

HELP AND GUIDANCE
FOLLOWING BEREAVEMENT

WE ARE HERE TO HELP

Coping with the loss of someone close is always difficult. It can seem overwhelming to sort out all the practical things during what is often an emotional and stressful time.

We hope this guide will help you understand the initial steps you may need to take and reassure you that help is available should you have any financial concerns.

If there is anything you wish to discuss, please contact us on 0161 923 8000, and we will be happy to assist. Our lines are open Monday to Friday from 8:30am to 5:00pm. You can also contact us by email: info@themanchester.co.uk.

ADDITIONAL HELP AND SUPPORT

A number of organisations can provide you with detailed support and guidance. For more information and help, the following may be of assistance:

Government Website: gov.uk/after-a-death
Bereavement Advice Centre: bereavementadvice.org or 0800 634 9494
Money Advice Service: moneyadviceservice.org.uk

The death of someone close can be devastating. If you are struggling to cope with your grief, or simply want someone to talk to, support is available:

Cruse Bereavement Care: cruse.org.uk or 0808 808 1677
Samaritans: samaritans.org.uk or 116 123
Age UK: ageuk.org.uk or 0800 055 6112

FIRST THINGS YOU WILL NEED TO DO

Register the death

If you haven't already done so, you will need to register the death at a local registry office within 5 days (or within 8 days in Scotland). The registry office will provide you with a death certificate.

Notify the Council and Government

You must notify the local council and relevant government departments of the death.

The government has a "tell us once" service. Further information is available at gov.uk/after-a-death.

Notify other parties

Contact any organisations with which the deceased held an account, contract or subscription. Each organisation will be able to talk you through what they will do.

Check for the existence of a will

Advice on locating a Will can be found at gov.uk/search-will-probate.

If there is a Will, it will name the executors. The named executors may need to apply for a Grant of Probate (or *Confirmation* in Scotland) in order to deal with the Estate.

If there is not a Will, assets and money must be distributed according to the laws of intestacy and an application for a grant for Letters of Administration (or executor dative in Scotland) may be required to appoint an administrator to deal with the estate.

Executors and administrators are also known as personal representatives.

NOTIFYING US

Register the death with us

Before anything else can happen, you will need to let us know about the death. Send the original death certificate or a copy to: Manchester Building Society, 125 Portland Street, Manchester M1 4QD

A scanned copy can be emailed to scs@themanchester.co.uk for Savings accounts or mcs@themanchester.co.uk for Mortgage accounts.

If you have sent the original certificate, we will return it to you once we have registered the death.

THE NEXT STEPS - SAVINGS ACCOUNTS

Joint name account

If the account is held in joint names, it will automatically pass to the other account holder. We will write to the remaining account holder to confirm this once the death is registered.

Sole name account

If the account is held in the sole name of the deceased, payments to and from the account will be frozen until such time as the funds can be released to the personal representative(s).

We will need to see the original or certified copy of Grant of Probate or Letters of Administration to establish who the personal representatives are. However if the total amount of savings held with us is less than £30,000 we can accept a completed and witnessed declaration form instead; the form is available from us on request.

All named personal representatives will need to sign a request to close the account before we can issue the cheque for the closing balance.

Please get in touch with our customer services team on 0161 923 8065 or savings@themanchester.co.uk if you would like more information. Our offices are open Monday to Friday from 8:30am to 5:00pm.

Early withdrawals

If some funds from the account are needed urgently to pay inheritance tax or funeral costs before everything is in place to close the account, we are able to arrange this subject to the request being accompanied by the invoice, and at least the minimum balance being left in the savings account (usually £1,000). In these instances we will make the cheque payable to the relevant organisation i.e. HM Revenue & Customs or the funeral provider.

THE NEXT STEPS - MORTGAGE ACCOUNTS

Joint name mortgage

When a borrower of a joint mortgage account dies, the account will continue in the name of the remaining borrower. The surviving borrower will need to continue to make mortgage payments until the mortgage is repaid.

You may need to make arrangements with your bank to ensure payments are made, or you can contact us if you want to set up a new Direct Debit.

THE NEXT STEPS - MORTGAGE ACCOUNTS

If there was a life assurance policy in place you will need to get in touch with the provider, who can let you know how to make a claim. You should continue to make your mortgage payments in the meantime.

If you anticipate financial difficulty please contact our customer support team on 0161 923 8025, or Freephone 0800 083 9341 and we can talk through the options available. Lines are open Monday to Friday from 8:30am to 5:00pm. You can also email us at mcs@themanchester.co.uk.

Sole name mortgage

If the mortgage is in the sole name of the deceased the mortgage debt needs to be repaid. This could be by way of settlement, re-mortgage or sale of the property.

We appreciate that before steps can be taken to repay the mortgage you may need to obtain Grant of Probate or Letters of Administration. We will give you time to resolve matters and we ask that you keep us up to date of your progress.

Once you have obtained Grant of Probate / Letters of Administration, we will need to see the original or a certified copy so we can add the personal representative's details to the account.

Whilst payments towards the mortgage account will still be requested and can be accepted from beneficiaries or executors, we know that making payments is not always possible, so although arrears may accrue, we will not charge any arrears fees.

If arrears do accrue, we will send regular correspondence to the personal representatives regarding the arrears; please do not be alarmed by this, it is just to keep you up to date of the position. Any arrears can be settled once the estate is resolved.

If it is apparent that the value of the estate is insufficient to repay the mortgage in full please contact us immediately to discuss your options on 0161 923 8025, or Freephone 0800 083 9341. Lines are open Monday to Friday from 8:30am to 5:00pm.

As an additional point to note, it is important you make sure the property remains protected by buildings insurance at all times.

SOME LEGAL TERMS AND PHRASES EXPLAINED

Confirmation In Scotland this is the legal document which gives the executor authority to receive payments due to the estate and to make payments due on the estate

Death Certificate The legal document issued by the Registrar when a person dies

Estate The term that covers everything an individual owns, i.e. money, property and possessions

Executor This is the person, named in a Will, who is to carry out the wishes contained in that Will

Executor Dative In Scotland, if the deceased died intestate i.e. without a valid will, the court can appoint an executor dative

Grant of Letters of Administration If a valid Will doesn't exist, this document authorises the administrator to deal with the deceased person's property and financial affairs

Grant of Probate When there is a Will, this document authorises the executor to deal with the deceased person's estate and fulfil the terms of the Will

Grant of Representation This term can cover either the Grant of Probate or Grant of Letters of Administration

Inheritance Tax The tax that must be paid from the estate of a deceased person

Intestacy This term is used when a person dies without having made a valid Will

Letters of Administration If the deceased died 'intestate' i.e. leaving no Will, or if the Will is invalid for any reason, the Grant of Probate is called 'Letters of Administration'

Personal Representative The person responsible for dealing with the estate of a person who has died, i.e. either the executor or the administrator

Probate A term used when referring to the right to deal with a deceased person's affairs. It's sometimes called administering the estate

Trustee The person who is holding assets on trust

Will A legal document setting out an individual's wishes regarding the distribution of their assets and the care of any dependent children



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Manchester Building Society is a trading name of Newcastle Building Society.

Newcastle Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Newcastle Building Society is registered on the Financial Services Register under the firm reference number 156058.

We may monitor and record telephone calls for training and security purposes.

Manchester Building Society, 125 Portland Street, Manchester M1 4QD Main Switch: 0161 923 8000 www.themanchester.co.uk