

Bereavement Guide

We're here to help at this difficult time

About this guide

We understand that losing someone close to you is an emotional time and can be overwhelming. Not only do you have to deal with your loss, but it's also necessary to take care of practical matters and it can be difficult to know where to start. We've produced this guide to explain the steps you'll need to take to sort out any loans held with us and hopefully answer any immediate questions you may have.

Above all please remember that we're here to help. You can call our dedicated Specialist Support team on **0800 085 1474** (lines are open Monday to Friday 9am to 5pm) or you can write to us at: Specialist Support, Santander House, 86 Station Road, Redhill, Surrey, RH1 1SR.

What to do first

There are a few things you'll need to do before getting in touch with us.

Register the death	Where possible, you should do this at the registry office closest to where the death happened. They'll then be able to provide you with a death certificate.
Find out whether probate or confirmation is needed	<p>'Probate' refers to the right to manage the affairs of the deceased (in England, Wales and Northern Ireland). 'Confirmation' refers to the same right in Scotland.</p> <ul style="list-style-type: none"> ➤ If there is a Will, you'll need to apply for a 'grant of probate'. ➤ If there isn't a Will, you'll need to apply for a 'grant of letters of administration'. ➤ In Scotland, both of the above are called a 'certificate of confirmation'. ➤ We use 'grant of representation' as a generic term to cover all of the above.

Getting in touch and what you'll need

You can call us, notify us online or write to us to notify us of a death. Here is a summary of what you'll need.

Proof of death	Either the original death certificate, a certified copy or a photocopy. It can also be an interim death certificate or coroner's certificate.
Proof of your identity	For example, a valid passport or an unexpired UK/EEA (or Switzerland) photocard driving license.
Proof of authority to act	The Grant of Probate or Letters of Administration (Confirmation in Scotland). If you don't have this document, or don't need it currently, you can send it to us at a later date.

What happens next

Once you have provided us with the relevant documents, we will advise you what options are available which will largely depend on what type of loan the deceased had.

Secured loan

Conditional Sale and secured Personal Contract Purchase products fall under this category.

It's sometimes possible to pay off the loan using the proceeds of the estate or an insurance policy. Breathing space can be granted for a period while this is in process. Where this isn't possible, we will need to know what you intend to do with the vehicle. For example, if a beneficiary plans to keep it, we may be able to arrange a new finance agreement to be set up for them to continue with monthly instalments until the loan is cleared and title of the vehicle can be transferred over to them. Applications are subject to status and lending criteria. Alternatively, if there is no use for the vehicle any longer it may be returned to us.

Unsecured loan

Personal Loan and unsecured Personal Contract Purchase products fall under this category.

The debt remains the responsibility of the deceased's estate (including any insurance pay outs or property). Once probate has been granted, the representative executing the estate should let us know when the estate will be in a position to settle the loan. Breathing space can be granted for a period while this is in process. We can then provide you with a settlement figure and suitable methods of payment. If there are no remaining assets, the debt will likely be written off.

Useful contacts for information and advice

The General Register Office – gro.gov.uk or gro-scotland.gov.uk

The government agency responsible for recording deaths. You can contact them to order a copy of the death certificate PO Box 2, Southport, PR8 2JD or New Register House, 3 West Register Street, Edinburgh EH1 3YT

HM Revenue and Customs (HMRC) – hmrc.gov.uk

This site gives practical advice relating to managing an estate with any implications such as tax, trusts, benefits and others. They also have a deceased estate helpline 0300 200 3300.

Directgov – gov.uk

This site gives free legal information and advice on a wide range of topics including what to do if a will has not been made.

The Probate Service – theprobateservice.org/

This site gives guidance specifically on dealing with probate and inheritance tax.

Citizens Advice – nacab.org.uk

This site gives free legal information and advice on a wide range of topics including what to do if a will has not been made.

The Bereavement Register – the-bereavement-register.org.uk

This service can help reduce the amount of direct mail being sent to the deceased's address.

Cruse Bereavement Care – cruse.org.uk

This site can help you to understand and cope with grief and provide support to other bereaved people. You can also ring them on their helpline 0808 808 1677 from Monday to Friday, 9.30am to 5pm.

Samaritans – samaritans.org

A completely confidential service which you can phone on 116 123 or email at jo@samaritans.org. They'll reply to your email within 24 hours.

National Association of Widows – widows.uk.net

A supportive association for both men and women who have lost their partners through bereavement.

Child Bereavement Trust – childbereavement.org.uk

Provides information, training and specialised support when a child dies or a child is bereaved. You can ring them on 01494 568900 or contact them by email at support@childbereavement.org.uk

Probate Registry – justice.gov.uk

For application for powers to process the Will in England and Wales:

Companies House – gov.uk/government/organisations/companies-house

Contact Companies House to register new directors.

Santander UK – santander.co.uk

For any products that are provided by Santander UK bank, you should contact them on 0800 587 5870 or write to them at Bereavement Centre, PO Box 524, Bradford, BD1 5ZH.

Please note: Santander Consumer Finance is not responsible for the content or accuracy of external websites.

Glossary of terms

Beneficiary

A person who inherits part or all of the estate.

Bereavement Instructions

A form we give you that tells us how to handle the deceased's accounts.

Certified copy

A copy of the original document that has been signed and verified by a solicitor/Santander branch.

Certificate of confirmation

A document giving the authority to administer an estate in Scotland.

Companies House

Companies House is the United Kingdom's registrar of companies and is an executive agency and trading fund of the UK government.

Customer representative

A generic term for someone who is administering the estate.

Death certificate

The legal document issued by the registry office after a death has been registered.

Estate

All assets belonging to the deceased.

Executor

A person appointed by a will to administer the estate.

Grant of letters of administration

A document giving the authority to administer an estate where there is no will.

Grant of probate

A document giving the authority to administer an estate in accordance with the will.

Grant of representation

A collective term for both the grant of probate and the grant of letters of administration.

Intestacy rules

Rules stating how the deceased's estate should be shared where there is no will.

Probate

The right to manage the affairs of the deceased (in England, Wales and Northern Ireland).

Trustee

The legal owner of a trust responsible for its administration.

Will

The official document detailing the wishes of a person upon their death.