

What to do when someone dies

Help during a difficult time



How we can help

Grieving is hard enough without having to consider financial matters.

Dealing with the money that's tied up in accounts can be difficult, but this guide will help you sort things out. It also explains who needs to do what and when. It takes you through the process step-by-step so that you feel comfortable with it.

We can help to make it a little bit easier. We have a team here to support you. They know what to do.

There is a lot of legal wording around the subject of death, so we explain everything as we go along. However the contents of this guide are not legal advice, so we suggest you talk to a solicitor.

We're here to help. Here are the ways you can contact us:

- Email us at: **bereavement.uksupport@aib.ie**
- Phone our Bereavement Support Team **on 0345 646 0320** Monday to Friday 0900 to 1700
- Write to us at: **UK Bereavement Support Team,**
1st Floor, 92 Ann Street
Belfast, BT1 3HH
- Find out more at **<https://aibni.co.uk/help-and-guidance/bereavement>** where you can download this guide
- For Business Accounts, our colleagues at your branch will be able to help you. However, if you are unable to visit your local branch, please contact the following:

For Sole Trader - **bereavement.uksupport@aib.ie**

All other Business Accounts - **CSManagement@aib.ie**

Contents

1. Steps to take when someone dies

2. What we need from you

3. What happens to the accounts?

4. Useful contacts

5. This checklist may help

6. Notes

7. Legal terms explained

8. Looking after personal affairs

1. Steps to take when someone dies

There are some things that you need to do straight away and some that can wait until later.

If you take a little time now it will help to avoid possible delays.

1 Register the death

The doctor or hospital will give you a medical note. Bring this to your local Registrar of Births, Marriages, Civil Partnerships and Deaths. They will give you a death certificate (more than one certificate can be obtained when you register the death), or an interim death certificate, either of which we accept.

2 Tell us who has died



Use the form:
Notification of Customer's Death

You can visit your local AIB branch or alternatively, complete the Notification of Customer Death form, phone our Bereavement Support Team on 0345 646 0320 Monday to Friday 0900 to 1700, email to bereavements.uksupport@aib.ie or post to UK Bereavement Support Team, 1st Floor, 92 Ann Street, Belfast BT1 3HH. If applicable, our team will inform other teams within AIB.

3 Find the will

A will is a legal document that says what to do with someone's money after their death. It also tells you who is going to represent the person who has died. These people are called

executors and they are responsible for dealing with everything the person who has died owns and owes – their estate. If there is no will, the personal representatives are called administrators. Often, they are called next of kin.

4 Contact your local Probate Office

The Probate Office checks that everything is in order so that the executor or administrator can deal with the estate.

To get the authority to deal with the estate, the executor or administrator needs a legal document called a Grant of Representation. There are different types of these depending on whether or not there is a will.

We will need to see the Grant of Representation, particularly if there is more than £25,000 in all the sole accounts of the person who has died. The people at the Probate Office will tell you which one you need.

5 Identify yourself and find out what's in the accounts

When we know who is representing the estate and you identify yourself, we can give you information about the accounts and the balances.

If you already have an account with us we will know who you are. To identify yourself and find out what's in the accounts, you will have to show us proof of identity and proof of address.

6 Pay for the funeral



Use the form:
Funeral Expenses

If there is enough money in the accounts of the person who died, we can use the money in the accounts to pay for the funeral and expenses such as flowers and catering. We can either pay suppliers, or we can pay you back directly if you give us the receipts or invoices.

7 Getting money from the accounts of the person who died, if the account was in their name only

If there is over £25,000 in the accounts of the person who died, you will need to show us the Grant of Representation that says you are representing the estate.

If there is £25,000 or less in accounts held by the person who has died, a Grant of Representation is not required. However, if there is a Will in place, the Grant of Representation will need to be presented.



Use the form:
Small Estates Declaration and Indemnity Form (Balances not more than £25,000)

8 Getting money from the accounts held jointly with the person who died

If you held an account with the person who died, the money in that account is usually yours. We can check that for you. We explain this in section 3 'What happens to the accounts?' of this guide.



2. What we need from you

There are documents we need to see to help you sort out the accounts.

