

Helping you to work through finances during bereavement



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Here to help you

We understand that coping with bereavement is one of the most difficult times you'll face. When a family member, friend or someone close to you dies, it's naturally a very upsetting time.

As well as dealing with the emotional upset, you may also be faced with having to sort out his or her financial affairs. We will do our best to help you through this process.

In this booklet, you'll find information on the practical actions you need to take, together with advice on other resources that may also be helpful to you in coping under difficult circumstances:

We have put together a list of useful contacts for you on page 17. There are many legal terms associated with bereavement. We've listed meanings for some of the more common terms you might come across on page 19.



We're here to help you

If you need to contact us to settle the financial affairs of one of our customers who have passed away, we'll do our best to take you through matters as clearly and sensitively as possible.

We have a dedicated Bereavement Support Unit, who will provide you with helpful and practical information that you might need.

If you need to contact us, you can call us on the relevant number below.

1800 800 656 (from within the Republic of Ireland)

00353 1 4606333 (from outside the Republic of Ireland)

Lines are open from 9.30am to 4.30pm Monday to Friday (excluding public holidays). **Calls may be monitored or recorded for quality purposes.**

Or you can write to us at the address below:

**Bank of Ireland Bereavement Support Unit
PO Box 365
Dublin 18**

Notifying us

There are several ways to notify us.

By phone

For Bank of Ireland accounts, the easiest way to notify us is to call our Bereavement Support Unit on **1800 800 656** from within the Republic of Ireland or on **00353 1 460 6333** from outside the Republic of Ireland. Our lines are open from 9.30am to 4.30pm Monday to Friday (excluding public holidays). Calls may be monitored or recorded for quality purposes.



Once you've notified us, we'll then be able to confirm the next steps, including what documents we need to see and any forms that need to be completed.

Branch

If you prefer to speak with somebody in person, please visit your local Bank of Ireland branch. We are here to offer you our full support. If you wish to make an appointment prior to your visit, please visit our website: <https://form.bankofireland.com/personal-banking/help-centre/book-an-appointment/>



Post

If you prefer to write to us, please complete a bereavement notification form, which is available from your local Bank of Ireland branch or on our website, [bankofireland.com/bereavement-support](https://www.bankofireland.com/bereavement-support). Please send all correspondence to:



Bank of Ireland Bereavement Support Unit
PO Box 365
Dublin 18

What happens next?

Once you notify us, we will do the following:

- ✓ Freeze any sole accounts we locate. All Direct Debits and standing orders will be cancelled.
- ✓ Review all joint accounts. In most cases, these accounts will not be frozen. We will remove the name of the person who has died from the account(s) when we receive the certified copy proof of death. For cases where joint accounts will be blocked, please see our IT8 requirements listed on page 10.
- ✓ We will write to you and inform you of everything we need to close the accounts as quickly and easily as possible.
- ✓ We can release funds to pay funeral expenses provided there are funds available in the account of the person who has died. Please see our funeral payment requirements listed on page 6.
- ✓ If there is a loan or overdraft or credit card with an outstanding amount held in the sole name of the person who has died, we will use any available credit balances solely held by the account holder to pay the outstanding balance. Should the balance remain outstanding, we will write to you to let you know there is an outstanding balance on the account(s). Please do not worry, you will not be liable for any monies owed to the Bank of Ireland Group, any repayments will only be taken out of available estate monies/ assets. Where a credit card is protected we will complete the claim against the protection held on your behalf.



What you'll need to provide

So that we can progress your case as quickly as possible, we'll need the following documents.

Is the total value of the estate less than €25,000?

Documents we will require:

1. Proof of death

We will need a certified copy of the proof of death e.g. Death Certificate/ (Interim) Coroner's Certificate, or confirmation from a Medical Practitioner.

2. The Will

If there is a will, we will need a certified copy of the will naming the executor(s) to confirm who is entitled to deal with the estate.

If there is no will?

If someone dies without a valid will, they are considered to have died intestate and an administrator must be appointed. In this situation, the estate will usually pass to the next of kin, in line with the Succession Act 1965.

In these circumstances, you may want to get advice from a solicitor.

