Here for you

Help and support when you’ve lost a loved one
If you’ve lost a loved one

we’re here for you

We’ll help support you through the financial decisions and arrangements to be made. Helping make this difficult time a little easier.
Our bereavement services

How we can help you
Managing finances may not be the first thing on your mind when you have lost someone close to you; but you may need to make some financial arrangements fairly quickly. We can help you access money to cover funeral expenses and will also notify other companies where accounts, products and services are held with Lloyds Banking Group.

What to expect
Firstly you’ll need to notify us by visiting one of our branches or calling us on 0800 028 1057 or +44 (0) 113 366 0145 if calling from abroad. You can notify us of the death immediately in most cases if you have a death certificate and identification. However, if we’re unable to complete everything there and then we’ll pass your details to our Specialist Bereavement Unit who have the experience to support you. They’ll contact you within seven days to let you know what needs to happen.

Halifax is part of Lloyds Banking Group. So in most cases you’ll only need to notify one company within the Lloyds Banking Group and we’ll then notify the other relevant companies.

You’ll find a list on page 22.

If the Halifax is appointed Executor
Where the Bank is the Executor under the Will you don’t need to book an appointment in the branch. Please contact the Bank’s Estate Administration Support Team on 0800 056 0171.

Note: If you are dealing with a Bereavement in Scotland some of the terminology and processes may be different. Please contact your local branch for support.

Funeral expenses
We can help you gain access to funds to cover funeral expenses.
Your first steps

What to do before you contact us.

1. Get a medical certificate
   This will be issued by the hospital, GP or Coroner. You’ll need this to register the death.

2. Register the death
   You need to do this at a Registration Office. See your local council’s website for details.

3. Find the Will
   This is important as it could help you understand what to do next and it could include funeral wishes.

4. Notify the Bank
   You can visit your local branch to make an appointment or call us on either 0800 028 1057 or +44 (0) 113 366 0145 if calling from abroad.

Please turn the page for more information on these steps.
Your first steps explained

1 Get a medical certificate
If the death was expected then the hospital or GP will issue a medical certificate that states the cause of death. If the death was unexpected and the doctor isn’t sure of the cause, they’ll need to report the death to the local Coroner. This means it could take longer for a death certificate to be issued. You’ll need to have a medical certificate before you can register the death but you may be able to get an interim certificate from the Coroner that can be used to let some organisations know about the death, including the Halifax.

2 Register the death
Legally, you need to register a death within five days in England, Wales and Northern Ireland, and within eight days in Scotland, unless the local Coroner is investigating it. You can do this at any Registration Office but if you do it in the district where the person died, you’ll get the documents (death certificate) you need straight away. It’s a good idea to ask for several certified copies of the death certificate as you may need them for different financial institutions. There’s a small charge for this but it’s more cost effective to ask for copies at the time of registration rather than later on.

You might need to make an appointment to register the death, so check your local council website for more details. If you register the death in another district, the documents will be sent to the office in the district where the person died, so it may take a few days before you get the death certificate.

Telling local authorities
Most Registration Offices run a service called Tell Us Once. This service lets you report the death to most government organisations in one go, including: HM Revenue & Customs, Department for Work and Pensions, Driver and Vehicle Licensing Agency, Passport Office and the local council.
Finding the Will
Funeral arrangements are usually made in the first few days after the death, so try to find the Will straight-away. The person may have included details about the type of funeral they wanted and if they’d made any arrangements to pay for it, for example, a pre-paid funeral plan.

If there is a Will in place, you’ll need to tell the Executors immediately as they are responsible for dealing with the Estate, including advising any financial institutions and making sure that any property is secure.

If the Bank is appointed Executor or the existing Executors need help or guidance with any part of administering the Estate, please contact our Estate Administration Support Team on 0800 056 0171. You can find out more about how our Estate Administration Service can help on page 12.

Note: If there is no Will in place you can still book an appointment in a branch to discuss finances.

Notifying the Bank
Visit your local branch to make an appointment.

