

Bank name & Address

Your name & Address

Date: xxxx

Dear Sirs,

**Re: The Estate of [NAME OF DECEASED] deceased**

**Account Number: [ACCOUNT NUMBER(S)]**

I am the personal representative of the above-named deceased, who died on [date].

I am attaching the death certificate for you to note and return.

In respect of the above account(s) would you please take the following actions:

ALL ACCOUNTS (including Joint Accounts)

1. Freeze the account(s).
2. Advise me of the balance(s) at the date of death and, if applicable, provide a separate note of net interest accrued but unpaid as of the date of death.
3. If applicable, provide me with a copy of any direct debit and standing order instructions, and confirm in writing that these have been cancelled as of the date of death.
4. Please supply details of interest earned during the last two tax years and from 6 April to the date of death for all accounts, including those in joint names.
5. Advise whether the deceased holds any other accounts with you, and if so, provide me with the above information for these accounts.
6. Confirm whether you hold any items in your safe-keeping facility, and advise me how I can access these items.
7. Forward any documentation that needs to be completed to enable me to close the account once I have a Grant of Probate in the estate.
8. Direct all future correspondence relating to this account and any other accounts the deceased holds with you to me at the above address.

**Joint Accounts Only**

Please let me know the opening date and the joint owners' names and addresses. In addition, please confirm who received the interest and the benefit of any withdrawals.

The balances on these accounts should be transferred into the survivors' names, and they should be informed. No further transactions for the Deceased should pass through such accounts.

## **Deceased sole account only**

1. Please amend the name of the account to "Personal Representatives of the Deceased".
2. Please let me have details of all standing orders and direct debits. These should be cancelled (and any payments so made since the date of death should be recovered from the payee's bank).

## **Securities held by the deceased**

Please let me have a list of all you hold, photocopies of any insurance policies and the most recent Conveyance, Assent or Declaration of Trust in any set of Title Deeds. In addition, all building society account numbers, policy numbers, savings certificates, and premium bond holder numbers should be specified. This information will avoid a follow-up enquiry by me. Please advise your requirements to release any documents.

## **Mortgage of deceased**

Please let me have full details of the property charged, the mortgage account number, details of any policies assigned, the capital balance and accrued interest outstanding at the date of death and the daily rate at which interest accrues. Concerning endowment mortgages, please supply full details of all policies, stating whether these have been formally assigned and whether you are claiming the proceeds from the insurance company. Please confirm if you are holding the deeds to the property.

## **Deceased Insurance Policies**

Please let me know details of any building/contents insurance cover relating to the property charged and confirm that these will not be allowed to lapse if the mortgage is repaid.

## **Payment of inheritance tax and court fees**

Please confirm the circumstances in which you would be prepared to advance funds from the Deceased's account(s) to pay Inheritance Tax and Court fees before registration of the Grant of Representation with you. Please confirm whether the funds will be released by cheque or under the Inland Revenue Inheritance Tax Direct Payment Scheme. Please send me all necessary withdrawal and other forms for this purpose.

If you are not prepared to advance funds from the account(s), please confirm whether you are prepared to offer a loan to pay such and, if so, the amount of the arrangement fee and rate of interest charged. A certificate of loan interest charged will be required on repayment of the loan for income tax purposes.

Thank you for your assistance in this matter.

Yours Sincerely

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[Your Name]