

How we can help you at this difficult time

Bereavement



We're here to help

Coping with the death of someone close to you isn't easy. If you're also faced with sorting out their financial matters, everything can seem so much harder. But you're not alone.

We're here to help you with all the practical things, such as closing accounts, cancelling credit cards and, if you need it, help with probate.

On the following pages you'll discover everything you need to think about from a financial point of view in the days, weeks and months to come. Step by step we'll take you through what you need to know, what you have to do and, more importantly, how to do it.

We've also included information about how to get in touch with other organisations and groups that may be able to help and support you in other ways.

If there's anything you're not sure about or need more help with, we'll be there for you. Through our Barclays Service Centre, you'll be able to speak directly to our specialist team who can help. We can also direct you to our bereavement partners, Simplify**, who can talk to you about probate. You can call us on **0845 300 1085*** or write to:

Barclays Service Centre
1st Floor, 3 Kingmaker Court
Warwick Technology Park
Warwick
CV34 6UT

If you prefer to speak with someone in person please call into your local branch, we're always ready to listen and help if we can.

This booklet is also available online at [barclays.co.uk/guides](https://www.barclays.co.uk/guides) if you think it will help your friends or family.

** Simplify, the UK's largest probate provider, works in partnership with Barclays to provide bereavement services

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What you need to do

If you haven't already done so, you'll need to let our team know that your relative or friend has died, as soon as possible. You can do this either by visiting your local branch or calling Barclays Service Centre on **0845 300 1085***.

We'll talk everything through with you and let you know exactly which documents we'll need to see and take copies of. Page 6 tells you more about these documents.

Keep a note of your 'Customer Reference Number', and quote this to make it easier for our team to help whenever you need to speak to them. You will get this when you first contact Barclays Service Centre.

Customer Reference Number:

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What you need to know

Before we go any further, let's make sure you have all the documents you'll need by asking a few quick questions:

<p>Do you have the death certificate?</p>	<p>This will be issued by the registrar of births and deaths. Page 13 gives you further information.</p>
<p>Is there a Will?</p>	<p>If the person who died left a Will, it should name the executors – the person, or persons, responsible for carrying out the wishes contained within the Will. Page 9 tells you more about this.</p> <p>If a person dies 'intestate', in other words without leaving a Will, their assets and money must be distributed according to the laws of intestacy. You'll find more information about this on page 11.</p>
<p>Do you need probate?</p>	<p>Probate is a term used when applying for the right to deal with a deceased person's affairs. You might also hear it called 'administering the estate'.</p> <p>Probate may be needed if the deceased person leaves assets (for example, cash, property, shares) worth more than £5,000, solely in their name. We'll talk more about probate on page 9.</p> <p>If there isn't a Will, instead of probate, you'll need a legal document called 'grant of letters of administration'.</p>
<p>Is it an overseas estate and UK grant of representation is not being obtained?</p>	<p>If the balance exceeds £5,000 and the person who has died or you (as the claimant) live abroad, it is important you call us on 0845 300 1085* so that we can advise you on the next steps.</p>
<p>Is Barclays named as an executor?</p>	<p>If Barclays has been appointed as an executor by the person who has died, please let us know as soon as possible. In this situation we'll put you in touch with our Estates and Trusts Team on 08457 660 936*.</p>

Document checklist:

So that we can progress your case as quickly as possible, we'll need copies of the following documents. You can either call into your local branch with the originals, and one of our staff will take a copy, or post them to our Barclays Service Centre.

For Joint accounts, Barclays Service Centre will amend account details and order new stationery upon notification.

As a guide the following documentation will be required in order to release the funds from Sole accounts.

We will need:

- **Original/certified copy of the death certificate**
- **Proof of your identity (if you are next of kin or the personal representative)**
This includes a UK passport and UK full or provisional photo driving licence. (May be shown to staff at your local Barclays branch, who will copy for our use. They can also provide further information regarding alternative and acceptable proof of identity.)
- **Confirmation that the estate is not the subject of a dispute**
We will accept verbal confirmation.
- **Authority to close form (we will provide you with this)**
Signed by all executors named in the Grant of Probate, Letters of Administration or all next of kin.