Or call us on 0800 028 1057 +44 (0) 113 366 0145 from abroad. If accounts are eligible we may be able to accept notification over the phone.

If Halifax is the Executor under the will you don’t need to book an appointment in branch.

Letting us know
Halifax is part of Lloyds Banking Group. In most cases you’ll only need to notify one company within Lloyds Banking Group and we’ll then notify the other relevant companies.

You’ll find a list on page 22.
When you contact us

What to have ready
To help review the accounts we will need the documents listed here. We’ll need the original copies of any documentation but, if you’re visiting a branch, we’ll take a copy and hand you back the original documents straight away.

Death Certificate
This needs to be an original or certified copy, issued by the Registrar or an Interim Death Certificate/Coroner’s Certificate.

Proof of your identity
The person(s) registering the death and dealing with the estate will need to be identified.

If you’re visiting the branch and you’re an existing customer please bring your debit card or one form of identification with your name on it.

If you don’t have an account with us you’ll need to bring two different forms of identification – one with your name and one with your address.

We can accept:
• Valid passport (full and signed)
• Northern Ireland electoral identity card
• UK or EEA photo card driving licence (full or provisional)
• UK (paper style) valid driving licence (full only, we can’t accept a provisional one)
• Disabled drivers pass
• Benefits book or original notification letter confirming your right to benefits or state pension
• HM Revenue & Customs (HMRC) construction industry registration card or certificate (CIS4, CIS5, or CIS6)
• HMRC assessment or statement
• Local authority recent tax bill
• Local council rent card or tenancy agreement
• Recent utility bill.
What happens next
Before we review the accounts and how we’ll deal with them, we can help sort out any urgent financial matters.

We can pay bills for funeral costs or other expenses
If there are funds in the account we can settle the funeral bill straight away for you.
We can also settle some other expenses, including:

- Probate fees
- Inheritance Tax
- The invoice for the memorial/headstone, if the request comes from the next of kin, the Executor(s) or the solicitors dealing with the Estate.

We’ll notify companies within Lloyds Banking Group
If the person who died had accounts and products with any part of Lloyds Banking Group – Halifax, Lloyds Bank or Bank of Scotland – in most cases you only need to report the death once and we’ll make sure we notify the other departments on your behalf. This will include Scottish Widows, home insurance, credit cards, loans and mortgages. You’ll find a list on page 22.

Grant of probate
For accounts, products and services held with us in the sole name of the person who died, we will only need to see the Grant if the value of the accounts is more than £50,000.

You are unlikely to have this when we first meet, but we’ll need to see the original or certified copy when it is available.
Reviewing the accounts

How we deal with accounts, credit cards and mortgages.

<table>
<thead>
<tr>
<th>Account name</th>
<th>Sole Accounts</th>
<th>Joint Accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular payments</td>
<td>All regular payments will stop, so we'll give you a list of these payments being made from the account(s) held with us. You can then decide if you need any of them to be paid separately and you should contact the originating company to either make the payment or cancel them.</td>
<td>All regular payments will continue unless you advise us otherwise. If you would like to cancel a Direct Debit (DD) please let us know. You should also contact the originating company to avoid breaking any contract between you.</td>
</tr>
<tr>
<td>Loans</td>
<td>If there’s an outstanding amount on a loan, we’ll use any banking and savings balances held by the deceased to pay off the balance. We’ll refer it to our Specialist Bereavement Team who will contact you about your options.</td>
<td>If a loan is held in joint names, responsibility for the outstanding amount will pass to the remaining named party. We can arrange an extra appointment to discuss the affordability of the loan.</td>
</tr>
<tr>
<td>Banking &amp; Savings</td>
<td>Any banking and savings accounts in the sole name of the deceased with a balance of £50,000 or less can be closed during your first appointment with us, where there is no unsecured lending.</td>
<td>Any joint named banking and savings accounts will be transferred into the sole name of the remaining named party and will stay open.</td>
</tr>
<tr>
<td>Other Information</td>
<td>Any ISA(s) will be closed but the surviving spouse or civil partner may be entitled to an additional ISA allowance for their own use based on the value of the deceased’s ISA(s), subject to certain time limits and restrictions.</td>
<td></td>
</tr>
</tbody>
</table>
Credit Cards
If the person who died had an outstanding credit card balance we will pay off the balance on the card using any banking or saving balances held with us. We’ll refer this to our Specialist Bereavement Team who will contact you about your options.

