

Allied Irish Bank (GB) Bereavement Guide

A guide to settling financial
affairs during bereavement.



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Helping you through this difficult time

The death of a family member, friend or someone close to you is an extremely difficult and distressing time. As well as coming to terms with your loss you may also be faced with the practical task of dealing with their financial affairs, such as funds held in sole and/or joint accounts, credit cards, direct debits loans and mortgage repayments.

It is understandable and common to feel overwhelmed at this time, and you may be unsure where to turn for advice. We are here to help and will do everything we can to make this difficult period a little easier for you.

This booklet aims to clearly guide you through the actions you need to take and explain the legal terminology and processes involved. We have also provided some useful contact information.



Please do not hesitate to get in touch if you have questions or need more help. You can visit any Allied Irish Bank (GB) Business Centre or contact us on **0345 6005 925***, visit us on **www.aibgb.co.uk/help-and-guidance/bereavement** or email **bereavement.uksupport@aib.ie**



Please note: During this process it is common to come across terms you do not recognise, we have provided a glossary of legal terms on pages 11-12 to help you.

*Lines are open Monday to Friday 9am to 5pm (except bank holidays). Calls may be recorded. Call charges may vary – please refer to your service provider.

First Steps: Accessing financial information

If you are the person entitled to administer the Estate of the deceased, the first thing you need to do is gain access to their financial records.

Call into any Business Centre, preferably the location where the account is held and they will assist you with the initial steps and forward the required information to the Bereavement Support Team on your behalf.

Like all financial institutions, Allied Irish Bank (GB) has a legal duty to protect all of our customers' financial information: this includes the financial information of our deceased customers. So before we can release any financial information to you, we will need the following documentation.

(i) Death Certificate

We will need to see an original Death Certificate or a certified copy of same. This can be obtained from the Registrar of Births, Deaths and Marriages office (see Useful Contacts page 10). If you are registering the death, you should be able to get a copy of the Death Certificate at the same time.

Where a Death Certificate is not immediately available, the Coroner's Office will provide an Interim Certificate of the Fact of Death, which can be accepted. (Except in Scotland, a certified Medical Certificate of Cause of Death (MCCD) also known as the Form 11, must be completed by a doctor).

(ii) Will

If the deceased person left a Will, we will need to see the original Will or a copy which has been certified by a solicitor as being a true copy of the original.

(iii) Identification

We will need some proof of identity from you or the person(s) entitled to administer the Estate of the deceased. You'll find a list of acceptable forms of ID on page 16 of this guide.

Releasing funds for funeral expenses

Reasonable funeral expenses may be paid from the deceased's account(s) before the administration of their Estate is complete.

An invoice from the funeral director should be sent either to your local Allied Irish Bank (GB) Business Centre or to the Bereavement Team at 92 Ann Street, Belfast, BT1 3HH. Once received, we will send payment directly to the funeral director.

Should the balance of the account be less than the amount of the invoice, we can make part payment to the funeral director and subsequently close the account.

How to release funds from accounts held by the deceased

Sole Accounts:

When notified of the death of an account holder, Allied Irish Bank (GB) will place a hold on all sole bank accounts preventing any further transactions. Our ability to release funds from the account(s) of the deceased depends on:

- (i) The overall value of the deceased customer's accounts held with Allied Irish Bank (GB); and
- (ii) The person(s) seeking release of the funds being able to satisfy Allied Irish Bank (GB) that they are the person(s) entitled to deal with the Estate of the deceased.

If the total value of the deceased customer's accounts held with Allied Irish Bank (GB) is no more than £25,000, Allied Irish Bank may be able to release funds from deceased's sole bank account. A **Small Balances Indemnity Form*** should be completed by the Next of Kin (if there is no Will) or Executor(s) (where there is a Will) of the Estate. This form is available from any Allied Irish Bank (GB) Business Centre or by emailing bereavement.uksupport@aib.ie. This completed form allows us to consider releasing funds from the deceased's sole account(s) without the provision of Grant of Representation from the court.

If the total value of the deceased customer's accounts held with Allied Irish Bank (GB) is more than £25,000, funds will not be released until a Grant of Representation has been issued. Your solicitor can advise you on how to apply for this**. We will need to see the original Grant of Representation (or a certified copy from your Solicitor). We will also need written instruction from the Executor(s) or the Administrator(s) to close the accounts.