If the following documents exist, we may need:

- **Original copy of the Will**
- **Original copy of the Grant of Representation**
This is also known as either a Grant of Probate or Letters of Administration.
- **Original copy of the form of renunciation**
Only required if one or more of the named executors no longer wish to act and probate isn't required.
- **Original copy of an executor's death certificate**
Only required if a named executor is no longer alive and probate isn't required.

Where applicable, we will make the necessary amendments and arrange an electronic payment within 10 working days from receipt of all required documentation.

What happens next?

Banking

The following tells you what you can expect to happen with the bank accounts.

Joint account

When we are notified of the account holder's death, we will amend all Joint accounts. These now become accounts in the survivor's name only and new stationery (cheque book etc) will be issued.

Regular payments – direct debits, standing orders for example – will not be changed unless you ask us to. You will also need to contact any companies to whom there are regular payments being made, in order that payment arrangements can be amended accordingly.

Sole account

Any Sole accounts held by the person who died will be frozen until the balance can be settled and funds forwarded to the executor or other identified beneficiary. The account will then be closed.

It's worth remembering that all regular payments from the account will be cancelled, for example mortgage payment, telephone, insurances, gas and electric services, TV Licence, etc. If you need these services to continue, it's important that you contact the relevant organisations to make other payment arrangements. Any payments received into the account will also be returned.

ISA accounts

Tax exemptions cease upon death. In accordance with the ISA terms and conditions, any ISA held by the deceased will be closed and the funds transferred to a new Net Personal Estate account, opened in the name of the deceased. To ensure the deceased's estate is not disadvantaged, the gross interest rate will be equal to, or higher than that of the closed ISA(s).

Bonds

These can be left open until they mature if requested.

Barclaycard

Once notified, we will advise our Barclaycard department of the customer's death.

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To help you, interest on any outstanding balances will be suspended as long as the account is settled within three months. Once Barclaycard has been notified of a customer's death, they will contact you with more details about the account in question.

We'll also need you to destroy all cards and cheque books relating to the Barclaycard account. If you were an authorised user, and now require your own card, please call **0800 731 0200*** or apply online at www.barclaycard.co.uk.

If any regular payments are charged to the Barclaycard account such as monthly or yearly subscriptions (e.g. TV licence or Sky TV), you should write directly to the companies concerned to cancel them or make alternative arrangements for payment.

Telling other Barclays departments

Once you've told us about the death of a customer, we'll automatically make sure that all relevant departments within Barclays Group are notified on your behalf.

Other financial considerations

What to do about the Will:

The first thing to do is make sure you have the last known Will. If a solicitor, bank or financial advisor was involved in making the Will, they should be able to confirm this for you.

Wills name one or more people as executors (also known as personal representatives), who will be responsible for dealing with the estate and carrying out any wishes detailed in the Will.

Applying for probate:

Where relevant, the executor is responsible for applying for a 'grant of probate'. Probate may be needed if the person who died leaves assets worth more than £5,000 solely in their name or has property or land in their own name or as 'tenants in common'.

Our team at Barclays Service Centre will look at each case individually and advise you if probate is required for release of any funds or assets held with ourselves. If funds are held with other Banks and Building Societies, we recommend that you contact them directly regarding their requirements relating to probate.

A grant of probate is a legal document that allows the executor to sort out the deceased person's affairs. Probate can be a complicated, lengthy process but help is available.

For assistance with probate, you can book a free visit[†] with our partner Simplify^{**}, who will visit you in the comfort of your own home, explain what needs to be done and how they can help. You can call us on **0845 300 1085*** to arrange the visit.

If you'd prefer to deal with the administration of the estate yourself, a step by step guide to probate is available from the Bereavement Advice Centre on **0800 634 9494***.

It's worth remembering that probate is slightly different in Scotland and Northern Ireland. You can find out more about probate on the government website, [direct.gov.uk](https://www.direct.gov.uk).

Inheritance Tax:

Depending on the value of the estate and who it is left to, Inheritance Tax may need to be paid. It's not always straightforward, as there are certain exemptions for money and assets passing to a spouse, civil partner or charity. Subject to these and other exemptions, such as business and agricultural property relief, tax is usually payable on the total over the Inheritance Tax threshold.

