

A guide to our bereavement service



Royal Bank
of Scotland

We're sorry for your loss and are here to help.

You don't need to do everything at once, only provide the documents that are relevant to your circumstances. You can send any additional documents later if needed.

1. How to register a death

Online is the quickest way to tell us about a death, but you can choose whichever option works best for you. Contact details for each option are included at the end of this guide.

- Online.
- Webchat.
- Phone.
- Visit your local branch or community Banking Hub.
- Use the Death Notification Service.

If you already have a death certificate or a will, you can share them with us at this step.

If you do not have these documents yet, that's absolutely fine. We'll let you know at step four if we need anything else.

2. Pay funeral bills from the account

If there are enough funds in the deceased's account and we have everything we need, we'll pay funeral bills within five working days.

To enable us to pay the funeral costs directly from the account, please provide a funeral invoice on the funeral director's headed paper. The invoice must include the deceased's full name and a breakdown of all associated costs.

Please note that we can arrange payment directly to the funeral director; however, we are unable to reimburse any funeral expenses that have already been paid.

3. Protect the accounts and update our records

Once you've told us about the death, we'll take the following steps:

- Freeze any sole accounts.
- Change any joint account to sole name.
- Cancel direct debits and standing orders.
- Stop communications addressed to the person who has died.

We may still send some letters or texts addressed to the person who has died while we're updating our records. We're sorry if this causes any upset during an already difficult time.

4. We'll explain the next steps

Thank you for letting us know about the death. Within 10 working days, we'll contact you to explain what happens next. If we have your email address, we'll send you an email. If not, we'll send you a letter.

Please take your time to read it, as it will explain anything else we may need from you.

5. Pay other bills from the account

At this step, we can pay other bills from the account. These typically include:

- Household bills, council tax, and utility bills – one bill per individual company.
- Care fees – private or council.
- Tax e.g., income, self-assessment, inheritance tax.
- Professional fees, e.g. solicitor or lawyer fees.

You can request payments covered under Section 8 of the support guide below. These payments are typically processed within three to five working days.

6. Close the account

Once everything is in place we'll:

- Close or transfer accounts.
- Release funds.
- Pay eligible expenses.
- Provide final statements.

Once we have all the necessary documents it will take up to 10 working days to close the accounts and release the money.

7. You can also tell other organisations

Telling other banks or build societies about a death (Death Notification Service).

This service allows you to notify participating banks and building societies of a death at the same time. It's online and free to use and is an additional service to the notification services offered by individual banks and building societies.

www.deathnotificationservices.co.uk

Telling the government about a death (Tell Us Once).

This service lets you report a death to most government organisations in one go, including HMRC, DVLA, the Passport office, and your local council (if applicable).

Visit www.gov.uk and search 'Tell Us Once'

8. More support and how to contact us

You can find more details about our bereavement support on our website www.rbs.co.uk/bereavement

If you need to get in touch, you can contact us using the options below.

Contact Us

▶ **Telephone:** Speak to one of our bereavement advisors on 0800 161 5904.

▶ Relay UK users, please dial 18001 0800 161 5904.

▶ Outside the UK, please dial +44 (0)1204 684 659.

▶ **Webchat:** Mon-Fri, 8am-5pm.

▶ **Branch:** visit your nearest branch.

▶ **Email:** berdocuments@rbs.com

When sending your email, please ensure you quote your unique BER reference in the subject line. This email address is only for sending documents to us. If you need to contact us about anything else, please use one of our other available contact channels.