***Please note:** Allied Irish Bank (GB) is not obliged to release funds from the deceased's sole account(s) without a Grant of Representation. Before submitting this form to us, we would suggest that the person(s) signing this form obtains legal advice as it contains an Indemnity.

** If you do not wish to engage the services of a solicitor, the Probate Office of the High Court has an office dedicated to assisting people in your situation. (See Useful Contacts page 10).

Joint Accounts

Ownership of jointly held personal accounts automatically passes to the surviving account holder(s) and does not form part of the Deceased's estate. In this instance, we require sight of the original death certificate, which will be returned to the person presenting it, or a certified copy.

We will amend the account title to that of the sole survivor of the account and cancel any cheque books or cards in the deceased's name. The account number, along with cards and payments belonging to other parties on the account remain unaffected.

For joint business accounts please contact your branch who will advise how to proceed.

Non-resident Account Holders

From the 6 April 2016 credit interest on all accounts will be paid gross (under new legislation tax will not be deducted when credit interest is paid). If your credit interest is more than your Personal Savings Allowance you may still have tax to pay. Please see www.gov.uk for information on the Personal Savings Allowance or speak to a tax advisor.

Your questions answered

How can I cancel an Allied Irish Bank (GB) credit card for a deceased person?

Once we are informed of a customer's death, all Allied Irish Bank (GB) credit cards held in the name of the deceased will be cancelled. Any outstanding debit balances will be cleared or part cleared from any money held in account(s) in the sole name of the deceased. Any outstanding balance will need to be settled from the Estate of the deceased. If the credit card was a joint credit card, the survivor(s) is liable for any outstanding balance.

I hold an Allied Irish Bank (GB) Mortgage with the deceased, what should I do?

It is important that we are informed of the death of a mortgage holder as early as possible. The mortgage will need to continue to be paid until it can be cleared from a life assurance policy for example if one was taken out in conjunction with the mortgage. Interest will continue to be added to the mortgage account until the balance is cleared in full.

Alternatively, you or the representatives of the deceased's Estate, such as a solicitor, can apply to postpone mortgage

repayments for an initial period of 6 months. This will allow time for the life assurance claim to be finalised (if relevant) and for the outstanding balance to be cleared. If there is no life assurance policy in place then, the mortgage repayments must continue to be made until the mortgage is repaid in full.

If at any stage you feel you are unable to meet your regular mortgage repayments, contact Financial Solutions Group on **02890 821682** and they will discuss the options available to you.

Will standing orders, direct debits and credits continue to be paid in and out of the deceased's account(s)?

Once we are notified of a person's death their sole account(s) are frozen and all direct debits and standing orders will be stopped. If there are utility bills or other payments that you wish to continue, you will need to contact the relevant standing order beneficiary and/or Direct Debit Originators.

If it is a joint account, we can provide you with a full list of Standing Orders and Direct Debits and agree with you which of these should be cancelled.

What happens with any outstanding Allied Irish Bank (GB) Personal Loans held by the deceased?

For any personal loans held by the deceased (sole or joint), interest will continue to be added to the loan account until the balance is cleared in full. To reduce the amount of interest added to the loan account balance, we will utilise any credit funds in sole account(s) held by the deceased to clear (or part clear) any loan(s) held in their sole name.

What do I do if Allied Irish Bank (GB) is still sending letters to the deceased?

It is normal practice for a final statement to be sent following the closure of the deceased's bank accounts. However, if you subsequently receive any mail in the deceased's name, please contact **0345 6005 925** immediately to avoid any unnecessary distress.

Will I still be able to use a Lasting Power of Attorney or an Enduring Power of Attorney to access funds of the deceased?

A Lasting Power of Attorney and Enduring Power of Attorney are no longer valid after the donor has passed away. If you were appointed as an attorney to take control of the financial affairs of a Bank customer you will no longer have access to the customer's account(s) after their death.

What you will need

Identification Documentation

- A form of photographic identification from the Executor(s) named in the Will or the intended Administrator(s). (Valid Passport, Driving Licence).
- Proof of current address (Utility bill dated within the last 3 months).
- If the total value of the deceased customer's accounts held with Allied Irish Bank (GB) is more than £25,000 we will require proof of identification from the Executor(s) or Administrator(s) named in the Will or Grant of Representation or in Scotland Confirmation of the Estate.
- If the total value of the deceased customer's accounts held with Allied Irish Bank (GB) is £25,000 or less, or where there is no valid Will, we will require proof of identification of the Next of Kin who has completed the Small Balances Indemnity Form / who is administering the Estate).