[†] Free home visits and probate services are not available in Northern Ireland

^{**} Simplify, the UK's largest probate provider, works in partnership with Barclays to provide bereavement services

If the person who has died is a widow/widower or a survivor from a civil partnership, any unused allowance which is not used when their husband/wife/civil partner died may be available to use on the second death.

You can find out more about Inheritance Tax, including current tax year threshold limit, on the government website, [direct.gov.uk](https://www.direct.gov.uk).

Making a Will more tax efficient:

The dispositions of the estate can be varied by the people who benefit under the Will and may make the Will more tax efficient or help future generations. Changes like this, made in a deed of variation, must be done within two years of a person's death. In certain circumstances it may be possible to create certain types of trust structure to meet specific family needs.

Probate loan:

Inheritance Tax is usually paid from the estate. As payment is often required before probate is granted and the money released from the estate, it may cause problems. To bridge the gap, we can offer a probate loan, to find out more call in at any Barclays branch or telephone [08457 555 555](tel:0845755555)*

Paying for the funeral:

Many people find it difficult to cover the cost of a funeral but help is available, especially if you're on low income. You'll find advice on paying for funerals on the government website, [direct.gov.uk](https://www.direct.gov.uk).

You can also discuss the situation with your funeral director, who may be able to put you in touch with organisations that can help.

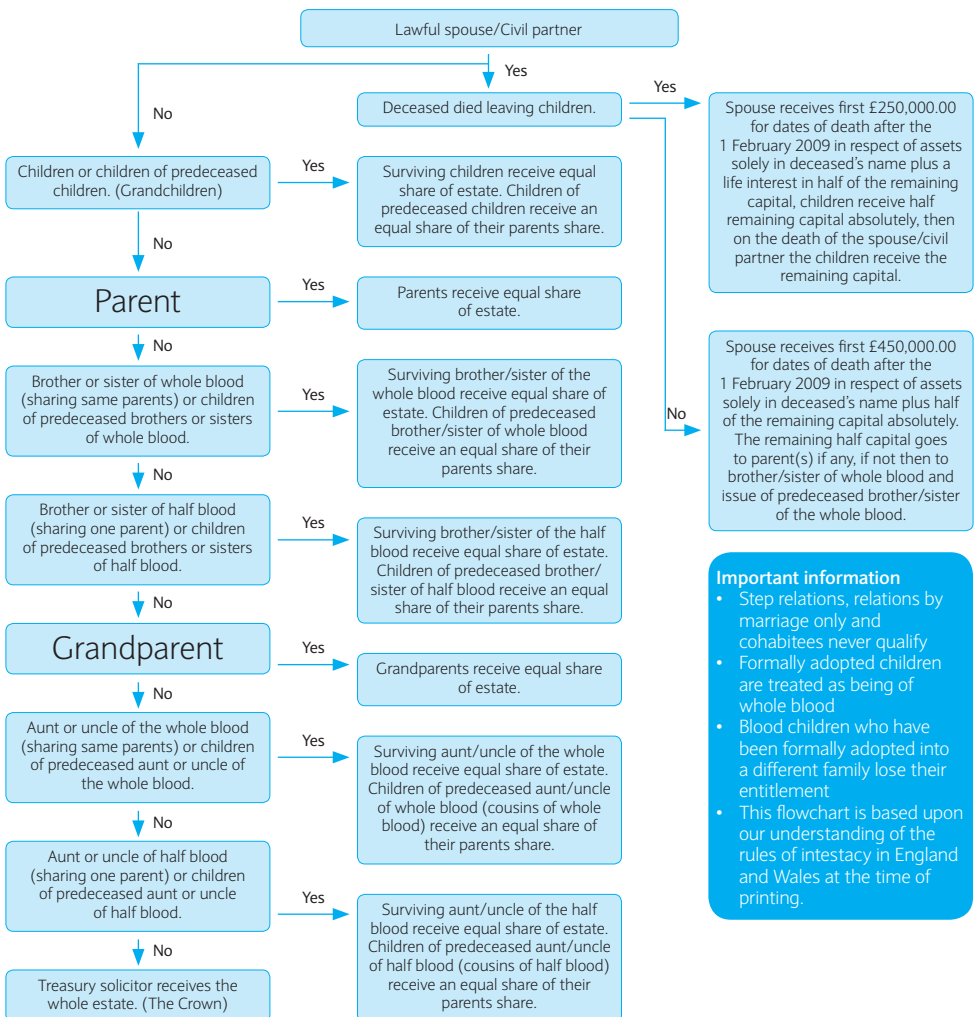
Usually the assets of the person who has died are frozen until the estate is settled. However, the account funds can be used to pay the funeral bill. If you need to use the deceased's account funds to pay the funeral bill, then please send the final invoice to the Barclays Service Centre or take it into your local branch. (Please note that if you request this service from us, it may delay our settlement and closure of the deceased's account(s) by up to ten working days, due to the work involved in communicating with the Funeral Director to either fully or part settle the funeral bill. To avoid this delay, you may choose to make alternative arrangements to pay the funeral bill.)

