

Beneficiary

This is the person who benefits either under the terms of a Will or through the rules of intestacy (if no Will exists).

Administrator

The person who obtains the Grant of Letters of Administration which entitles them to deal with the estate if no Will was made.

Executor

This is the person named in a person's Will who is to deal with the estate and, if necessary, obtain a Grant of Probate which enables them to deal with the estate.

Personal Representative(s)

This is the term used for executor(s) and administrator(s).

Confirmation

This is the Scottish equivalent to Grant of Probate or Letters of Administration.

Grant of Letters of Administration

A formal court document issued through the Probate Service, to appoint an administrator, usually the next of kin to the deceased. This is usually issued where there is no Will or the executor appointed in the Will is unable or unwilling to act.

Grant of Probate

A formal court document issued through the Probate Service confirming the appointment of the executor named in the Will.

Useful contacts

HM Revenue & Customs

www.hmrc.gov.uk or look in the Phone Book for your local 'Tax Office'.

Citizens Advice Bureau

You'll find your local office in the Phone Book. www.citizensadvice.org.uk

Cruse Bereavement Care

Tel: 0844 477 9400 www.crusebereavementcare.org.uk.

General Register Office for England & Wales

Smedley Hydro, Trafalgar Road, Southport, Merseyside PR8 2HH,
Tel: 0845 603 7788, www.gro.gov.uk

General Register Office for Scotland

Ladywell House, Ladywell Road, Edinburgh EH12 7TF, Tel: 0131 334 0380
www.gro-scotland.gov.uk

Probate and Inheritance Tax Helpline

Tel: 0845 30 20 900 www.theprobateservice.gov.uk

The Bereavement Register

www.the-bereavement-register.org.uk

Government Advice on Bereavement

www.direct.gov.uk/governmentcitizensandrights/deaths/index.htm

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security. Charges to 0845 numbers vary. Prices can be checked with your phone provider. Mobile calls usually cost more. Yorkshire Building Society is authorised and regulated by the Financial Services Authority.



We understand you are facing a very difficult time and realise you have a lot to do. We want to help make it as easy as possible to deal with us. Just follow the simple steps below. We have also included some useful contacts and a glossary on the back page.

Registering the death with us - Mortgage & Savings Accounts

We will need the original death certificate to register the death of an account holder and then we will be able to provide you with details of the accounts. If you do know the account numbers of the accounts held by the person who has died, please provide these with the certificate. To register the death we advise you to visit your local branch or alternatively if you are unable to do so write to Savings Service, Yorkshire Building Society, Yorkshire Drive, BD5 8LJ.

Savings Accounts

Sole accounts

Once the death has been registered, the documentation required to close an account differs depending upon the amount held in the sole name of the person who has died. The table below illustrates what we require.

Total balance of the account(s)	Documentation required	Where obtained	Comments
£500 or less	Completed Small Estates Indemnity form	Enclosed within	This form should be completed by the next of kin or the executors if the deceased left a will.
£500.01 to £15,000.00	Completed Statutory Declaration form	Enclosed within	This must be made before a Solicitor, Commissioner for Oaths, Justice of the Peace or Authorised County Court Official*
£15,000.01 and above	Original Grant of Probate or Letters of Administration	The Probate Service. Either personally or by adviser	You can instruct a legal adviser to deal with the obtaining of the Grant,† or you may wish to apply to the Probate Service yourself‡

*A charge may be made for this service - consult the witness for their tariff of charges. †A fee will be payable on the application for the Grant. ‡A charge will be made for this service - consult the individual firm for their charges.

Paying urgent bills

If a payment for funeral expenses, Inheritance Tax or Probate court fees is required, this may be done at any of our branches as long as the death has been registered on the account. Please note the cheque will be payable to the appropriate third party e.g. funeral director.

Interest and Tax

Interest will continue to be paid on the account until it is closed, in accordance with the terms and conditions of the product.

For all accounts (including limited access accounts), any withdrawals or closures after the death of an account holder will be made without loss of interest.

Please note: The original tax position of the account may change when a death is registered, for example a Cash ISA will lose its tax free status when a death is registered against an account.

Joint accounts

Once the death has been registered on a joint savings account, the rule of survivorship will apply. This means that the account will be transferred into the sole name of the surviving account holder in accordance with our general terms and conditions for savings accounts.

Trust accounts

If the deceased was a trustee on a Trust Account it will be necessary for a new Trustee to be appointed.

Power of Attorney

If a Power of Attorney has been registered on an account, this will cease on the death of the account holder.

Mortgage Accounts

Mortgage payments are still required and arrears will arise if payments are missed. If there are difficulties in making payments, please telephone our Payments Helpline on 0800 915 0411.

Correspondence in respect of a deceased sole borrower

Any correspondence sent by the Society will be addressed to the personal representatives of the deceased borrower and sent to the property address. We are able to give information about the mortgage to a legal adviser or to the Personal Representative if they provide evidence that they are dealing with the administration of the estate.

Sole borrower

Once the death has been registered we will then need to see the original Grant of Probate in order for us to note the Executor(s) names on our records. If the deceased died without leaving a Will, we will need to see the Grant of Letters of Administration. The account will then need to be repaid, **either** from: 1) the proceeds of sale of the property, or 2) the proceeds of a life policy. However, with our prior consent the property and the responsibility for the mortgage may be transferred to another person in some circumstances. Interest is still charged on the account until such time as it has been repaid in full.

Joint borrowers - Joint tenants

Once the death has been registered for a borrower with a joint mortgage, where their share of the property will automatically transfer to the other(s), we will remove the deceased borrower's name from the mortgage, which will then continue in the name of the surviving borrower(s).

Joint borrowers - 'Tenants in Common'

When borrowers hold a property as 'Tenants in Common' with each borrower having a specific share in the property, this will not pass automatically on death. Once the death has been registered, you will need to seek legal advice to deal with this part of the estate.

Life Policies

If there are any life policies in place you will need to make arrangements with the policy provider for making a claim.

Insurance Policies

Mortgage Payment Insurance

If there is a policy in place with the Society, on registration of the death all necessary amendments will be dealt with automatically and notification will be issued.

Home Insurance

If there is a buildings insurance policy arranged through the Society, this policy must remain in force until the mortgage is repaid or until we are notified that alternative arrangements have been made.

If the property is to remain empty in excess of 60 days you must contact us to discuss this further on 0845 1 200 200.

Contact us

If you require further information, please contact us by:



visiting your local branch, or



calling 0845 1200 100