



# Supporting you through bereavement

What to do when someone close to you dies

# Here to support you step by step

This guide will give you information about what to do when you lose someone close to you that held an account with us. In it, we'll explain how to tell us about a death, what you'll need to do to close that person's accounts, and your options for paying for expenses like funeral costs.

We understand that dealing with these practicalities can seem daunting at a time like this. So if you'd like to talk to someone about the steps you need to take, our team is here to help. You can phone us on 0800 085 6789 between 8am and 8pm, Monday to Friday (excluding bank holidays).

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# Legal terms explained

## Additional permitted subscription (APS) allowance

If your spouse or civil partner held ISAs, the government may allow you to transfer an extra tax-free ISA allowance into your own account when they die. This is known as an additional permitted subscription, or APS allowance.

## Administrator

The person who's responsible for handling the estate when the person who died didn't leave a will or a name someone as an executor. An administrator may also be appointed if the named executor (or all executors if more than one is appointed) doesn't want to or can't act.

## Beneficiary

A person who may receive a gift from the deceased, such as money or other assets.

## Certified copy

A copy of an original document that has been checked by a professional (including bank officials, chartered accountants, solicitors or teachers), and confirmed to be a true copy of the original.

To certify a document, the professional must write 'certified to be a true copy of the original' on the copy, sign and date it, and print their name, occupation and address underneath their signature.

## Death Certificate

This document is issued by the government as evidence that the death has been officially registered.

## Estate

When someone dies, all of their assets – everything they own – minus their debts, is referred to as their estate.

## Executor

The person nominated by the deceased in their will to handle their estate according to their instructions. There can be more than one executor.

## Grant of Probate

An official document from the court that confirms the legal authority of an executor to deal with the deceased's estate.

## Inheritance Tax

Depending on the value of a person's estate, Inheritance Tax may be payable when they die.

## Letters of administration

An official document from the court that confirms the legal authority of a person to deal with the deceased's estate if there's no will or acting executors.

## Next of kin

Used generally to mean a person's closest living relative but we'll treat you as the 'next of kin' if you're the person who would be entitled to act as administrator and deal with the estate of the person who has died.

## Personal representative

A personal representative is the general term for the executor or administrator handling the estate. They're the ones responsible for paying off any debt and closing down the deceased's accounts.

## Probate

The process of dealing with someone's estate when they die. This includes:

- Settling any debt, closing accounts and paying taxes.
- Ensuring that all the person's money, belongings and any property is valued.
- Distributing the deceased's estate according to instructions in the will.

# Things to do first

## | Start by registering the death

You'll need to do this within a set time frame. Visit [gov.uk/after-a-death](https://www.gov.uk/after-a-death) for more information.

## | Get the Death Certificate

Once you've registered the death, you'll be given a certificate. You may want to ask for extra copies of this, as lots of institutions will ask to see an original (including us).

The original copies you receive may contain the title 'certified copy': that's fine. This is because the Death Certificate itself is a copy of an entry in the register of deaths. We just need to see the official document you're sent, and not a copy made by anyone else.

## | Find the will

It's important to locate the will (if there is one) as it'll name any executors, and may help you with what to do next – like funeral plans.

## The government's Tell Us Once service

There are a number of organisations you need to inform about the death of someone. The government's Tell Us Once service makes this easier by helping you contact several places at once – including departments like HMRC or the DVLA.

You can access this service over the phone or online when you register the death. If the service isn't available to you – for example, if you live in Northern Ireland – then please refer to our checklist at the back of this guide, which will explain which organisations you may need to tell about the death.

For more information on this service, visit [gov.uk/after-a-death](https://www.gov.uk/after-a-death)

# How to let us know

## | Call us on 0800 085 6789

We're open from 8am to 8pm, Monday to Friday (excluding bank holidays). A member of a Customer Care Team will ask you for some details, such as your name and relationship to the person who has died, their name and the date of death.

We'll also check if the account holder held any other Marcus accounts, or any Saga Savings accounts provided by Goldman Sachs International Bank. If they did, you'll only need to tell us about the death once.

## | Fill in our bereavement form

We'll ask you to fill in a form that officially tells us about the bereavement, and confirms your relationship to the person who has passed away.

You should complete the 'tell us about a bereavement form' if you're the next of kin or the personal representative. If you've arranged for someone else to act on your behalf – like an attorney – **then please ask them to call us before they fill in the form.**

If the person who has died only held a joint account with us, and you're the joint account holder, you can also fill in this form (even if you're not the next of kin or personal representative).

**We won't be able to provide information about the account of the person who has died – including telling you the balance – until we receive a completed form.** Because we're online only, this is so we can confirm we're dealing with the right person.