3. Identification

We will need some proof of identity of the person(s) authorised to deal with the estate, so that we can deal with them. If they are an existing Bank of Ireland customer we will just need their account number. If they are not a customer please take a look at our checklist on pages 25 & 26 to see what certified copy proof of identity and certified copy proof of address is acceptable.

4. Fully completed Indemnity on payment of monies from deceased customer's account – we will provide you with this form

We require a Grant of Probate for any estates above €25,000; however we reserve the right to ask for a Grant of Probate where necessary on estates below €25,000 if required.

Where a beneficiary of in excess of €20,000 of an estate is non-resident in the Republic of Ireland we will require a Grant of Probate / Letters of Administration extracted in the Republic of Ireland.

Is the total value of the estate over €25,000?

Documents we will require:

1. Certified copy of the grant of probate or letters of administration extracted in the Republic of Ireland

Probate is the legal process where the Probate Office certifies that the will is genuine and allows the executor to deal with the estate. If the estate has a value of over €25,000, we will need either a certified copy of the grant of probate or letters of administration. If you do not want to use a solicitor, visit the website at www.courts.ie or contact the Probate Office (see page 19 for contact details). If you are the person entitled to deal with the estate and you live outside the Republic of Ireland, you may need to contact a solicitor in the Republic of Ireland.

2. Fully completed Payment Authorisation Form for Executors/Administrators – we will provide you with this form

Before we disclose account information, we will also request certified copies of the proof of death, the will and identification for the executor/administrator/next-of-kin/nominated next-of-kin.



Releasing funds to pay the funeral director

1. Proof of death

We will need a certified copy of the proof of death e.g. Death Certificate/ (Interim) Coroner's Certificate, or confirmation from a Medical Practitioner.

2. Fully completed Payment Authorisation Form for Executors/ Administrators – we will provide you with this form

Releasing funds for other expenses relating to the funeral

You can also pay for other funeral expenses like, refreshments, flowers or memorial cards, from the account of the person who has died up to a limit of €24,999. To do this we need the following documents from the executor(s) / administrator(s) / next of kin

1. Proof of death

We will need a certified copy of the proof of death e.g. Death Certificate/ (Interim) Coroner's Certificate, or confirmation from a Medical Practitioner.

2. The Will

If there is a will, we will need a certified copy of the will naming the executor(s) to confirm who is entitled to deal with the estate

If there is no will?

If someone dies without a valid will, they are considered to have died intestate and an administrator must be appointed. In this situation, the estate will usually pass to the next of kin, in line with the Succession Act 1965. In these circumstances, you may want to get advice from a solicitor.

3. Identification

We will need some proof of identity of the person(s) authorised to deal with the estate, so that we can deal with them. If they are an existing Bank of Ireland customer we will just need their account number. If they are not a customer please take a look at our checklist on pages 25 & 26 to see what certified copy proof of identity and certified copy proof of address is acceptable.

4. Fully completed Indemnity on payment of monies from deceased customer's account – we will provide you with this form

You can either call into your local Bank of Ireland branch with the original documents, and one of our staff will take a copy, or you can post the certified copies of the documents to our Bereavement Support Unit

Bank of Ireland Bereavement Support Unit
PO Box 365
Dublin 18

Please provide any account details, customer names or our GC reference number with all correspondence.

Who can certify a copy document?

Any of these: accountant, barrister, solicitor, bank or building society official, commissioner of oaths, notary public, justice of the peace, FSA-registered broker or introducer, or attorney-at-law.



Your questions answered

Where can I get the Death Certificate?

A death can be registered in the office of any Registrar of Births, Marriages and Death, irrespective of where the death occurs. The staff of the hospital (if the death occurred in a hospital) or of your local health centre, will be able to tell you where you can register the death. You are usually able to get a Death Certificate at the time you register the death.

What is an estate?

An estate is made up of the assets and liabilities of the person who has died. These can be passed on to the beneficiaries following their death. Assets can include:

- ✓ bank accounts
- ✓ stocks and shares
- ✓ property
- ✓ land
- ✓ livestock
- ✓ jewellery
- ✓ a car

How can an estate be passed on to the beneficiaries?

An estate can be passed on to the beneficiaries in a number of ways.

If there is a will, assets will be passed to the beneficiaries as directed by the person who has died. If there is no will it is known as 'intestacy' and the assets will be passed under special rules laid down by law.



