INDIVIDUAL BANKING

Bereavement support

Handelsbanken

Bereavement support

We know how stressful it can be when someone close to you passes away.

Our dedicated branch team is here to help you deal with their finances and Handelsbanken accounts.

We've put together this guide to give you some practical guidance on what you need to do. We've also included a to-do checklist for you on pages 10 and 11.

Anything in **bold** is explained in our glossary at the end.

Let us know

We're a relationship-led bank, so each of our customers has a dedicated account manager who knew the customer and their financial needs.

You can get in touch in one of three ways:

Contact the branch

Please contact the branch where the customer held their account. You can also visit the branch if you'd prefer to speak to someone in person.

The team there will talk you through the next steps.

If you're not sure which branch to contact, try the branch closest to the customer's home.

handelsbanken.co.uk/findmybranch

Call our Customer Connect team

If you're still unsure which branch to contact, or if you want to contact us outside opening hours, call our Customer Connect team. They're available 24 hours a day.

They'll collect a few details from you, find out which branch you need to speak to and transfer your call. If you call the team outside of branch opening hours, they'll ask the branch to call you the next working day.

We know talking about a death can be upsetting, so they'll also tell the branch why you're calling so you don't have to.

Please call: From the UK **0800 470 8000** Outside the UK **+44 20 7578 8247**

Tell us online

If you'd prefer, you can submit an online form. Please visit handelsbanken.co.uk/bereavement and scroll to the bottom of the page to find it. We'll phone you back and talk you through the next steps.

You don't need to register the death or get a death certificate before you speak to us. However, we'll need to see this at a later stage.

For more information on registering a death and obtaining a death certificate, see page 7.

What happens after you tell us about a customer's death?

For sole accounts we will:

- block any sole accounts the customer held. This includes cancelling any Direct Debits, standing orders, all cards, online banking access and open credit facilities
- cancel any cheque books and return any pending cheques
- remove any third party authority / power of attorney mandates from the account. These expire when a customer dies.

For joint accounts we'll work with the remaining account holder(s) to make sure:

- any standing orders, Direct Debits and pending cheques that are no longer needed are cancelled (these will continue until this is agreed).
- all relevant mandates are updated.
- all statements and other correspondence are sent to the remaining account holder, in their name only. This includes new cheque books and paying-in books.

What about the customer's other products?

We'll review all other products they had and take action if we need to.

You can also contact the customer's branch if you have any questions or want to make some specific arrangements.

How we can help

Online banking and account access

If appropriate, we can help you set up online banking and show you how to use it. We'll also tell you which banking tasks our Customer Connect team can help you with.

Funeral expenses

If you're arranging the deceased customer's funeral, you may need some of their money to pay for it. Your first step should be to check for a life insurance policy or sole funeral plan that would cover the cost. If there isn't one, we can release some money from the deceased customer's account to make the payment.

We'll just need a copy of the **funeral invoice** to arrange the payment. However, there needs to be enough in their account for us to do this.

Inheritance tax

You can calculate how much inheritance tax is owed, if any, by visiting:

gov.uk/inheritance-tax

If any inheritance tax is owed, we may be able to make this payment, as long as there's enough money in the deceased customer's account.

If you're the deceased customer's **personal representative***, you'll be responsible for paying any tax that's due.

This will usually need to be paid within six months of the person's death and before any **grant of representation** is issued.

If you need, we can make this payment, as long as there's enough in the deceased customer's account.

** see page 8 for guidance for applying for probate and becoming a personal representative.*

What we can't do

We can't release funds from the deceased customer's account to pay any other bills (for example utility bills). It's up to the **personal representative** to decide the order in which these are paid. This includes things like the settlement of any debts.

What if the customer owed us money?