You can [download the form](#) from our website at [marcus.co.uk/help](https://marcus.co.uk/help) > Life events > [Getting help when a customer passes away](#).  
Or call us to ask for a copy to be posted to you.

## | Make sure you have the Death Certificate

If you don't have the original Death Certificate, we can accept a coroner's interim death certificate.

What we **can't** accept:

- Death verification form issued by a solicitor.
- A copy – including a copy certified by a professional – of the Death Certificate or coroner's interim death certificate.

## Post the Death Certificate and completed form to us

Once you've completed the form, please send it with an **original Death Certificate** to:

Marcus UK  
PO Box 74787  
London  
EC4P 4JG

### About personal representatives

The person who handles someone's money, property and possessions (the estate) when they die is generally referred to as a personal representative. If this person is appointed under a will, they will be called an executor. If there's no will or acting executor, an administrator will be appointed.

Sometimes there'll be more than one personal representative. **If you're handling the estate with anyone else that's acting as a representative, then each of you will need to sign the 'tell us about a bereavement' form.** This will save you time when you're settling the account.

## Other things we may ask for

### Grant of Probate

An executor can apply for Grant of Probate – an official document that confirms who can legally deal with the estate of the person who has died.

If the total amount held in all the deceased's accounts is less than £20,000, we won't usually need to see a Grant of Probate. We'll let you know if we do need to see it – and we'll ask for an original of the document.

If the person who died didn't have a will or there are no acting executors, then instead you'll need to get 'letters of administration'.

### Proof of identification

If you're the personal representative but not a Marcus customer, we may need to ask you for some proof of identification. We'll let you know if we do. The types of ID we can accept include:

- Valid passport
- EU national identity card
- Full UK driving licence at your current address
- Northern Ireland electoral card
- Old-style UK paper driving licence at your current address
- UK biometric residence permit (BRP)

## If the person who died was abroad

To close the customer's account we'll need to see:

- The original foreign death certificate
- A certified English translation if the certificate is in another language
- The original Grant of Probate

## Telling other providers

Many of the UK's financial providers take part in a service called the Death Notification Service. This is a free online service that lets all of the participating banks and building societies know that someone has died – and you only need to complete it once.

Visit [deathnotificationsservice.co.uk](https://deathnotificationsservice.co.uk) for more information, including a full list of the organisations taking part. If a provider isn't listed, then you'll need to contact them separately.

## Closing the accounts

To close the accounts, we'll need to see different documents depending on how much money the person who has died held with us in total. If, for any reason, we need to see something else, we'll contact you to let you know.

### Less than £20,000

We'll need to see the original Death Certificate and a completed 'tell us about a bereavement form'. You can download this [form](https://marcus.co.uk/help) from [marcus.co.uk/help](https://marcus.co.uk/help) underneath 'Life events'.

### More than £20,000

We'll need the original Death Certificate and a completed 'tell us about a bereavement form', as well as the Grant of Probate or letters of administration, (unless you've asked us to send the money to the customer's linked account).

**Please note:** if the estate is being handled by a solicitor, we'll usually only need Grant of Probate if the balance in the account is more than £50,000.

## Sole accounts

When you call us to notify us of the death, we'll automatically freeze any accounts the customer held until we receive the documents we ask for.

Any interest will continue to be accrued and added to the accounts, but you won't be able to add any more money or take any money out.

## | Cash ISAs

We'll automatically freeze the customer's Cash ISA until we receive the documents we ask for, but interest will continue to be accrued and added to the account.

You won't be able to transfer the ISA to another ISA provider. For more information about the tax-free benefits of ISAs when someone dies, visit: [gov.uk/individual-savings-accounts/if-you-die](https://www.gov.uk/individual-savings-accounts/if-you-die).

### **About additional permitted subscriptions**

We don't accept ISA transfers in, so it's not possible to pay someone's APS allowance into a Marcus Cash ISA.

However, if the customer who has passed away held a Cash ISA with us, and you're their spouse or civil partner, then you can request that we transfer your APS allowance to another ISA provider. You'll need to contact that provider to start the process.

**Please note:** it's important that we've been told about the death of our customer before you start the transfer request, otherwise we won't be able to process the application.

## | Joint accounts

If you held a joint account with the person who has died, that account will be automatically frozen when you call to tell us about the death.

You can ask for the freeze to be removed if you need to access your account. Once we've received the documents we need to see, we'll change the account into your sole name, or you can choose to close it.

## | Emails and letters

As soon as you tell us about the death, we'll stop sending the person who has passed away emails or letters about the account. Any communication that has to do with handling the estate will be sent to the personal representative or the joint account holder.