Settling and Closing Accounts If the total value of the deceased customer's account held with AIB (GB) is £25,000 or less

- Original/solicitor certified copy of the Death Certificate.
- Original/solicitor certified copy of the Will (if one exists).
- Small Balances Indemnity Form (available at any AIB (GB) Business Centre or can be emailed to you directly from the Bereavement Team) completed by the Executors where there is a valid Will.
- If there is no Will - the Small Balances Indemnity Form should be completed by the deceased's Next of Kin. If the deceased is survived by a spouse/ civil partner then they should complete and sign this form. If the deceased's Next of Kin are the deceased's children then all children will need to sign this form.

Settling and Closing Accounts if the total value of the deceased customer's accounts held with Allied Irish Bank (GB) is more than £25,000

- Grant of Probate or Letters of Administration or in Scotland Confirmation of the Estate.
- Original/solicitor certified copy of the Death Certificate.
- AIB (GB) Closure Authority Form signed by the Executor(s)/Administrator(s).

Settling and closing an Allied Irish Bank (GB) credit cards

- Details of the estate to settle outstanding payments.
- Original/solicitor certified copy of the Death Certificate.

Settling and closing an Allied Irish Bank (GB) mortgage

- Grant of Probate or Letters of Administration or in Scotland Confirmation of the Estate.
- Original Death Certificate.
- Deed of Assignment.
- Claim form.

Useful Contacts

The following information may be of assistance to you during this time:

General Register Office

P.O. Box 2, Southport, PR8 2JD

Tel: **0300 123 1837**

www.gov.uk/general-register.office

The Probate Office

Helpline: **0300 123 1072**

Probate Queries: **0207 421 8509 /**
0207 421 8500

www.gov.uk/wills-probate-inheritance/overview

The Bereavement Service

Information services on Money, Tax, Benefits, State Pension and Financial Support

Tel: **0345 606 02653**

www.gov.uk/browse/benefits/bereavement

In Scotland

General Register Office for Scotland

New Register House, 36 West Register Street, Edinburgh, EH1 3YT

Tel: **0131 334 0380**

www.gro-scotland.gov.uk

HM Revenue & Customs

Information on Inheritance Tax and Capital Gains Tax

Tel: **0300 123 1072**

www.gov.uk/inheritance-tax/overview

Citizens Advice Bureau

Tel: **0808 800 9060**

www.cas.org.uk

Citizens Advice Bureau

To find your local bureau, visit the website

Helpline: **03454 04 05 06**

www.citizensadvice.co.uk

Legal terms explained

During this time you may come across legal terms that you may not be familiar with. We have included an explanation of the most common terms to help you.

Administrator

This is the person appointed by the High Court to administer the Estate of the deceased where a person died Intestate or where someone other than the Executor applies for a Grant of Representation.

Certificate of Interest

A statement of the interest charged or earned on an account over a specified period of time.

Death Certificate

A document issued by the Registrar of Births, Marriages and Deaths certifying the death of a person.

Estate

All assets belonging to the deceased at the time of his/her death.

Executor

An executor is the person whom the deceased nominated in their Will to administer his/her Estate. An executor is the person entitled to extract the Grant of Probate on the Estate of the deceased.

Grant of Letters of Administration Intestate

If the deceased died intestate (without having made a valid Will), the High Court will issue a document called a Grant of Letters of Administration Intestate. This document names the administrator(s) who have been appointed to administer the Estate of the deceased.

Grant of Probate

If the deceased died testate (having made a valid Will) and the executor(s) are agreeable to act in this capacity, the High Court will issue a document called a Grant of Probate. The Grant of Probate will state the name(s) of the executor(s) of the Estate.

Grant of Representation

A generic term and can refer to any of the following types of grants which would be issued by the High Court e.g. a grant of probate, a grant of letters of administration intestate, etc.

There are other grants but probate and letters of administration are the most common.

Confirmation of the Estate (Scotland ONLY)

Is a legal document from the court giving the Executor(s) authority to uplift any money or other property belonging to a deceased person from the holder (such as the bank), and to administer and distribute it according to law. An application is lodged with the sheriff court.