1 Death Certificate

We need to see either the original death certificate or the interim death certificate. You can visit an AIB branch or alternatively you can ask a Solicitor or Accountant to certify as being a true copy of the original.

2 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, Accountant or AIB Bank Official as being a true copy of the original.

3 Identity documents

If you are the person dealing with the estate and you do not have an account with us, you need to prove your identity and address.

If you are not a customer of ours, here's some help with what you need to take to your local branch or post to UK Bereavements Support Team, 1st Floor, 92 Ann Street, Belfast, BT1 3HH All copies of your documents must be certified copies – that is, copies branded and signed by a Solicitor, Accountant or an AIB Bank Official.

Document	Example
<p>Photo ID</p>	<p>Any one of your:</p> <ul style="list-style-type: none"> ✓ Passport ✓ EU/EEA Driver's Licence
<p>Proof of residential address</p>	<p>Any two of:</p> <ul style="list-style-type: none"> ✓ 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). <p>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.</p> <p>If the total value of the deceased customer's accounts held with AIB (NI) 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.</p> <p>If the total value of the deceased customer's accounts held with AIB (NI) is £25,000 or less, or where there is no valid Will, we will require proof of identification of the next of kin or those administering the Estate (i.e., those who are signing the Small Estates Declaration and Indemnity Form) and where applicable proof of their relationship to the deceased (e.g. birth certificate or marriage certificate).</p>

3. What happens to the accounts?

If there is money in accounts belonging to the person who has died and they also have a loan, credit card or overdraft with us, we may use this money straight away to pay off what is owed. After that, what happens depends on whether the account is a **sole account** or a **joint account**. A **sole account** is an account held by one person in their own name. A **joint account** is held by two or more people in all their names.

1 Sole current accounts

We will stop all payments out of any sole current account belonging to the person who has died. This means we will not pay direct debits or standing orders. This may affect regular payments such as insurance premiums, domestic utility bills and subscriptions.

2 Joint current accounts

If you held an account with the person who died, the money in that account usually becomes yours. We can check that for you. You can turn it into a sole account, or close it.

Remember that if you close the account, you will need to set up any direct debits or standing orders again.

3 Safe keeping

Please let us know if there are items that we were keeping safe for the person who died. We will also check if we have any items held in their name. If we discover anything in safe keeping, we will contact the person representing the estate.

4 Life assurance

If the person who died had a life assurance or mortgage protection policy, you will need to contact the life assurance company.

5 Loans, overdrafts and credit cards

If there is money in any account and/or estate belonging to the person who died and they also have a loan, credit card or overdraft with us, we may use that to pay off what is owed.

If you and the person who has died had a loan or overdraft together, please contact us as soon as possible. You must continue to repay it.

We cancel any credit cards held in the name of the person who died including any cards for other users on the account.

6 Mortgages

Usually a life assurance or mortgage protection policy will clear the mortgage loan. You can apply to postpone the mortgage repayments for six months until the policy claim comes through.

If you held a mortgage with the person who has died, please contact us as soon as possible. We can discuss what to do next with a mortgage.

If you think you may have difficulty repaying a loan or mortgage, please let us know. We have helped lots of customers in similar situations. Here's the important thing – ignoring money problems usually makes them worse.

There is a section on our website about worried about payments - Worried about payments? - AIB (NI) Personal Banking (aibni.co.uk). If you're worried, it's best to make a plan. Read that section for tips, and if you would like more information, you can call us on 0345 600 5925.

7 General insurance

If the person who died had general insurance products such as car, home, travel, you will need to contact the insurance company.

8 Business accounts

For Business Accounts, our colleagues at your branch will be able to help you. However, if you are unable to visit your local branch, please contact the following:

Bereavement Support Team either by phone on 0345 646 0320† Monday to Friday 0900 to 1700

or email

for Sole Trader Accounts - bereavement.uksupport@aib.ie

and for all other Business Accounts - CManagement@aib.ie

4. Useful contacts

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

General Register Office for Northern Ireland

NISRA, Colby House, Stranmillis Court,
Belfast BT9 5RR

Tel: **0300 200 7890**

Email: gro_nisra@finance-ni.gov.uk

The Bereavement Service

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

Tel: **0800 085 2463**

www.nidirect.gov.uk/the-bereavement-service

HM Revenue & Customs

Information on Inheritance Tax and
Capital Gains Tax
Level 3, Dorchester House, 52-58 Great
Victoria Street, Belfast, BT2 7QL