# Settling the estate

## | Returning money to the linked account

You can ask us to transfer any money back to the linked account of the person who has died. The linked account will be the current account the customer chose to link to Marcus when they opened their account with us. It's the only account they'll have been able to use to add money to their Marcus account, and where any withdrawals from us will have gone.

If you're not sure which account was used as the linked account, we'll be able to tell you the bank the linked account was held with after we've received the completed 'tell us about a bereavement form' and the Death Certificate.

## Receiving a cheque

If you don't have access to the linked account of the person who has died, or want the money to be sent elsewhere, we can raise a cheque. You can have a cheque made payable to the following:

- The dedicated account for the estate (or to the personal representative)
- A solicitor acting for the personal representative

Depending on the amount of money in the accounts, we may need to see the Grant of Probate to raise a cheque.

## Receiving one payment

If the person who has died held any other accounts with Goldman Sachs (including an account with Saga Savings), you can ask us to raise a cheque for the combined amount.

### When there's more than one personal representative

You may like the money to go to a specific personal representative. If you would like us to send the money to just one personal representative, we'll need you to choose this as an option on the 'tell us about a bereavement form' and provide that person's details as instructed on the form.

**All personal representatives must sign the form for us to do this.**

## Help with expenses

### Paying for the funeral

If you need to access the money in the account to cover funeral costs, you'll need to send us an invoice from the funeral directors in the post. We'll then raise a cheque for the amount in the invoice and send it directly to the funeral directors.

If there isn't enough money in the account to cover all the costs, we'll raise a cheque for whatever is available to help towards the final bill.

### Inheritance Tax

There may be an Inheritance Tax bill to pay, and if you're the personal representative, you'll be responsible for making sure this is paid.

We can pay HMRC directly for Inheritance Tax. To do this, you'll need to fill out and return to us an IHT423 form. You can find this form - and more information about Inheritance Tax in general - at [gov.uk/inheritance-tax](https://gov.uk/inheritance-tax).

# Check you've covered everything

We've put together a list of the things you'll need to do and the people you'll need to contact. Of course, you may not need to contact all of the places on this list, so please treat it as a guide.

- Register the death**  
Visit [gov.uk/register-a-death](https://gov.uk/register-a-death) for more information.
- Get copies of the Death Certificate**
- Find the will**  
If there is one, check it for any specific requests or named executors.
- Arrange the funeral**  
We can arrange to send a payment directly to the funeral directors.
- Tell banks and building societies**  
To tell us that someone has passed away, you'll need to call us. You'll also need to send us a completed 'tell us about a bereavement' form and an original copy of the Death Certificate.
- Look after the estate**  
Remember that you may need to apply for Grant of Probate or letters of administration.
- Contact other organisations**  
This includes things like energy providers, utilities, HMRC and other government departments. You can complete a single form at the government's Tell Us Once service to let most departments know:  
visit [gov.uk/applying-for-probate](https://gov.uk/applying-for-probate).

# Other useful resources

## Cruse Bereavement Care

Help coping with grief  
[cruse.org.uk](http://cruse.org.uk) | 0808 808 1677

## The Bereavement Advice Centre

Support on what you need to do after someone dies.  
[bereavementadvice.org](http://bereavementadvice.org) | 0800 634 9494

## Age UK

Free help and advice for people in later life.  
[ageuk.org.uk](http://ageuk.org.uk) | 0800 678 1602

## The Samaritans

Confidential service for anyone need emotional support.  
[samaritans.org](http://samaritans.org) | 116 123

## National Association of Funeral Directors

Find a registered funeral director where you live.  
[nafd.org.uk](http://nafd.org.uk) | 0121 711 1343

## The Probate Service

Provide guidance for sorting out probate and taxes.  
[theprobateservice.org](http://theprobateservice.org) | 01778 752 861

## Citizens Advice Bureau

Free, independent and impartial advice on your rights.  
[citizensadvice.org.uk](http://citizensadvice.org.uk)

## The Government's website

For advice on how to register a death, and step-by-step guides.  
[gov.uk/after-a-death](http://gov.uk/after-a-death)

## Money Advice Service

Help managing your money.  
[moneyadviceservice.org.uk](http://moneyadviceservice.org.uk) | 0800 138 7777

## HMRC

[hmrc.gov.uk](http://hmrc.gov.uk) | 0300 200 3300

## The General Register Office

Email: [certificate.services@gro.gsi.gov.uk](mailto:certificate.services@gro.gsi.gov.uk)

# Contact us

0800 085 6789 or +44 203 901 3353 from abroad

8am to 8pm  
Monday to Friday

## Post your documents to

Marcus UK  
PO Box 74787  
London  
EC4P 4JG