Please be aware that if you are a named cardholder on the deceased’s account, then once the balance is settled the card will be closed and you will no longer be able to use it.

Home and contents insurance
It’s important to be aware that insurance policies for buildings and home contents are often invalid immediately after the death of the policyholder. They cannot be transferred automatically to a new owner but we can make temporary arrangements until you are in a position to make longer-term decisions. You will also need to tell us if the property will be unoccupied.

Mortgages
Where a mortgage is held in a sole name we won’t collect payments for the first three months after the death is reported. The account will still accrue interest during this period so you may wish to arrange payments to prevent arrears.

If you are intending to keep the property we can arrange an appointment with a Mortgage Adviser to discuss your options and explore affordability.

Where a mortgage is held in joint names we will transfer the account in to the sole name of the remaining named party. We may need to transfer the payments too if they were being taken from an account in the deceased’s sole name.

We’ll give you a fact sheet which sets out what you need to know during our meeting.
Administering the estate

Applying for probate
When someone dies, you’ll need to get the legal right to deal with their Estate, made up of their property, money and possessions. You can either apply for this yourself, use our Estate Administration Services or another licensed professional providing probate services.

For accounts, products and services held with us, in the sole name of the person who has died, we will only need to see the Grant if the value is more than £50,000.

Administering an estate
If you decide to administer the Estate yourself, you can make an appointment to open an Executor’s Account in your local branch.

Probate may not be needed if the Estate:
- Passes to the surviving spouse/civil partner because it was held in joint name, for example, a savings account
- Doesn’t include land, property or shares.

In the UK, each financial institution has its own rules, so even if you don’t need to apply for probate for money held with us, you may still need to apply if money is held by organisations other than Lloyds Banking Group.

Acting as Executor or Administrator
Whether there is a Will or not, you may have to administer the Estate and you may be wondering what you will have to do. It can involve a lot of work and responsibility, which may go on for several months or more. You should think carefully about whether you want to act as Executor or Administrator, and whether you’re able to.
The duties of an Executor or Administrator:

- Take an inventory of the Estate, including bank accounts, savings, insurance, property and other possessions
- Value the Estate
- Make sure all the property owned by the deceased person is kept safe and secure, as soon as possible after their death
- Liaise with the utilities, banks, pension and insurance providers, Social Services, etc.
- Apply for the Grant of Representation/probate (confirmation in Scotland)
- Collect all assets and money due to the deceased person’s Estate (including property)
- Pay income tax, Inheritance Tax (IHT) and any other taxes due, as well as outstanding debts out of the Estate
- Distribute the estate to the people entitled to it according to the law either under intestacy or under the terms of the Will
- Sell or transfer property to beneficiaries
- Deal with assets abroad
- Prepare the final account for HMRC
- Provide a detailed statement at the end of the Estate.
Estate administration services

Taking the weight off your shoulders

If you want help to deal with the Estate then using a professional Estate Administration Service can help make things a little easier. Though Halifax do not offer this service directly, as part of Lloyds Banking Group, we can introduce you to our colleagues at Lloyds Bank who do. Whether you simply want help with applying for Probate or would like to have the whole Estate administered for you, you can be confident it will be done efficiently.

With over 100 years’ experience, Lloyds Bank are experts in handling all the processes and paperwork. You can trust them to manage complex issues sensitively.

Taking care of it all

You can trust the Estate Administration Service to take care of everything you need including:

- Safeguarding the Estate’s assets
- Establishing the value of the Estate’s assets and liabilities
- Applying for probate – the Grant of Representation (referred to as confirmation in Scotland)
- Collecting all the assets and arranging to sell any property within the Estate if needed
- Organising and completing all associated paperwork
- Calculating and paying the correct amount of tax, working together with HM Revenue & Customs
- Finalising Income Tax liability or obtaining any repayment
- Distributing funds and preparing a clear and detailed report.

