



**HERE TO SUPPORT YOU  
THROUGH BEREAVEMENT**



**The  
Nottingham  
Building Society**

At The Nottingham we recognise that dealing with the accounts of someone who has passed away can be a stressful and confusing time, so we want to support our members, their family, and friends through bereavement. This guide provides some practical information about dealing with a death and our processes as well as signposting places you can access further information or support.

## WHERE TO START

### OBTAINING THE CORRECT DOCUMENTATION

Wherever possible, a relative should register the death however you can register a death if you were there at the time of death, are an administrator from the hospital (if the person died in hospital) or are responsible for overseeing funeral arrangements.

A hospital, GP or Coroner should provide the relevant forms needed to register the death. The person registering the death needs to contact the register office and present those forms. Generally contact needs to be made with the register office within 5 days (including weekend and bank holidays). Once the death has been registered the register office will then be able to start the process of providing a Certificate of Registration of Death otherwise known as a Death Certificate.

The registrar will ask the person registering the death to confirm the following information about the deceased person:

- the person's full name at the time of death
- any names previously used, e.g. maiden name
- the person's date and place of birth
- their last address
- their occupation
- the full name, date of birth and occupation of a surviving or late spouse or civil partner
- whether they were receiving a State Pension or any other benefits



Depending on the circumstances around the death, you may be required to provide further information when registering the death. You can find out more about when this applies at [www.gov.uk/when-someone-dies](http://www.gov.uk/when-someone-dies)

As you may need to notify a number of organisations of the death at the same time, you should consider whether you request the register office to provide multiple copies of the death certificate. There is normally a charge for each certificate, so think about how many you may need.

When registering the death, the registrar may introduce the 'Tell Us Once' service and provide you with information on how to use it. This service is designed to inform government organisations such as HM Revenue & Customs, Department for Work & Pensions, DVLA, Passport Office and the local council about the death.

### LOCATING A WILL

Once the death has been registered it is important to find out if there is a Will in place. Information about whether there is a Will in existence might be available from family members, loved ones or a solicitor. If it's proving difficult to find if there is a Will in place, you might be able to locate a record by visiting [www.gov.uk/find-persons-will](http://www.gov.uk/find-persons-will).

If there is a Will in existence it is important to locate this as it may contain details of any funeral requests and may outline any provisions in place for a funeral such as a funeral plan. The executors will also be named in the Will. These are the people who are responsible for dealing with the estate and carrying out any wishes detailed in the Will.

## NOTIFYING US OF A DEATH

You should contact us to let us know that your loved one has passed away. In the event you have employed a solicitor to handle things for you, we will require the same information from them to register the death and will correspond directly with them.

- We will need full details of the person who has passed away. This will include their full name, address, date of birth, any details you may have on the accounts they have with The Nottingham and any previous addresses we may hold on record.
- For us to formally register the death of a member we will need to see the original death certificate, interim death certificate or Coroner's certificate. We can accept a certified copy, as long as this has been certified by a professional person, and there is a list of who we will accept which you can find in the section Certified Copies.

- Once the death has been registered, we will need to see some identification from the person who is dealing with the estate. This could be the Next of Kin, Executor or Administrator. We would prefer to receive either a passport or driving licence, however if these documents aren't available, please contact us and we can confirm the other documents that we can accept.
- If you are local to one of our branches you can call to arrange a meeting for us to support you through the process of registering a member's death. You can find the details for your nearest building society branch on our website at [www.thenottingham.com/branches](http://www.thenottingham.com/branches). If you hold any savings passbooks for the account holder, we will update the books to provide the most accurate balance of the accounts.
- If you are unable to reach a building society branch you can send us the death certificate and identification by post with a covering letter. When you send identification documents to us, please don't send original documents as these may get lost or intercepted in the post. We will accept certified copies of documents.

If you need to write or send documents to us please send them to:

**Nottingham Building Society, Nottingham House  
3 Fulforth Street, Nottingham, NG1 3DL**

### WHAT WE WILL DO

We will return the documents to you and make sure that all accounts, including Savings, Mortgage and Beehive Money accounts, are updated. We will also confirm the outstanding balance of any savings accounts as you may need this information.

We can support by providing access to funds in the accounts to cover payments towards funeral arrangements or inheritance tax. To enable us to support you with this we will require sight of a bill or invoice.

If the account is held in one name and the total value of the accounts held with us exceeds £30,000 we will need to see a Grant of Probate or Letters of Administration. If you already have a Grant of Probate or Letters of Administration, then please provide us with a certified copy or original.

