bereavement HM Revenue & Customs**  
[gov.uk/browse/births-deaths-marriages](https://gov.uk/browse/births-deaths-marriages)
- **Free legal advice and support Citizens Advice Bureau**  
[citizensadvice.org.uk](https://citizensadvice.org.uk)
- **General Register Office for Scotland**  
[nrscotland.gov.uk](https://nrscotland.gov.uk)

### Specialist bereavement support

- **Support group for young, widowed men and women across the UK – married or not, with or without children - Widowed and Young**  
[widowedandyoung.org.uk](https://widowedandyoung.org.uk)
- **Support for when a child dies or a child is bereaved - Child Bereavement UK**  
[childbereavementuk.org](https://childbereavementuk.org)
- **Help with understanding and coping with grief Cruse Bereavement Care**  
[cruse.org.uk](https://cruse.org.uk)
- **Helping people make the most of later life Age UK**  
[ageuk.org.uk](https://ageuk.org.uk)
- **Support for any emotional distress The Samaritans**  
[samaritans.org](https://samaritans.org)