

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 do you need to send us?

We don't need to see the death certificate if the death has been registered in the UK for more than 2 weeks or less than 2 years ago. However, if the death was registered more than 2 years ago or within 2 weeks please send us the original or a certified copy of one of the following:

- Death certificate
- Death certificate verification form
- Extract of the death certificate
- Coroner's certificate of the fact of death

This should be sent to:

Sainsbury's Bank
PO Box 4955
Worthing
BN11 9ZA

What is a certified copy?

A certified copy is a photocopy of the original document which has been signed, stamped and dated by an independent professional (for example a doctor, solicitor, notary, accountant, independent financial advisor or post office/bank branch official).

What will happen to the account?

If it's a single account, we'll add a restriction to the account to stop any money going in or out.

For a joint account, we won't add any restrictions and when we receive the death certificate this will become a single account.

As soon as we've been told, we'll turn off any marketing correspondence. 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 shared, the second customer's marketing preferences will stay the same.

When we receive the death certificate (or one of the above variations), we'll send you a letter confirming the balance of the account(s) and the interest accrued. We'll let you know if we need to see any further documents for a single account before we can close it. For

example, we may ask you to complete a Statutory Declaration or send us a Grant of Probate/Certificate of Confirmation.

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?

Grant of Probate (England, Wales and Northern Ireland) or Certificate of Confirmation (Scotland) must be applied for through the courts, if the balance in the account is £20,000 or more. This is a legal document and is an Executor's legal authority to deal with all of the assets of the estate.

Probate is granted by the Registries in England, Wales and Northern Ireland and Confirmation is granted by the Sheriff Courts in Scotland. This document will confirm the Executor 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 the Grant of Probate/Certificate of Confirmation, we also need a letter that has been signed by the Executors named on the legal 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.

When we've got everything we need, we'll close the account.

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

We will release money from the account, before closure, 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'll also release money to pay for the funeral and all associated expenses. To release money, we need to see original or certified copies of the invoices.

Department of Work & Pensions Overpayment

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.

How do I get in touch?

If you'd prefer to speak to someone you can contact us on: **08085 40 50 60**

Additional Support

There is other help available to you during this time. A useful source is the information that is given by the registrar when the death is registered.

For more information visit 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.