### CERTIFIED COPIES

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

- Nottingham Building Society branch staff
- Solicitor or barrister
- Bank or Building Society staff
- Doctor
- Member of Parliament
- Police Officer
- Teacher
- Financial Services Intermediary
- Local Government Officer
- Government Body Official
- Court Official

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;

- full name
- profession
- company address
- phone number
- date of certification

If any of this information is missing we are unable to accept the document.



# WHAT NEXT?

## DEALING WITH THE ESTATE

If there is a Will in place it will name one or more people or a legal firm as an executor(s). It is the responsibility of the executor(s) to administer and distribute the estate as set out in the Will.

Where there is no Will in place, the Next of Kin will usually deal with the estate as the administrator. Letters of Administration are the official documents that give them the right to administer the estate.

## WHAT IS AN ESTATE?

An estate is everything someone owns and everything that is registered in their name, including their share of anything they owned jointly. The value of an estate is calculated as everything owned by someone less all their liabilities, such as a mortgage or personal debts. You can find instructions on how to estimate the value of someone's estate at [www.gov.uk/valuing-estate-of-someone-who-died/estimate-estate-value](http://www.gov.uk/valuing-estate-of-someone-who-died/estimate-estate-value)

## WHAT IS PROBATE?

A 'Grant of Probate' is a formal court document issued by the Probate Registry and may be needed to get authority to administer and distribute the estate in line with the Will or as set out by law.



Probate is not needed for all estates so you can find out more about when and how to apply for Probate at [www.gov.uk/applying-for-probate](http://www.gov.uk/applying-for-probate). You can check if we will need to see a Grant of Probate or Letters of Administration in the 'what will happen to the accounts held at The Nottingham' section of this guide.

## WHAT IS INHERITANCE TAX, AND DO I HAVE TO PAY IT?

Inheritance tax is the tax on the estate of the person that has died and is payable when the value of an estate reaches a threshold as set out by the government. Before you apply for probate, you will need to check if Inheritance Tax has got to be paid and consider how much this may amount to. You can find out information about when Inheritance Tax is payable at [www.gov.uk/inheritance-tax](http://www.gov.uk/inheritance-tax).

# WHAT WILL HAPPEN TO THE ACCOUNTS HELD AT THE NOTTINGHAM?

## SAVINGS ACCOUNTS

### Accounts in one name

Once a death is registered with us the account will be frozen so that no further investments or withdrawals can be made (interest will continue to be accrued on the account until the date at which it is closed) apart from to cover the costs of certain expenses such as the funeral, the cost of obtaining Grant of Probate and Inheritance Tax. What happens to the account from then is dependent on the combined balance of the accounts held by the deceased.

Account Balance (Combined across all accounts)	A Will is in place	No Will in place
Up to £1,000	We will ask the Executors to complete an Indemnity Closure Form (Will).	We will ask the Next of Kin to complete an Indemnity Closure Form (No Will).
More than £1,000 up to £30,000	We will ask the Executors to complete an Indemnity Closure Form (Will) in the presence of a Solicitor, who will also need to sign the form. We will also need to see a copy of the Will.	We will ask the Next of Kin to complete an Indemnity Closure Form (No Will) in the presence of a Solicitor, who will need to sign the form.
Over £30,000	We will ask the executors to provide us with sight of a Grant of Probate. We need the original document or a certified copy. We will also require the Executors instructions and ID for all Executors.	We will ask you to provide us with sight of a Letters of Administration. We need the original document or a certified copy. We will also require the Administrators instructions and ID for all Administrators.

# WHAT WILL HAPPEN TO THE ACCOUNTS HELD AT THE NOTTINGHAM?

## ISA Accounts

An ISA account will always be held in one name therefore they will be treated in line with the above and remain open until we receive instructions from the Next of Kin, Executors or Administrators to close the account. If after 3 years from the date of death the account is still open, HMRC rules mean that we will need to change the account to a non-ISA account and interest will then become taxable.

If the deceased has a spouse or civil partner living with them, they may be eligible to inherit their ISA allowance up to 3 years from the date of death or when the account was closed. This is known as Additional Permitted Subscriptions (APS) or Spousal ISA and doesn't count towards their own ISA allowance. If you want to find out more about Spousal ISAs, you can speak to us in one of our local branches or by contacting us on 0344 481 4444.

## Accounts in joint names

Once we have registered the death, we will transfer the account into the name of the remaining account holders and the terms and conditions of the account will remain the same. We will ask you to provide us with the passbook for

the account and we will issue a new passbook. If you are unable to locate the passbook please let us know and we will confirm what steps to take.

## Where there is a Power of Attorney on an account

If the account holder had a Power of Attorney/Court of Protection Order registered on an account, once we are made aware of the death this is no longer valid. This means that the person who held the authority can't operate or access the deceased's account(s) under the Power of Attorney anymore.