Examples of assets that pass under a will or intestacy include:

- ✓ assets owned in the deceased person's name
- ✓ assets owned by the deceased person, but placed in another person's name for convenience
- ✓ assets that the deceased person put in the joint names of the deceased person and another person where it was intended not to give any benefit to the other person.

Examples of assets that pass outside of the will or intestacy include:

- ✓ assets that will be passed by nomination such as where the deceased person has instructed An Post to pay saving certificates to a nominated person after they died
- ✓ death benefits which will be passed to beneficiaries who are certain family members named on a life insurance policy or pension scheme
- ✓ assets that the deceased person put in the joint names of the deceased person and another person where it is intended to give a benefit to the other person.

Do I need a solicitor?

Only you can decide how much advice and support you will need. This will depend on the size of the estate and the type of assets they had, such as property or investments. It also depends on the number of beneficiaries named in the will. As a general rule, larger and more complex estates may need more professional support.

How long will it take to settle a deceased person's finances?

Each estate is unique, so the time needed to finalise the accounts can vary considerably. It depends on the complexity and number of accounts a customer held, whether probate is required, and how quickly we can obtain all the information and documentation we need. We will work with you to settle the finances in the best way possible.

If there is a will, what does an executor do?

The executor administers the will. They are charged with locating the will, applying for probate, collecting all assets, paying any outstanding debts and distributing the assets in accordance with the instructions left by the person who has died. There may be one or more executors. There is an option to open a specific account in order to facilitate the administration of the estate, please contact your local Bank of Ireland branch for further support.

What if there is no will?

If someone dies without a valid will, they are considered to have died intestate and an administrator must be appointed to look after the estate. In this situation, the estate will usually pass to the next of kin, in line with the Succession Act 1965. In these circumstances, you may want to get advice from a solicitor.

What is Probate?

Probate is the legal process where the Probate Office certifies that the will is genuine and allows the executor to deal with the estate. If there was no Will, then the process is called Administration.

What happens to current/savings/deposit accounts?

If the account is only in the name of the deceased person, the account will be frozen from the date that we are notified of the death. This means any standing orders or direct debits will be returned unpaid. Closing a bank account does not cancel a direct debit. You will need to contact all direct debit originators linked to the bank account.

If the account is in joint names, in most cases the surviving account holder can continue to operate the account after the joint account holder has died. When we receive a certified copy of the proof of death, we will remove the name of the person who has died from the account name, bank statement, bank card and chequebook. Standing orders and direct debits will continue as before. It is important to remember that the remaining joint account holders will still be responsible for the account until arrangements are made to close it.

If there are one or more savings/deposit accounts with a combined date of death balance of greater than €50,000 held in joint names by parties other than a Married Couple/ Registered Civil Partners, we will:

- ✓ Freeze the joint savings/deposit account(s) so that no more money can be paid from the account(s); and we will require an:
- ✓ Original Letter of Consent from Revenue Commissioners (IT8) before we remove the name of the person who has died from the savings/deposit account(s).

Where it has been established that a joint account nomination form was completed by the person who has died, this form will be taken in to consideration, where it is held.

Can standing orders or direct debit payments continue from the account of a person who has died?

No, for accounts just in the name of the person who has died, the account will be blocked from the date we receive notice of the death. Any standing orders or direct debits will then stop being paid. It is important that you tell us about the death as soon as possible. You will need to contact all the companies or people who are paid by direct debit or standing order from the account.

Standing orders and direct debits will continue to be paid as normal from joint accounts.

What happens to a Sole Trader account?

As the account is only in the name of the deceased person, the account will be frozen from the date that we are notified of the death. This means any standing orders or direct debits will be returned unpaid. Closing a bank account does not cancel a direct debit. You will need to contact all direct debit originators linked to the bank account.

In certain circumstances we will allow access to the funds in the account for the purposes of making either (a) one urgent payment (e.g. salaries or wages) or (b) allowing the account of the sole trader to continue to operate for a limited period of time. Please contact the branch or the Bereavement Support Unit on **1800 800 656** from within the Republic of Ireland or on **00353 1 4606333** from outside the Republic of Ireland if you wish to discuss any of these options.

