Bereavement – Registration and Closure Form

The Cumberland

We understand that this is a difficult time and we are here to support you. More information about the support available to you can be found on our website www.cumberland.co.uk. If you have any questions regarding the completion of this form, please get in touch. You can find out how to contact us on page 4.

Important information

You will need to complete different sections of this form depending on your role and the total balance(s) of the late Customer's account(s). Please complete the sections based on the guidance below:

- **Total balance of all sole account(s) does not exceed £30,000** (and Grant of Probate or equivalent has NOT been applied for or obtained): ***Complete Sections 1 - 6***
- **Total balance of all sole account(s) is over £30,000** (or any balance where Grant of Probate or equivalent has been applied for or obtained): ***Complete Sections 1 - 5 and 7***
- **Joint Accounts only:** ***Complete Sections 1 - 4***
- **Solicitors** (for all accounts) **and nominated third parties** (for non-personal accounts): ***Also Complete Section 2b***

Section 1 – Details of the late Customer

We understand that you may not have all of this information, please complete what you can.

Late Customer's Full Name	

Personal Investment Account Number(s)							

For ISA and Trustee accounts you will also need to complete Section 4.

For joint accounts, once we have seen an original or certified copy of the death certificate, the account will transfer into the name of the joint account holder(s). The account will continue to operate and you will not need to do anything further. Any debit cards issued in the name of the late Customer will be stopped automatically once we have been notified of the death.

If you'd like us to send you up to date account balances, please let us know by ticking this box Please note that balances can only be provided to the named personal representative after we've received the death certificate.	☐

Is there a mortgage account? Please provide us with the account number								
Do you require a redemption statement? Please let us know by ticking this box	☐							

We'll contact you to discuss the mortgaged property and your plans to repay the mortgage, where applicable.
Please ensure you notify the household insurance provider and let us know if anything changes in relation to the property.

Does the late Customer hold any non-personal or Borderway Finance accounts? If no, please move to Section 2.

Non-Personal Account Number(s)							

Non-personal accounts include business accounts or commercial mortgages.
We may request the following additional information at a later stage, depending on the business type:

- Will
- Partnership Agreement
- LLP Members' Agreement (if one is available)

If you'd like us to speak to someone else in relation to non-personal accounts (for example a business partner or solicitor), please provide us with their details in Section 2b below.

Borderway Finance Agreement Number										
				-						

By providing us with the agreement number, you consent to us passing this information to Borderway Finance Limited, a subsidiary of Cumberland Building Society. The information will only be used for the purpose of bereavement notification and in accordance with our privacy notice, a copy of which can be found on our website www.cumberland.co.uk

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Section 2 – Details of the personal representative or executor registering the death

Name		Relationship to the late Customer
Date of Birth	Contact Number	Email Address
Address		Postcode
Existing Cumberland customer account number		

We will use our electronic verification system to verify a personal representative or executor. Please see page 5 of this form for more information on ID.

If you are not a Solicitor, or the late Customer did not hold any non-personal accounts, please move to Section 3.

Section 2b – Solicitor details or details of nominated third party for non-personal accounts (Optional)

Name of Firm / Primary Contact		Relationship to the late Customer
Address (including any correspondence reference you'd like us to use)		Postcode
Email Address	Contact Number	
For Solicitors, please let us know if you are acting		
As an executor to the estate		☐
On behalf of the Personal Representative named in Section 2		☐

Section 3 – Grant of Probate or equivalent

Please let us know if you are obtaining any of the following:

Grant of Probate	☐
Letters of Administration	☐
Certificate of Confirmation (Scotland)	☐
None of the above	☐

Please note: Regardless of the balance(s) in the account(s), if you have or are in the process of applying for one of the above documents, we'll need to see the original document or a certified copy.

We may request additional information or documents, including a Grant of Probate or equivalent, regardless of the balances on the account(s). For more information, please see page 5 of this form.

Section 4 – ISA and Trustee Accounts (please see Additional Information on page 5)

Is there an ISA to be transferred by Additional Permitted Subscription (APS)?

Please tick here if you would like us to send you an APS application form	☐

Was the late Customer named as a Trustee on any accounts?

Please tick here if you would like us to send you an application to appoint a replacement Trustee	☐

Section 5 – Closure Details

Please provide us with account details for the closing balance below. All payments will be subject to regulatory checks to comply with current legal, compliance, and money laundering regulations, which may delay the transfer. We will close all accounts in the late Customer's name via one electronic payment.