Indemnity

In the context of this document, a contractual promise to compensate Allied Irish Bank (GB) for any loss, damage or expense which may be incurred by Allied Irish Bank (GB) due to it releasing funds from the deceased's account(s) without production of a Grant of Representation.

Intestate

Where a person dies without having made a valid Will, he/she is said to have died intestate.

Next of Kin

In the context of this document, a person's closest living relative or relatives, who is/are entitled to administer the Estate of the deceased in accordance with the intestacy laws of the relevant legal jurisdiction.

Personal Representative

This term can be used for both executors and administrators.

Testate

Where a person dies having made a valid Will.

Will

A document where a person outlines their wishes for the distribution of his/her assets after their death.

Information on photo ID and proof of address

We are required to confirm the identity of the 'Personal Representative(s)' of the Estate. The Personal Representative(s) must provide Proof of Identification (Photo ID) and current Proof of Address to Allied Irish Bank (GB). They can do this in person by coming into any branch and providing the following:

Below are the documents that we can accept as Photo ID and Proof of Address:

Proof of Identification

- Valid Passport
- Valid Driving Licence
- EEA Member ID Card.

Proof of Address

- A utility bill (dated within the last 3 months), we are unable to except mobile telephone bills.
- A statement from a regulated financial institution (bank, building society, insurance/assurance company, credit card company etc).
- Correspondence from a government department/body (which has been posted to the residential address).

Note: Proof of Address documents must have been issued within the last 3 months. The name on the Proof of Address must match the name on the Photo ID. E-Bills and e-statements **are not** acceptable.

If the total value of the deceased customer's accounts held with AIB (GB) is more than £25,000 we will require proof of identification from the Executor(s) or Administrator(s) named in the Will or Grant of Representation or in Scotland Confirmation of the Estate.

If the total value of the deceased customer's accounts held with Allied Irish Bank (GB) is £25,000 or less, or where there is no valid Will, we will require proof of identification of the next of kin who has completed the Small Balances Indemnity Form / who is administering the Estate and where applicable proof of their relationship to the deceased (e.g. birth certificate or marriage certificate).



Note: If you are unable to provide suitable identification please contact your local branch for further advice.

Looking after personal affairs

This checklist may help you to make sure everything has been taken care of, when you are settling the deceased's personal affairs.

Bills and direct debits

- Mortgage, Loans, Car finance
- Utilities: Rent, Gas, Oil, Electricity
- Internet
- Phone
- Mobile phone
- TV licence
- TV rental or cable
- Medical
- Taxation
- Other

Other financial institutions

- Other banks
- Building Society
- Post Office
- Credit Union
- Credit cards
- Store cards

Assurance / Insurance policies

- Life assurance
- Credit card insurance
- Personal loan insurance
- Home/contents insurance
- Car insurance
- Health insurance
- Income protection insurance

Investments / Pensions

- Financial planning/investments products
- Occupational and personal pensions

Other organisations

- Passport Office
- DVLA Office
- Train or Bus Saver tickets
- Social Welfare
- Gym or sports clubs
- Other clubs
- Library membership
- HM Revenue and Customs

Help and guidance

If you require further advice or information on anything outlined in this document, please speak with a member of staff at your local Allied Irish Bank (GB) Business Centre, contact us on **0345 6005 925***, visit us on www.aibgb.co.uk/help-and-guidance/bereavement or email us at bereavement.uksupport@aib.ie

*** Lines are open Monday to Friday 9am to 5pm (except bank holidays).
Calls may be recorded. Call charges may vary - please refer to your service provider.**



IMPORTANT!

Disclaimer: This document contains general information. The information is not legal or any other form of professional advice and should not be treated as such. The legal, and other, information in this document is provided without any representations or warranties, express or implied. You must not rely on the information in the document as an alternative to legal advice from your solicitor or other professional legal service provider. If you have any specific questions about any legal matter, you should consult your solicitor or other professional legal services provider. You should never delay seeking legal advice, disregard legal advice, or commence or discontinue any legal action because of information in the document.

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Branch. Phone. Online.

Call **0345 6005 925***

Website **www.aibgb.co.uk/**

help-and-guidance/bereavement

Email **bereavement.uksupport@aib.ie**

or Drop in to any branch.

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