

# Bereavement Support

We understand this is a difficult time and we're here to make dealing with the financial side as simple as possible. The information below will explain what you need to do next.

## What you need to do

We don't need to see the Death Certificate.

If the document you have is shown in the list below we'll need you to send us a copy.

- Interim Death Certificate
- Death certificate verification form
- Coroner's certificate of the fact of death
- Foreign Death Certificate

This should be sent to:

**Sainsbury's Bank PO Box 4955 Worthing BN11 9ZA** for Savings and Loan Accounts **or** **PO Box 10618 LE18 9GZ** for Credit Cards.

If you'd prefer to speak to someone you can contact us on **08085 40 50 60**. When you call us we'll need you to provide the date of death.

## What we'll do?

Please read below for the processes carried out for each product.

### Savings Accounts

Once we've received confirmation of the death we'll do the following.

- If it's a single account, we'll add a restriction to the account to stop any money going in or out.
- We'll send you a letter confirming the balance of the account(s), and will let you know if we need to see any further documents before the account(s) can be closed. For example, we may ask you to complete a Statutory Declaration or send us a Grant of Probate/Certificate of Confirmation.
- For a joint account, we'll update the account to a single account.
- We'll turn off any marketing correspondence, but, as some of our marketing may already have been created it could take up to 8 weeks for this to stop completely.
- If the account is joint, the second customer's marketing preferences will stay the same.

### Can I have access to the money before the account is closed?

We'll release money from the account, for the following reasons:

- Inheritance Tax - If the estate is worth more than £325,000, inheritance tax will need to be paid. For us to release money, we need to see a completed IHT423 form. This can be downloaded from the HMRC website.
- Funeral Expenses – We can release money to pay for the funeral and associated expenses. We'll need to see original or certified copies of the invoices.
- Department of Work & Pensions - If a pension has continued to be paid in to the account, then the DWP may ask us to return the money to them. We will return the payment as soon as we receive the request and send a letter to the personal representative to let them know this has been done.

## **Loan**

If the loan is single, we'll turn off marketing and cancel the monthly direct debit. Interest will stop being applied and we'll stop any statements going out.

We'll send you a letter confirming the outstanding balance or let you know if the loan is already closed.

For a joint loan, the monthly direct debit will remain in place. We'll get in touch with the joint applicant about what happens next.

## **Credit Card**

If the deceased party is the additional card holder on the account, we'll need the primary card holder to call us and remove them from the account.

Where the primary card holder has passed away and we've verified the death, we'll add a restriction to prevent the card being used. Any interest accruing will be stopped, and we'll stop the monthly statements going out.

We'll send a letter confirming the balance due on the account (if any) or provide confirmation of the closure if there is a nil balance. We don't need to see any additional documents to release a credit balance. If there is we'll send a cheque to the executor.

## **What is a Statutory Declaration?**

We'll ask you to complete this form if the total balance of the account(s) is between £100 and £19,999. There's a section to complete with bank details of where the money is to be sent.

For balances between £15,000 and £19,999 the form needs to be signed and declared before a solicitor, Commissioner for Oaths, Justice of the Peace or Notary Public.

As long as we've not been advised that a Grant of Probate is being requested, we can close the account when you return the completed form.

## **What is a Grant of Probate/Certificate of Confirmation?**

This must be applied for through the courts, if the balance of the account(s) is £20,000 or more. It's a legal document and is an Executor's legal authority to deal with all of the assets of the estate.

It will confirm the Executor(s) of the estate and who has been authorised to deal with the funds in the account.

We need to see the original or a certified copy of the Grant of Probate/Certificate of Confirmation.

Along with this, we also need a letter that has been signed by the Executors named on the document. This letter must advise us where the money is to be sent.

Regardless of the balance, if we're made aware that the Executor/Personal Representative is applying for Probate/Confirmation, we must see the original or certified copy of the Grant of Probate/Certificate of Confirmation before we can continue with the closure of the account(s). When we've got everything we need, we'll close the account(s).

## **Additional Support**

There is other help available to you during this time. For more information visit [gov.co.uk](http://gov.co.uk), where you will find a wide range of advice that covers registering the death, making funeral arrangements and how to deal with the estate.