LLOYDS BANK
Next steps

Start by talking to a Lloyds Bank specialist bereavement adviser on 0800 056 0171 and they will take you through the options available for your circumstances such as the Grant of Probate only service. Lines are open Monday to Friday, 9am–5pm.

If you think that comprehensive Estate Administration Services are right for you, a bereavement adviser will visit you at your home if convenient, to establish how they can help you best and what needs to happen next. They’ll explain any fees or charges for their services at this first meeting, which is free of charge, and you’ll be under no obligation to proceed.

Talk through your options

Speak to a specialist bereavement adviser about your next steps, call them on 0800 056 0171.

Lines are open Monday to Friday, 9am–5pm
Who you should tell

Things to think about
We’ve included a helpful list of organisations that you may need to contact when someone dies, but this list won’t take into account the individual circumstances of the person who has died. You should look at their bank statements, paperwork, internet bookmarks and files to locate any accounts they held, and make a list of people and organisations to contact.

The Government ‘Tell Us Once’ service
Tell Us Once is a government service in England, Scotland and Wales which allows you to tell key local and central government departments about a death through a single appointment with your local registrar, over the phone or even online.

If Tell Us Once is offered by your local authority, once you’ve registered the death, you will be offered the service. A member of staff will explain how it works and which departments will be notified. Tell Us Once will then let them know for you, and confirm it in a letter.

- Department of Work and Pensions
- HMRC
- DVLA
- Passport Office
- Local authority.
**Other organisations**
The easiest way to inform organisations of a death is by phone. It’s helpful to have an account number or reference before calling. The organisation will tell you if they need to see any documents, such as a copy of the death certificate.

**Other people you should tell**
For a list of other organisations you may need to contact, visit:
www.bereavementadvice.org

**Here are some organisations you may need to tell**
- Banks and building societies – if you’re not sure which banks or building societies the deceased person held accounts with, www.mylostaccount.org.uk can help you track down a complete list
- Mortgage, pension, investment and insurance companies
- Car insurance providers – if you’re a named driver, you may not be covered if the policyholder passes away, as if the policy was in their name it becomes void after they die. Speak to the deceased’s provider as soon as possible, explaining the situation, to gain a bit of time to make new arrangements
- Home insurance providers
- Credit and store card providers, card protection providers
- Share registrars.
Helpful information

For practical information and advice

Government guidance
(including Tell Us Once)
www.gov.uk/after-a-death

The General Register Office
PO Box 2, Southport PR8 2JD
Email: certificate.services@gro.gsi.gov.uk

The General Register for Scotland
HM General Register House
2 Princes Street
Edinburgh
EH1 3YY
Tel: 0131 334 0380
or visit www.gro-scotland.gov.uk

HM Revenue & Customs
Pay As You Earn and Self Assessment
HM Revenue and Customs
BX9 1AS
United Kingdom
Tel: 0300 200 3300
or visit www.hmrc.gov.uk

Citizens Advice Bureau
For help on practical and legal matters and contacts for counselling, help and support. Look in your telephone directory for your local office or visit www.adviceguide.org.uk in England and Wales, www.cas.org.uk in Scotland or www.citizensadvice.org.uk in Northern Ireland.