What happens to a Partnership account?

As the account is in joint names, in most cases the surviving account holder can continue to operate the account after the joint account holder has died. When we receive a certified copy of the proof of death, we will remove the name of the person who has died from the account name, bank statement, bank card and chequebook. Standing orders and direct debits will continue as before. It is important to remember that the remaining joint account holders will still be responsible for the account until arrangements are made to close it.

What happens to a Clubs & Societies account?

The accounts of clubs and societies will often only require account mandate changes to reflect a change to the authorised signatories of an account. Please contact the account holding branch.

What happens to a Limited Company account?

The accounts of a Limited Company will often only require account mandate changes to reflect a change to the authorised signatories of an account. Please contact the account holding branch.

What happens to credit cards?

If the person who has died was the primary cardholder on the credit card, the card will be frozen from the date that we are notified of the death, which will also cancel any secondary and additional cardholder's cards automatically. This is because additional card holders are not the main account holders.

Where there is outstanding amount on the credit card, we will use any available credit balances held solely by the person who has died to pay the existing balance outstanding. Should the balance remain outstanding, we will write to you to let you know there is an outstanding balance on the credit card. Please do not worry, you will not be liable for any monies owed to the Bank of Ireland group, any repayments will only be taken out of available estate monies/assets. Any balance outstanding is payable as a debt of the estate. Where a credit card is protected we will complete the claim against the protection held on your behalf.

If the additional card holder wishes to apply for a credit card in their own name, they will need to contact their local branch of Bank of Ireland. Alternatively, they can apply online via the Bank of Ireland website www.bankofireland.com or by calling Banking 365 on 1890 365 365 or from a mobile on **0818 365 365**.

What happens to loans/overdrafts?

If the loan or overdraft is only in the name of the deceased person, the account will be frozen from the date that we are notified of the death. Where there is outstanding amount on the loan or overdraft, we will use any available credit balances held solely by the person who has died to pay the existing balance outstanding. Should the balance remain outstanding, we will write to you to let you know there is an outstanding balance on the account(s). Please do not worry, you will not be liable for any monies owed to the Bank of Ireland group, any repayments will only be taken out of available estate monies/assets.

If a loan or overdraft is held in joint names, responsibility for the outstanding amount will pass to the surviving party(ies). You can arrange a further appointment to discuss the affordability of the loan or to pay the remaining balance in full by contacting the account holding Bank of Ireland branch.

What happens with a Bank of Ireland Mortgages account?

If the Bereavement Support Unit identifies or are notified of a mortgage account as part of our searches we will notify Bank of Ireland Mortgages on your behalf. They will then be in contact with you around next steps. Interest will continue to be added to the mortgage account. If the person who died had Mortgage Protection Insurance, you should contact the insurance provider. If you are concerned that you are unable to meet your regular repayments, please let us know by contacting your local Bank of Ireland branch. Alternatively, for mortgage accounts you can call **01 6113333**.

What happens to a joint mortgage?

You will need to continue making repayments until the mortgage is paid off. Interest will continue to be added to the mortgage account. If the person who died had Mortgage Protection Insurance, you should contact the insurance provider. If you are concerned that you are unable to meet your regular repayments, please let us know by contacting your local Bank of Ireland branch. Alternatively, for mortgage accounts you can call **01 6113333**.

What happens with interest charges on loans or mortgages?

For unsecured debts such as credit cards, and unsecured fixed-rate personal loans, interest stops being charged. However, interest will continue to be charged on secured debts such as mortgages, and secured personal loans, until the debt is paid off in full. An unsecured debt is one the person who has died didn't provide security for. A secured debt is one they provided security for.

What happens with a Bank of Ireland Life / New Ireland Life policy?

If the Bereavement Support Unit identifies or are notified of a Bank of Ireland Life or New Ireland Life product, we will contact Bank of Ireland Life or New Ireland Life on your behalf. They will then be in contact with you around next steps. Alternatively, for Bank of Ireland Life or New Ireland Life products you can call **1890 309 309** or email **claim@bankofirelandlife.ie** or **claim@newireland.ie**.

The requirements for Bank of Ireland Life and New Ireland Life will vary depending on the type of product the customer owned.

What happens with a Bank of Ireland Finance account?