## Where the deceased was a trustee on an account

If a Trustee passes away then the Executors will need to appoint a new Trustee, so that the account can continue to be administered on behalf of the owner and beneficiary, or in some cases the account can be transferred into the owner and beneficiary's name. This will depend on the rules of the account.

## MORTGAGE ACCOUNTS

### Mortgage Accounts in one name

Once a death of a sole mortgage account holder has been registered, we will send further paperwork for the executor to provide their details, ID and future plans for the property. Monthly mortgage payments are not initially expected, although they can continue to be made if desired. Interest will continue to be charged to the account. We will carry out regular courtesy calls to the executor throughout the process.

In order to help you to resolve the estate, it is important that a mortgage repayment plan is discussed.

The account is usually repaid, either from:

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

You can call us to review your options on 0344 481 0030.

### Joint Mortgage Accounts

When the death of a joint mortgage account holder is registered, the mortgage will be transferred into the name of the surviving holder.

If you think that you may have difficulties in making the mortgage payments, please contact our payment support team by calling 0344 481 0030 or emailing [payment.support@thenottingham.com](mailto:payment.support@thenottingham.com) and we will be able to guide you through your options.

Although the mortgage will be transferred to the surviving holder, 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.

## WHO ELSE NEEDS TO KNOW?

There could potentially be a lot of people you need to contact, and the thought of missing someone or something might feel a little overwhelming, so we have listed some people and companies to consider notifying when someone passes away.

Using the 'Tell us Once' Service if offered by the registrar may reduce the number of people you need to notify by notifying places such as the DWP (Department of Work & Pensions), the DVLA and your local Authority.

- Family and friends
- Employer or colleagues
- Doctor or other health professionals (i.e. Dentist)
- Solicitors
- Banks, building societies and other financial institutions
- Mortgage, pension, investment and insurance companies
- Credit and store card providers
- Utilities companies (gas/electric, water, broadband, mobile phone)
- 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.
- Funeral Plan or Life insurance Provider
- Any subscription services (ie. Magazine)
- DVLA (If not notified through 'Tell Us Once' Service)
- Local council (council tax)  
(If not notified through 'Tell Us Once' Service)

## USEFUL CONTACTS

If you have any questions about anything in this guide or need any support throughout the bereavement process you can contact us on 0344 481 4444 or by calling one of our branches directly. Our branch contact numbers and opening times are available on our website at [thenottingham.com/branches](https://thenottingham.com/branches).

### You may also find the following websites helpful:

**The Probate Service** – [theprobateservice.org](https://theprobateservice.org)  
for guidance for dealing with probate and inheritance tax.

**Citizens Advice Bureau** – [citizensadvice.org.uk](https://citizensadvice.org.uk)  
For free legal advice and support.

**HM Revenue & Customs** Tel: 0300 200 3300  
or visit [hmrc.gov.uk](https://hmrc.gov.uk)

**Government Advice on Bereavement**  
[gov.uk/browse/births-deaths-marriages](https://gov.uk/browse/births-deaths-marriages)

**The Bereavement Register** for help to stop unwanted direct mail to someone who has passed away  
[thebereavementregister.org.uk](https://thebereavementregister.org.uk)

**General Register Office For England and Wales**  
[gro.gov.uk](https://gro.gov.uk)

**General Register Office for Scotland** - [nrscotland.gov.uk](https://nrscotland.gov.uk)

### And in what can be a difficult time help and support is available from these specialist organisations:

**Cruse Bereavement Care** – [cruse.org.uk](https://cruse.org.uk)  
Help with understanding and coping with grief following the death of someone close.

**The Samaritans** – [samaritans.org](https://samaritans.org)  
A completely confidential service offering support for any type of emotional distress.

**Child Bereavement UK** – [childbereavementuk.org](https://childbereavementuk.org)  
Information, training and specialised support for when a child dies or a child is bereaved.

**Age UK** – [ageuk.org.uk](https://ageuk.org.uk)  
Free help and advice from the UK's largest charity dedicated to helping people make the most of later life.

**Widowed and Young** - [widowedandyoung.org.uk](https://widowedandyoung.org.uk)  
Support group for young widowed men and women across the UK, married or not, with children or without.

# WAYS TO CONTACT US

**Phone:** 0344 481 4444

**Visit us in branch:** [thenottingham.com/branches](https://thenottingham.com/branches)

**Write to us:**

**Customer Services, Nottingham Building  
Society, Nottingham House, 3 Fulforth Street,  
Nottingham NG1 3DL**