Probate Registry
For application for powers to process the Will in England and Wales:
www.justice.gov.uk/courts/probate

Register to stop direct mail
Getting mail addressed to the person who has died can be upsetting. So it can be a good idea to sign up with The Bereavement Register
www.the-bereavement-register.org.uk
It’s a free service that helps reduce the amount of direct mail being sent to the address of a person who has died.
For emotional support
Please visit the NHS website below for a list of support services in your local area:

**NHS Bereavement Support**
www.nhs.uk/Livewell/bereavement/Pages/bereavement.aspx

**Cruse Bereavement Care**
Support, counselling, education, advice and information after a bereavement.
www.cruse.org.uk

**Grief Encounter**
Support for bereaved children, under the age of 21, and their families, to help them deal with losing someone close. Services are free and funded through supporters.
www.griefencounter.org.uk

For funeral arrangements

**National Association of Funeral Directors**
Members must follow their code of practice.
618 Warwick Road
West Midlands
B91 1AA
Tel: 0121 711 1343
or visit www.nafd.org.uk

**The Society of Allied and Independent Funeral Directors**
They have a code of practice for members to follow.
3 Bullfields
Sawbridgeworth
Herts
CM21 9DB
Tel: 0345 230 6777
or visit www.saif.org.uk
Glossary

Here are explanations for some of the legal words and phrases that are frequently used in dealing with a Will and an Estate.

**Administration**
The term used for the formalities of dealing with the Estate.

**Administrator**
The person appointed to distribute the Estate if someone dies without leaving a Will or without appointing an executor, or their appointed executor is unable or unwilling to act.

**Beneficiary**
The person or organisation who benefits from a Will or under intestacy.

**Codicil**
A separate document altering or adding to the provisions of an existing Will.

**Coroner’s Certificate**
In certain circumstances a death has to be investigated by a Coroner. In this case a Coroner’s Certificate will be provided until the death certificate has been issued.

**Estate**
Everything owned or owed by the person who has died.

**Executor**
The person, institution or professional named in a Will to carry out the instructions and wishes contained in the Will.

**Grant of Probate or Grant of Representation**
An official document confirming that the Will is valid and stating who the personal representative is. It is granted to the Executors so that they have the legal right to administer the Estate. It can be used to show the personal representative(s) has the right to access funds, sort out finances, collect and share out the deceased person’s assets as set out in the Will. In Scotland this document is called confirmation.
**Inheritance Tax**
A tax on the Estate that generally applies when someone dies and when above a specific threshold. It is paid before the Estate can be distributed to the Beneficiaries.

**Intestate/Intestacy**
When someone dies without leaving a valid Will in place.

**Letters of Administration**
An official document stating who is entitled to deal with the Estate if the Executor cannot or will not act or if there is no valid Will.

**Personal Representative**
The general term for an Executor or an Administrator.

**Probate Registry**
The organisation responsible for overseeing probate and issuing Grants of Representation.

**Will**
A legal document which indicates who should benefit from the Estate and how. It also appoints an Executor to distribute the Estates, and may appoint guardians or contain funeral wishes.
Telling us

If you are dealing with a loved one’s Estate, in most cases you only need to make an appointment with one company within Lloyds Banking Group and we’ll then notify the relevant companies within the group.

**Lloyds Banking Group companies:**

![Lloyds Bank](image)

![Bank of Scotland](image)

![Halifax](image)

![Scottish Widows](image)

![Clerical Medical](image)

![Midshires](image)

**Companies within the group you’ll need to tell**

Intelligent Finance (IF) – 0345 609 4343
Black Horse – 0344 824 8888
Lex Autolease – 0800 389 3690

St James’s Place Wealth Management is no longer part of Lloyds Banking Group and you will need to notify them separately on 01285 640302
Do you need extra help?

If you’d like this in Braille, large print, audio CD or another format please ask in branch.

If you have a hearing or speech impairment you can contact us using the Next Generation Text (NGT) Service or via Textphone on 0800 056 7294 (lines are open seven days a week, 9am to 5.30pm). If you are Deaf and a BSL user, you can use the SignVideo service available at halifax.co.uk/accessibility/signvideo

Our promise
Our promise is to do our best to resolve any problems you have. If you wish to complain visit your local branch or call 0800 072 9779 or 0113 366 0167 (Textphone 0800 389 1286 or 0113 366 0141, if you have a hearing impairment). For more information visit halifax.co.uk/contactus/how-to-complain

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We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk

All the information in this leaflet was correct as at September 2017.
It’s easy to get in touch

Come in and see us
0800 028 1057
halifax.co.uk