For help and guidance with Wills, probate or Inheritance Tax, call Barclays Service Centre on [0845 300 1085](tel:08453001085)*

What happens when there isn't a Will?

If a person dies intestate, this means without leaving a Will, the estate is divided as follows:

How the estate is divided when there is no Will



Important information

- Step relations, relations by marriage only and cohabittees never qualify
- Formally adopted children are treated as being of whole blood
- Blood children who have been formally adopted into a different family lose their entitlement
- This flowchart is based upon our understanding of the rules of intestacy in England and Wales at the time of printing.

Thinking about your financial future

When someone dies, it can completely change your financial situation so, at some point in the next few weeks, you'll need to start thinking about your financial future.

Below we'll talk about what to do if you're dealing with household expenses for the first time; how to cope if your income has reduced; your options if you've inherited money; and how to plan for the future.

Taking care of day-to-day expenses and keeping to a budget

If you think, or know, that your financial circumstances have changed, you might benefit from our financial review. Call into your local Barclays branch and we'll arrange for you to meet with a Personal Banker who can help you decide where to go from here.

For helpful tips on managing your money or dealing with household bills, ask in branch for a copy of our booklet 'How to keep your finances on track' and budget planner, or download these online by visiting [barclays.co.uk/manageyourmoney](https://www.barclays.co.uk/manageyourmoney)

Protecting your inheritance

If you've received an inheritance, no matter how large or small the sum, you might want to consider savings or

investments. Before you make any decisions, ask in branch and we'll arrange for you to see a Personal Banker, who can tell you about your options and offer information on savings and investments that are available to you.

Planning for the future

When you're ready, you might want to think about protecting your family's financial future. The first things to think about are:

Updating your Will

If your circumstances have changed, you may need to update your Will to reflect your new situation.

Insurance

Sufficient life insurance and/or critical illness cover can make sure your family is properly looked after if you become ill or die.

We can help you to plan for your own and your family's future. Call into your local Barclays branch and talk to a Personal Banker. Working with you, they will review your circumstances and help where they can.

Other things to consider

There are many other practical and legal things that must be taken care of when someone close to you dies. This section of our guide tells you what else you might need to think about, the steps you need to take and where to turn for more help.

Registering the death

In England and Wales, by law you must register a death within five days (eight days in Scotland). This is usually done at the nearest register office to where the person died. The registrar is responsible for issuing the death certificate.

For more information and help with finding the right register office, contact the Bereavement Advice Centre:

0800 634 9494* [bereavementadvice.org](https://www.bereavementadvice.org)

Arranging the funeral

You may want to talk to more than one funeral director to make sure you feel comfortable with their suggestions and, importantly, trust them with the care of your loved one.

We'd advise using a funeral director who is a member of either:

The National Association of Funeral Directors,
0845 230 1343* [nafd.org.uk](https://www.nafd.org.uk)

The National Society of Allied and Independent Funeral Directors,
0845 230 6777* [saif.org.uk](https://www.saif.org.uk)

Both organisations have codes of practice to protect you.

Who you need to inform

As well as letting family and friends know about your loss, you'll need to inform various organisations and companies. There are also a number of legal documents, such as passports, driving licence and benefit books, that will need to be returned.

To make this daunting task slightly easier, we'd suggest making a checklist of everyone you need to contact.

