

Darlington  
Building Society

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# Bereavement Guide

The death of a loved one is a very difficult and emotional time.

Sorting out the deceased person's finances can often be confusing and difficult to understand.

Darlington Building Society have put together this guide to take you through the steps you will need to follow, who to tell about the death, along with our contact details for when you need to get in touch.

At Darlington Building Society our Members come first and we are here to help every step of the way.

## Step 1

### Register the Death

You must register the death within 5 days (8 days in Scotland) at a local register office.

You can contact any register office, but it will be quicker if you use the one in the area where the person died. All of the details you need will be available from the local Council, including how to book an appointment.

Almost all register offices run a “Tell us once” service, which means you can report the death to many government organisations at once, including: HM Revenue & Customs, Department for Work and Pensions, DVLA, Passport Office and the local Council. To find out more information, visit

[www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once](http://www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once)

## Step 2

### Receive the Death Certificate

When you register the death you will receive one copy of the death certificate through the post. You can buy extra copies at the register office or make your own copies and have them certified.

The copies can be certified by a professional person or someone well respected in the community. For example a solicitor, doctor, teacher, etc.

## Step 3

### Arrange the funeral

The funeral can usually only take place after the death is registered. Most people use a funeral director, though you can arrange a funeral yourself.

## Step 4

### Register the death with Darlington Building Society

You can register the death with the Society with or without the death certificate by either:

- Contacting your local branch to make an appointment. The branch contact details can be found on the back page of this guide.
- Contacting the Society’s Head Office on 01325 366366
- Completing the enquiry form on the website – [www.darlington.co.uk/bereavement](http://www.darlington.co.uk/bereavement) and a member of staff will get in touch.
- Sending a letter to the Society that includes :
  - Deceased Member’s full name;
  - Date of death;
  - Account number(s) held with the Society; and
  - Your name, address and phone number  
To: Darlington Building Society,  
Sentinel House, Morton Road,  
Darlington, DL1 4PT.

## Step 5

### Updating Society records

When notified of a death the Society will:

- Update all account records;
- Cancel third party support arrangements (for example Power of Attorney); and
- Stop any letters or emails going to the deceased.

Options for mortgage payments will be discussed with the person who notified the Society of the death.

Any savings accounts will be frozen and the amount of money held in each one confirmed. The Society will need the death certificate before the money can be released.

The Society will write back to the person who registered the death to confirm the above arrangements, and any next steps.

## Step 6

### Find the will

It is important to find the deceased's last known will as soon as possible. It will help you work out what to do next.

The will might name an executor, this is the person who is responsible for dealing with the deceased's estate (everything the person owned), including the closure of any Society accounts.

If there is no will, and you are the next of kin you may need to apply for a Grant of Probate. This is the right to deal with the deceased's estate.

If you need help to find a will or to understand if you need a grant of probate visit the Government website – [www.gov.uk](http://www.gov.uk).

## Step 7

### Closing the deceased's accounts at Darlington Building Society

The process for taking control of the deceased's Darlington Building Society account(s) depends on the total amount of money held in the account(s).

The documents needed to close any Society account are:

1. Proof of identity for all executors/next of kin.
2. Death certificate (original or certified copy).
3. The deceased's will (if available).
4. The deceased's Society passbook(s).

The table on page 5 provides you with information based on your circumstances, as well as any other action you need to take.

Total amount of money	There is a Will	There is no Will
<b>Below £1,500</b>	<p>Complete and sign the Darlington Building Society 'Indemnity Closure' form.</p> <p>Return the form and documents 1, 2, 3 and 4 (listed in Step 7) to the Society's Head Office address.</p>	<p>Complete and sign the Darlington Building Society 'Intestacy Indemnity Closure' form.</p> <p>Return the form and documents 1, 2 and 4 (listed in Step 7) to the Society's Head Office address.</p>
<b>Between £1,500 and £30,000</b>	<p>Complete the Darlington Building Society 'Indemnity Closure' form with the help of a solicitor.</p> <p>Sign the form and return to the Society's Head Office address with documents 1, 2, 3 and 4 (listed in Step 7).</p>	<p>Complete the Darlington Building Society 'Intestacy Indemnity Closure' form with the help of a solicitor.</p> <p>Sign the form and return to the Society's Head Office address with documents 1, 2 and 4 (listed in Step 7).</p>
<b>Over £30,000</b>	<p>A Grant of Probate (or Letters of Administration) will be needed.</p> <p>Talk to a solicitor about this, or visit: <a href="http://www.gov.uk/applying-for-probate">www.gov.uk/applying-for-probate</a></p>	<p>A Grant of Probate (or Letters of Administration) will be needed.</p> <p>Talk to a solicitor about this, or visit: <a href="http://www.gov.uk/applying-for-probate">www.gov.uk/applying-for-probate</a></p>

The 'Indemnity Closure' and 'Intestacy Indemnity Closure' forms are available from any branch or the website [www.darlington.co.uk/bereavement](http://www.darlington.co.uk/bereavement)

## Step 8

### What happens next to savings accounts?

Once all of the appropriate documents (Step 7) have been completed and sent to the Society:

**Accounts in a single name** will be closed and the money released. There are no restrictions or penalties for releasing money once a death has been registered.