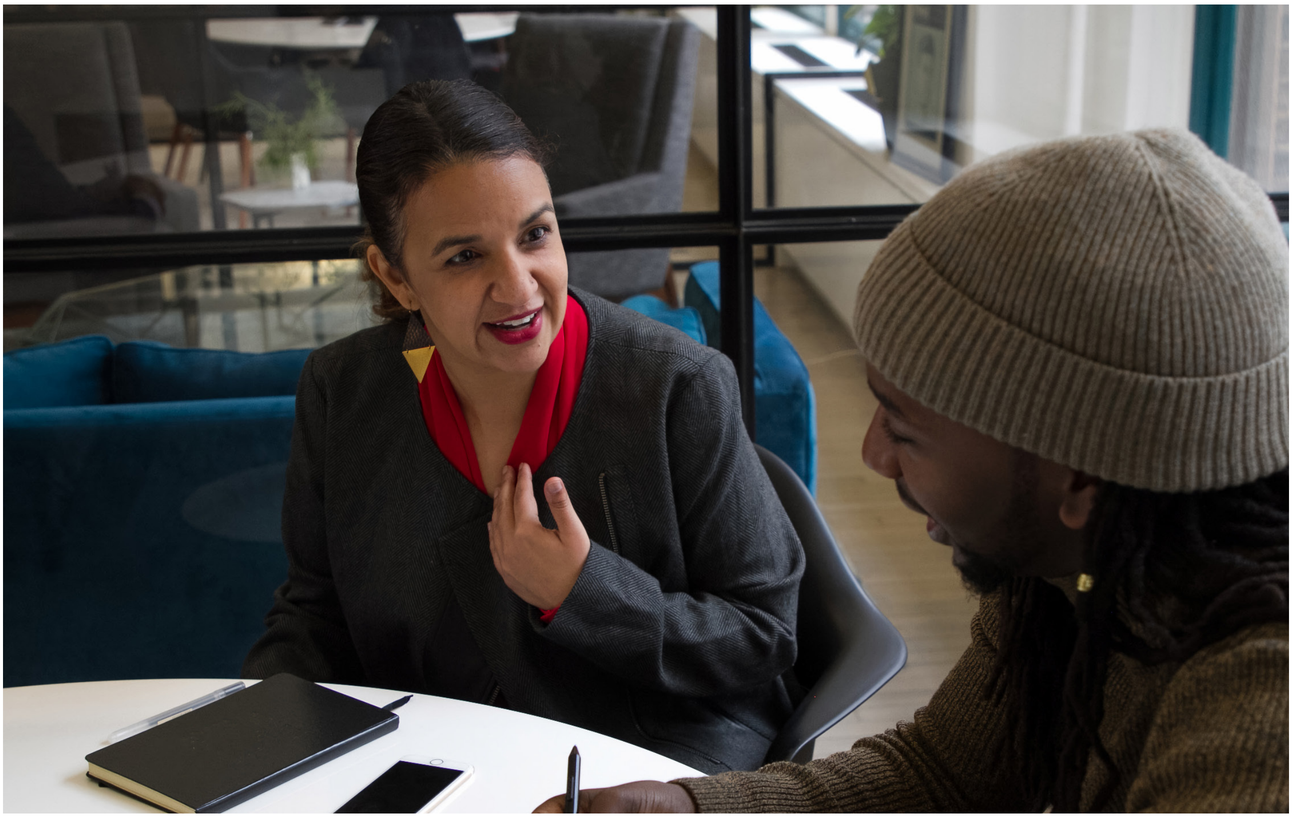
We'll always try to work with the personal representative to find a suitable repayment plan for any money we're owed.

If the customer had any debt with us, it will need to be repaid in due course. We won't be able to release money from any accounts with a credit balance until this is done.

But we offer repayment options, and we'll work with the **personal representative** to try to find the most suitable one. These include:

- using the credit balances from other accounts the customer had with us;
- making a payment from a different source; or
- recovering money from their **estate**.

We'll be supportive and understanding throughout.



Outside Handelsbanken

Register the death

To register a death, you'll need a **medical certificate**. You'll have been given this by whoever confirmed the death – such as the doctor, hospital or coroner.

Ideally, you should take the medical certificate to the deceased customer's local registry office, which will give you a **death certificate**.

If there's an inquest into the death (or, in Scotland, an investigation by the Crown Office and Procurator Fiscal (COPFS)), you can ask for an **interim death certificate** in the meantime.

You may want to ask for extra copies of the death certificate, in case you need to tell several organisations about the death.

Have a look at: gov.uk/register-a-death for further help.

Tell other government departments

When you register the death, you'll get a unique reference number, which you can then use with the **Tell Us Once** service*.

You may want to refer to the government's step-by-step guide of what to do when someone dies at: gov.uk/when-someone-dies

** excludes Northern Ireland.*

Help with probate and estates

HM Revenue and Customs (HMRC)

HMRC can give practical advice on managing an **estate** and issues like tax, trusts, and benefits.

0300 200 3300 hmrc.gov.uk

The Probate Service

Provides guidance about **probate** and **inheritance tax** in England and Wales.

theprobateservice.org

Scottish Courts and Tribunal Service

Gives specific guidance around **confirmation** and inheritance tax in Scotland.

scotcourts.gov.uk/taking-action/dealing-with-a-deceased's-estate-in-scotland

Citizens Advice

Offers free legal advice (and information) on **wills**, including if no will was made (**intestacy**).

citizensadvice.org.uk

Emotional help and support

Samaritans

Listen and offer support to anyone struggling to cope without judgement, day or night.

116 123 samaritans.org.uk jo@samaritans.org

Cruse Bereavement Care

The largest national charity for bereaved people. They can help you understand and cope with your grief through several channels and support programs.

0808 808 1677 cruse.org.uk

NHS Bereavement Care

Practical help on coping with bereavement.

Visit nhs.uk and search 'bereavement'

Watch out for fraudsters

Bereaved individuals are often more susceptible to fraud and can be targeted specifically.

handelsbanken.co.uk/fraud

'Take Five' offers impartial advice to help you spot and stay safe from scams and cybercrime.

takefive-stopfraud.org.uk.

'To do' list

This is only a guide but will hopefully help you at this difficult time.