If the Bereavement Support Unit identifies or are notified of a Bank of Ireland Finance product, we will contact Bank of Ireland Finance on your behalf. They will then be in contact with you around next steps. Alternatively, for Bank of Ireland Finance you can call **1890 66 44 66**.

What happens with a Bank of Ireland Private Banking account?

If the Bereavement Support Unit identifies or are notified of a Bank of Ireland Private Banking Product, we will contact Bank of Ireland Private Banking on your behalf. They will then be in contact with you around next steps. Alternatively, for Private Banking you can call **1890 365 121**.

What happens with a Bank of Ireland Global Markets account?

Similar to sole current accounts / savings accounts / deposit accounts, Global Markets require the Grant of Probate / Letters of Administration to close an account when the total value of the estate exceeds

- ✓ €25,000; or
- ✓ \$30,000; or
- ✓ £20,000,

In the case of a joint account held in situations other than husband and wife/civil partner relationships and the cumulative value is greater than €50,000 or \$35,000, Global Markets will then require an IT8 Form.

If the Bereavement Support Unit identifies or is advised of a Global Market account, we will contact Bank of Ireland Global Markets on your behalf. They will then be in contact with you around next steps.

What happens to trust accounts?

This varies considerably from case to case. If the deceased person held a trust account and you are a beneficiary, we recommend that you seek independent financial and/or legal advice.

What is safe custody?

In the past Bank of Ireland provided a service to keep items securely. This is called keeping items in safe custody or safe keeping. We can carry out a search to find out if the person who has died had anything held in safe custody. We will not know the contents of the safe custody packet.

We cannot release any items in safe custody until the Grant of Probate or Letters of Administration have been granted. If you know that there are items in safe custody, you will need to apply for probate in order to get them. However, the executor or personal representative may visit the branch to view them. If the item that is in safe custody is the original will, this will be released to the executor. The Executor will have to provide proof of identity to the branch.

What do I do if Bank of Ireland is still sending mail?

If you continue to receive mail in the deceased customer's name following the settlement of the estate, please contact the branch or the Bereavement Support Unit on 1800 800 656 from within the Republic of Ireland or on **00353 1 4606333** from outside the Republic of Ireland. Please note that regulatory requirements may oblige us to continue sending certain documents, such as mortgage statements, prior to settlement of the estate. If you have any mortgage specific questions, you can call **01 6113333**.

Can a UK Grant of Probate be resealed in Ireland to access an Irish asset?

There is no process of resealing a UK Grant in Ireland. If there is an Irish asset, such as a bank account over €25,000 or shares in an Irish registered company or land in Ireland a Grant of Probate/Administration will need to be extracted in Ireland.

Dealing with financial difficulties

At this difficult time you may also find yourself with a reduced income and struggling to make ends meet.

There are solutions and help available. There are lots of organisations that can provide confidential, impartial and free help and advice. See page 17 for details of a selection of organisations.

You should talk to your creditors as soon as possible. Whether you are in arrears or are up to date with your payments but finding that existing commitments are causing you difficulties. The sooner you talk to your creditors, the better. You can usually make contact by phone, email or web, with contact details being available on websites. It is only through making contact, that the creditor can help and mutually suitable arrangements can be reached.

If your account is with Bank of Ireland, we can provide help in a positive and sympathetic manner. For Bank of Ireland accounts, please contact your local branch as soon as you recognise you are having difficulties. If the matter relates to a mortgage account, please call us on **01 611 3333**.





Useful contacts

Registrars of Births, Deaths and Marriages

You should contact a Registrar of Births, Deaths and Marriages to get a death certificate.

Registrars of Births, Deaths and Marriages,
General Register Office,
Government Offices,
Convent Road,
Roscommon.

www.civilregistrationservice.ie

Child Benefit Section

Social Welfare Services Office,
St. Oliver Plunkett Road,
Letterkenny,
Co. Donegal.

www.welfare.ie
Tel: **(074) 916 4491**

Department Of Social Protection

Social Welfare Services,
College Road,
Sligo.

www.welfare.ie
Tel: **(071) 915 7100**
LoCall: **1890 500 000**

Information Services

You can contact Information Services if you need an information booklet, leaflet or application form.