**Accounts in joint names** will have the deceased name removed from the account, leaving the account in the sole name of the surviving person who will be able to continue to access the account(s).

If the next of kin, executor or beneficiary require the balance at the date of death for a joint account the remaining account holder will need to give the Society permission to share this information.

**Accounts in trust** will need a new trustee appointed to the account once the Society is in receipt of all of the appropriate documents (Step 7). A 'Deed of Appointment of a Trustee', which is available from the Society, will be needed to complete the appointment.

## Step 9

### What happens next to mortgage accounts?

#### Mortgage in a single name

You can apply for a mortgage payment deferral for a two month period while you arrange the Grant of Probate by contacting the **Society mortgage specialists on 01325 741043**.

During this time no mortgage payments will be taken or charges made, but interest will continue to be charged and added to the mortgage balance.

If the Grant of Probate does not arrive within the two months please contact the Society to discuss further options.

Once you have the Grant of Probate please contact the Society's mortgage specialists once again to discuss the mortgage. The mortgage payments will need to be paid until the full mortgage balance is repaid by the executor(s) or administrator(s).

#### Mortgage in a joint name

The deceased's name will be removed from the mortgage.

You can apply for a mortgage payment deferral for a two month period by contacting the **Society mortgage specialists on 01325 741043**.

During this time no mortgage payments will be taken or charges made, but interest will continue to be charged and added to the mortgage balance.

The mortgage payments will need to restart after the two month deferral period until the full mortgage balance is repaid.

If you need to discuss your future monthly mortgage repayments or if you have any other question about your mortgage, simply go back to the Society mortgage specialists.

#### Assigned Insurance (Endowment) Mortgages

If there is an assigned (linked) endowment policy to the mortgage the Society will submit a claim on behalf of the deceased.

When the claim is settled the mortgage balance will be reduced by the amount received and confirmation of the remaining balance, if any, placed in writing to the executor.

If there is a separate policy not linked to the mortgage you will need to contact the provider directly.

#### Home Insurance

You should tell the home insurance provider that the deceased has passed away as soon as you can, as this can affect the insurance cover.

## Your appointment

In conclusion, Darlington Building Society is committed to ensuring that the process detailed in this guide is as simple and easy as is possible for all concerned.

The appointment you have asked for is booked for:

Date: \_\_\_\_\_

Time: \_\_\_\_\_

Location: \_\_\_\_\_

Contact: \_\_\_\_\_

Finally, if you have any questions at any time about this process, please do not hesitate to contact one of the branches (details over the page).

# All Branches

## Barnard Castle

26 Market Place,  
Barnard Castle, DL12 8NB  
Phone: 01833 631431  
Email: bcastle@darlington.co.uk

## Bishop Auckland

Waverley House, 116 Newgate Street,  
Bishop Auckland, DL14 7EH  
Phone: 01388 604332  
Email: bishop@darlington.co.uk

## Darlington

8 Tubwell Row,  
Darlington, DL1 1NX  
Phone: 01325 487171  
Email: tubwell@darlington.co.uk

## Guisborough

8 Westgate,  
Guisborough, TS14 6BA  
Phone: 01287 638483  
Email: guisborough@darlington.co.uk

## Middlesbrough

47 Linthorpe Road,  
Middlesbrough, TS1 5BS  
Phone: 01642 218961  
Email: mboro@darlington.co.uk

## Northallerton

124 High Street,  
Northallerton, DL7 8PQ  
Phone: 01609 779757  
Email: northallerton@darlington.co.uk

## Redcar

Unit 1, Regent Walk,  
Redcar, TS10 3FB  
Phone: 01642 483351  
Email: redcar@darlington.co.uk

## Stockton

21 High Street,  
Stockton-On-Tees, TS18 1SP  
Phone: 01642 672612  
Email: stockton@darlington.co.uk

## Yarm

81 High Street,  
Yarm, TS15 9BG  
Phone: 01642 791019  
Email: yarm@darlington.co.uk

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## Head Office

Sentinel House, Morton Road,  
Darlington, DL1 4PT  
Phone: 01325 366366  
Email: customersupport@darlington.co.uk

## Mortgage Specialist Team

Sentinel House, Morton Road,  
Darlington, DL1 4PT  
Phone: 01325 741043  
Email: mortgagesupport@darlington.co.uk

**Darlington**  
Building Society

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