Legal	Complete?
Get a **medical certificate** from the hospital, the GP or coroner.	
Register the death. See gov.uk/register-a-death for more information.	
Get the **death certificate** (and **certified copies** if you need). **We will need to see this**	
If an inquest (or an investigation in Scotland) will delay the provision of the **death certificate**, obtain an **interim death certificate** from the coroner (or from the COPFS in Scotland). **NB** - You can still apply for a **grant of probate** or **letters of administration** or **confirmation** using the interim certificate. **We will need to see this**	
Find their **will** and check for any specific requests or instructions. **We may need to see this**	
Apply for a grant of probate or letters of administration, as appropriate. **We may need to see this**	
Begin funeral arrangements.	

We recommend you use the Government's **Tell Us Once** service.
If you don't use it then you'll need to contact:

Governmental	Complete?
HM Revenue & Customs (HMRC) to deal with tax and cancel benefits.	
The Department for Work and Pensions (DWP) to cancel any benefits such as Income Support.	
HM Passport Office (HMPO) to cancel a passport.	
The Driver and Vehicle Licensing Agency (DVLA) to cancel a driving licence.	
The customer's local authority, to have them taken off the electoral roll, to cancel local benefits – such as council tax/housing benefits.	

Although we aren't registered with the service, we recommend you look at the **Death Notification Service** for any financial service providers the customer held accounts with. It works in the same way as **Tell Us Once**, but for financial service providers.

Financial	Complete?
Contact other banks and/or building societies where they had an account.	
Check for a private pension policy and contact the provider.	
Check for a life insurance policy and contact the provider.	
If their mortgage wasn't with us, contact their mortgage provider. They should be able to guide you on what to do.	
Check for any car finance, hire purchase or loan agreements and contact the providers.	
Contact any mobile phone contract providers.	

Please be aware that if the deceased customer is named first on the policy their death could impact the cover of anyone else still on it. Get in touch with the provider of their:

Insurance	Complete?
Home insurance	
Car insurance	
Medical insurance	
Travel insurance	

If the deceased customer lived alone (and/or where required by a landlord or service providers), contact their:

Home and utilities	Complete?
Landlord or letting agent, if they lived in rented accommodation	
Electric, gas, water and phone providers	
Broadband or TV subscription (like Netflix, Disney+) providers	

Other tasks	Complete?
Contact other membership or subscription providers (like gym, sports clubs and so on).	
Contact Royal Mail to arrange the redirection of their post (if required).	
Add the deceased customer to the Bereavement Register – this can reduce the amount of marketing information sent in their name (it can take up to six weeks to notice a difference).	
Contact any 'home help' service providers, like social services, private care providers and cleaners.	
Check for any private dental or medical plans and contact the provider.	

Glossary

Administrator
The individual who is appointed if there is no will (that can be found) or there is no executor to carry out the deceased customer's intentions in terms of the will.

Beneficiary
Anyone who is entitled to receive an inheritance from the deceased customer's estate (such as money or property).

Confirmation
A legal document from a sheriff court in Scotland giving the executor(s) authority to deal with any money or other property belonging to a deceased person and to administer and distribute it.

Certified copy
A copy of the original document that has been signed and verified by a solicitor or branch colleague.

Death certificate
A legal document issued when a death is registered. It confirms specific information in relation to the death (such as date and cause of death).

Death Notification Service
A free service that allows you to tell a number of banks, building societies and other financial organisations when someone dies, all at the same time.

Estate
Everything the individual owned and everything registered in their name.

Executor
The individual(s) named in a will who agree to manage the deceased customer's estate after their death.

Funeral invoice
The funeral director's bill that details the total cost of the funeral.

Grant of probate
The official document that gives the executors of a will the authority to act. In Scotland, the document is called a confirmation. A personal representative may need to apply for a grant of probate based on the value of the estate. If this is the case, the bank cannot close any accounts the deceased customer held until the grant of probate is received.

Grant of representation
A collective term for both the grant of probate and letters of administration.

Inheritance tax
If the value of the estate is above a certain amount, inheritance tax becomes due. This needs to be paid before the estate can be released to its beneficiaries. The threshold is set by the Government and can change. We may be able to release funds from the deceased customer's account to pay any inheritance tax owed.

Interim death certificate
A certificate confirming proof of death issued by a coroner. Available when an inquest (or an investigation by the COPFS in Scotland) into a death is needed.

Intestate/intestacy
When someone has died without making a valid will.

Intestacy rules
The rules that state how someone's estate will be shared if they died without making a will.

Letters of administration
This is the document that appoints an individual(s) to handle someone's estate, when:

- there is no will,
- there are no executors named / appointed in the will,
- the executors are also deceased; or
- the executors aren't willing to carry out their duties.

Medical certificate
This confirms that someone has died. It's used to register the death and get the death certificate. It's usually issued by a doctor or sometimes, in England or Wales, a coroner.

Personal representative
The person who's been named the executor or administrator of the deceased's estate. They're responsible for collecting all the assets and paying any debts owed.

Probate
This is the right to manage a deceased person's affairs (in England, Wales and Northern Ireland).

Tell Us Once
A service that allows you to tell most government departments about someone's death in one go, including:

- HMRC
- Department of Work & Pensions (DWP)
- The Passport Office
- The DVLA
- The customer's local authority

Trustee
A person who is responsible for the administration of the assets of a trust.

Will
The legal document in which someone sets out their wishes for when they die.

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