The Bereavement Advice Centre and Direct Gov websites both have detailed lists that will help:

Bereavement Advice Centre: **0800 634 9494***, [bereavementadvice.org](https://www.bereavementadvice.org)

Direct Gov: [direct.gov.uk](https://www.direct.gov.uk) and type 'bereavement' in the search box.

Coping with your loss

The death of someone you love can be devastating. If you're struggling to cope with your grief, support is available:

Cruse Bereavement Care offers a telephone helpline and a website with information and further support.

crusebereavementcare.org.uk 0844 477 9400*

Samaritans provides confidential, non-judgemental emotional support all day every day.

samaritans.org.uk 08457 90 90 90*

Who else can help?

Seniorline – a telephone helpline run by Age UK (the charity that combines Help the Aged and Age Concern). It provides information and advice for people aged over 50.

ageuk.org.uk 020 7278 1114

Citizens Advice Bureau – offers free, independent, confidential and impartial advice on your rights and responsibilities.

citizensadvice.org.uk

Legal terms and phrases explained

There are many legal terms associated with bereavement that you may or may not be familiar with. To help, we've listed meanings for some of the more common terms you might come across:

Administrator

This refers to the person appointed to administer an estate where there is no valid Will, or where the executor(s) is unable, or unwilling, to act.

Beneficiary

The person who is entitled to receive funds or property from a Will or intestacy is known as the beneficiary.

Codicil

This is a written amendment within a Will.

Death certificate

The legal document issued by the registrar when a person dies is known as the death certificate. It is a copy of the entry in the death register.

Deed of variation

This allows the individuals who receive funds or property from the Will (beneficiaries) to change how the estate is distributed to reflect family circumstances and possibly save future inheritance tax.

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.

Grant of letters of administration

If a valid Will doesn't exist, this document authorises the person dealing with the estate (the administrator) to deal with the deceased person's estate.

Grant of probate

When there is a Will, this document authorises the person dealing with the estate (the executor) to deal with the deceased person's estate and fulfil the terms of the Will.

Grant of representation

This term can be used as a coverall to refer to either the 'grant of probate' or 'grant of letters of administration'.

Inheritance tax

The name of 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.

Personal representative

This term can be used as a coverall to describe the person responsible for dealing with the estate of a person who has died, i.e. either the executor or the administrator.

Probate

'Probate' is a term commonly used when talking about applying for the right to deal with a deceased person's affairs. It's sometimes called 'administering the estate'.

Probate Registry

The name of the public body responsible for issuing the 'grants of representation'. There are local Probate Registries around the UK.

Probate loan

A short-term loan, known as a 'probate loan' can be offered to the executors or administrators, if the Inheritance Tax must be paid before the 'grant of representation' has been issued.

Your feedback

We want to hear from you if you feel unhappy with the service you have received from us. Letting us know your concerns gives us the opportunity to put matters right for you and improve our service to all our customers.

You can complain in person at your branch, in writing, by email or by telephone. A leaflet detailing how we deal with complaints is available on request in any of our branches, from the Barclays Information Line on **0800 400 100*** or at barclays.co.uk. Alternatively you can write to Barclays, Leicester LE87 2BB.

If we do not resolve your complaint internally to your satisfaction, you may be able to refer it to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR (Tel: 0845 080 1800*). The Financial Ombudsman Service is an organisation set up by law to give consumers a free and independent service for resolving disputes with financial firms. Details of those who are eligible complainants can be obtained from the Financial Ombudsman Service.

You can get this in Braille, large print or audio by calling **0800 400 100*** (via Text Relay if appropriate) or by ordering online from barclays.co.uk/accessibleservices

Call monitoring and charges information

* To keep a high quality of service, your call may be monitored or recorded for training and security. Calls to 0800 numbers are free when calling from a UK landline. Charges may apply when using a mobile phone or calling from abroad. Calls to 0845 numbers will cost no more than 4.5p per minute, plus 13.9p call set-up fee (current at February 2013) for BT residential customers. The price on non-BT phone lines may be different. Calls to 0844 numbers will cost no more than 5.5p per minute, plus 13.9p call set-up fee (current at February 2013) for BT residential customers. The price on non-BT phone lines may be different.

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