Bank/Building Society Name	Sort Code
	- -
Account Holder Name	**Account Number**
Payment Reference (optional)	

Section 6 - Declaration and signature for account(s) closures where balance(s) total less than £30,000

Bereavement Declaration – Please sign below if Grant of Probate (or equivalent) is <u>not</u> being obtained

I, the named Personal Representative, confirm and agree:

- No Grant of Probate, Letters of Administration or Confirmation (Scotland) have been granted to the late Customer's estate.
- I am legally entitled to administer the late Customer's estate and if there is anyone else entitled to administer the estate, I have their consent to close the account(s).
- To indemnify the Cumberland Building Society against any proceedings, costs, claims and demands which may be made against them by reason of them acting in accordance with my instructions.

Name	
Signature	**Date**

Section 7 – Declaration and signature for account closures where the balance(s) total over £30,000 or where Grant of Probate or equivalent has been obtained

In order for the society to close any of the accounts, we must see an original or certified copy of the Grant of Probate, Letters of Administration or Certificate of Confirmation (Scotland) document.

All executors/administrators named on the Grant of Probate or equivalent must sign below to close the accounts. By signing you agree to all funds being sent to the account details in Section 5.

Executor/Administrator 1 Name	Date of Birth
Address	**Postcode**
Signature of Executor/Administrator	**Date**

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(Continued) Section 7 – Declaration and signature for account closures where the balance(s) total over £30,000 or where Grant of Probate or equivalent has been obtained

Executor/Administrator 2 Name	Date of Birth
Address	Postcode
Signature of Executor/Administrator	Date

Executor/Administrator 3 Name	Date of Birth
Address	Postcode
Signature of Executor/Administrator	Date

Executor/Administrator 4 Name	Date of Birth
Address	Postcode
Signature of Executor/Administrator	Date

Next Steps and Additional Information

We're here to help

We understand that this is a difficult time and we are here to support you. More information about the support available to you can be found on our website www.cumberland.co.uk.

We have included some additional information on page 5, however if you have any questions regarding the completion of this form, please get in touch.

Call: 01228 403141 - Option 6 (Mon – Fri 9am – 5pm)
Email: Bereavement.Support@cumberland.co.uk
Write: Cumberland Building Society, FREEPOST, Cumberland House, Cooper Way, Carlisle, CA3 0JF
Or visit your local branch where they will be happy to help.

(Continued) Next Steps and Additional Information

Next Steps

Please ensure you have provided original or certified copies all of the documentation we require:

Required for all accounts:	
Death Certificate	☐
Probate (if required and once available)	☐

For non-personal accounts, in addition:	
Will (if available)	☐

Please return the completed form to us along with supporting documents and we will arrange for the accounts to be updated or closed, per your instructions. We will send a confirmation letter to you.

ID & Address Verification

We will use our electronic verification system to verify a personal representative or executor. In certain circumstances this may not be successful (for example if you have recently moved house and you are not yet listed on the electoral roll) and we may need to ask you for additional identification. The table below contains a list of acceptable documents:

Identification – the document must be valid and contain your full name	**Address Verification –** must include your full name and residential address
• UK, EU, EEA or International Passport • UK Driving Licence Photocard (full or provisional) • National Identity Card • Firearms or Shotgun Certificate • HMRC Tax Assessment (not P60 or P45) issued in the last 12 months • Benefit Statement issued in the last 12 months • Private Pension Statement issued in the last 12 months • Birth or Adoption Certificate (under 18's only) • NHS Medical Card (under 18's only) • UK Armed Forces letter • Home Office Immigration Status Document	• UK Driving Licence Photocard (full or provisional) • Bank or Building Society Statement (non Cumberland) issued in the last 3 months • Private or State Pension Statement issued in the last 12 months • Mortgage statement issued in the last 12 months • Council Tax Statement issued in the last 12 months • Utility Bill (not mobile phone) issued in the last 12 months • Letter from UK Solicitor confirming house purchase issued in the last 3 months • Letter from Head Teacher or College Principal (Under 18's only in full time education) • Home or Motor Insurance Certificate issued in the last 12 months • HMRC Tax Assessment (not P60 or P45) issued in the last 12 months

Certified Documents

We require either original or certified copies of documents. Documents can be certified as as a true copy of the original by a regulated professional person, such as a solicitor, accountant, or bank official.

ISA Accounts

We support Additional Permitted Subscriptions for existing Cumberland Building Society ISA accounts, which is a one-off ISA allowance equal to the value of the deceased's ISA Savings, passed to a surviving spouse/civil partner. ISA accounts will still benefit from the tax-free status until one of the following happens (whichever is soonest):

- Completion of the deceased's estate
- Closure of the account
- The third anniversary of the death of the account holder

Trustee Accounts

If the late Customer was named as a Trustee on an account and there are no remaining Trustees, the account will revert to sole name of the Owner and Beneficiary. You can choose to appoint a replacement Trustee.

Expenses

Certain payments such as funeral expenses, inheritance tax and probate fees can be made from the late customer's account before the estate is finalised. We will pay the third party directly by electronic transfer. Please contact us and we'll help you make these payments and let you know what we need to allow this.