Tel: **0843 504 7177**

www.nidirect.gov.uk/taxes

Citizens Advice Bureau

To find your local bureau, visit the website

www.citizensadvice.co.uk

The Probate Office

Royal Courts of Justice, Chichester Street,
Belfast, BT1 3JF

Tel: **02890 724678**

www.nidirect.gov.uk/applying-for-probate-in-northern-ireland

Money management advice lines

Debt Action NI

Tel: **0800 917 4607 (Freephone)**

Mon-Fri 8am-9pm, Sat 9am-3pm

www.debtaction-ni.net

Advice NI

Tel: **02890 645919 (Freephone)**

www.adviceni.net

For a full list of external support contact details,
please visit www.aibni.co.uk/external-support

5. This **checklist** may help

To help you keep track of what you need to do, see the below checklist.

- 1** **Tell us who has died**
- Let us know when someone dies so that we can find their accounts. Use the **Notification of Customer's Death form**.

- 2** **Pay for the funeral**
- If there is enough money in the accounts held in the name of the person who died, we can pay for the funeral from this money. In addition, we can use the accounts to pay for expenses such as flowers and catering. Use the **Funeral Expense form**.

- 3** **Get money from the accounts**
- If there is less than £25,000 in the accounts. Use the **Small Estates Declaration and Indemnity Form (Balances not more than £25,000)**.

- 4** **Convert or close joint accounts**
- If you held a joint current account with the person who died, you may be able to turn it into a sole account or close it. If you held a joint deposit account, you will need to close the account by taking the money out.

- 5** **Life Insurance**
- If the person who has died had a life assurance policy or mortgage protection policy, contact the life assurance company.

Here are the documents that you will need to complete each step

For each of these documents, we will need to see the original or a copy certified by a Solicitor or an Accountant.

Document	Tick here if you have it ↓
Death Certificate	<input type="checkbox"/>
Will (where applicable)	<input type="checkbox"/>
Probate (if applicable. For further guidance, see Section 7. Legal terms explained)	<input type="checkbox"/>
Photo ID (For further guidance, see Section 2. What we need from you)	<input type="checkbox"/>
Proof of Residential Address (This is only applicable if you are not a customer of AIB. For further guidance, see Section 2. What we need from you)	<input type="checkbox"/>
Funeral Receipts/Invoices	<input type="checkbox"/>
<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>	

7. 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 without having made a valid Will or where someone other than the Executor applies for a Grant of Representation.

Certificate of Balance

A formal document confirming the balance of a customer's account on a specified date.

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.

Indemnity

In the context of this document, a contractual promise to compensate AIB (NI) for any loss, damage or expense which may be incurred by AIB (NI) 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.

8. 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, Rates
- 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

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

- Department for Work and Pensions
- Passport Office
- DVLA Office
- Train or Bus Saver tickets
- Gym or sports clubs
- Other clubs
- Library membership
- HM Revenue and Customs

If you need this brochure in Braille, in large print or on audio, please ring **0345 646 0318†** or pop into your local branch.

Customers with hearing or speech difficulties can contact us using the Relay UK service to convey the conversation by translating speech to text and text to speech.

Please dial **18001 0345 646 0318†** from a Textphone or by downloading the Relay UK app to your smartphone, tablet or PC.

We're here to help:

Call **0345 646 0320†**

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

Drop in to any branch.

Visit **aibni.co.uk/help-and-guidance/bereavement**

†Lines open: Monday - Friday 09:00 - 17:00 (excluding bank holidays). Calls may be recorded. Call charges may vary - refer to your service provider.

Important: This document contains general information. The information is not legal or any other form of professional advice and should not be treated as such. If you have any specific questions about any legal matter, you should consult your solicitor or other professional legal services provider.

The AIB logo and AIB (NI) are trade marks used under licence by AIB Group (UK) p.l.c. incorporated in Northern Ireland. Registered Office 92 Ann Street, Belfast BT1 3HH. Registered Number NI018800. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.