Information Services,
College Road, Sligo.
www.welfare.ie
LoCall: **1890 500 000**

Revenue Commissioners

Revenue services are provided from regional offices. You may need to tell them about anything you have received in a will.

Revenue Commissioners,
National Capital
Acquisitions Tax
Information Unit,
1st Floor,
Central Revenue
Information,
Cathedral Street,
Dublin 2.

www.revenue.ie
LoCall: **1890 20 11 04**

The Probate Office

The Probate Office issues grants of probate and letters of administration. There are also 14 District Probate Registries.

The Probate Office,
1st Floor,
Phoenix House,
15-24 Phoenix St. North
Smithfield,
Dublin 7.

www.courts.ie
Tel: **(01) 888 6174**
Fax: **(01) 873 0306**

Treatment Benefit Section

Social Welfare Services
Office,
St. Oliver Plunkett Road,
Letterkenny,
Co. Donegal.

www.welfare.ie
Tel: **(074) 916 4480**
LoCall: **1890 400 400**

Pensions Authority (previously the Pensions Board)

The Pensions Authority (previously the Pensions Board) regulates occupational and personal pension schemes in Ireland, and can offer advice on the pension of a person who has died.

Pensions Authority,
Verschoyle House,
28-30 Lower Mount Street,
Dublin 2.

www.pensionsauthority.ie
info@pensionsauthority.ie
Tel: **(01) 613 1900**
LoCall: **1890 656 565**

Citizens Information Board (CIB)

CIB have a free booklet, "Information for those affected by bereavement (2018)". It provides information on practical and legal matters following a bereavement including details on financial supports. Call, email or visit a local CIB centre.

www.citizensinformation.ie
Tel: **(0761) 07 4000**

Samaritans

Samaritans provide confidential emotional support; you can ring their helpline anytime.

www.samaritans.org
Free call: **116 123**
Text: **087 2 60 90 90**
(standard text rates apply)
Email: **jo@samaritans.ie**

The Irish Association of Counselling and Psychotherapy

To find an accredited counsellor or Psychotherapist, ask your family doctor or contact the Irish Association of Counselling and Psychotherapy.

www.iacp.ie
Tel: **(01) 230 3536**
Email: **iacp@iacp.ie**

Barnardos

Barnardos offer a bereavement counselling service for children and young people who have lost someone close to them such as a parent or a sibling.

www.barnardos.ie
Tel: **(01) 473 2110**

Anam Cara

Anam Cara is a national voluntary organisation, offering online and face to face support services to bereaved parents following the death of a child regardless of age or circumstances of their death.

www.anamcara.ie
Tel: **(01) 404 5378**
or 085 2888888
Email: **info@anamcara.ie**

Financial assistance

Your local citizen's information office will help you find out about financial, taxation, legal and social welfare issues following a death.

www.Citizensinformation.ie

Welfare Officer with the Health Service Executive (HSE)

Contact your local welfare officer through your HSE Health Centre.

www.hse.ie

Money Advice and Budgeting Service (MABS)

The Money Advice and Budgeting Service is a free, confidential service for people in debt or who are at risk of getting into debt. You can contact the MABS Helpline on **0761 07 2000**, Monday to Friday, 9am to 8pm.

Some legal terms explained

Administrator

A person appointed by the Probate Office to handle the estate of someone who has died without leaving a valid will (that is, someone who has died intestate). The person entitled to act as administrator is set out in the Succession Act 1965. More than one administrator may be appointed to deal with the estate.

Asset

Any property, money or possessions that belonged to the deceased.

Beneficiary

A person who is left something in a will or who has property held for them by trustees or executors.

Certificate of balance

A list of accounts and account balances held by the person who has died.

Certified copy

Certified copies are copies of original documents (like passports or death certificates) which have been stamped 'original sighted' and signed by an authorised official.

To get a certified copy of a document, contact an accountant, barrister, solicitor, bank or building society official, commissioner of oaths, notary public, justice of the peace, FSA-registered broker or introducer, or attorney-at-law.

Make sure that the official uses the wording 'Certified true copy of original'. For photo ID, the wording must be 'photograph on original sighted bears a good likeness to the subject'.

The person certifying the document should also include their signature, the date, their name and position or staff number (if appropriate), and a business stamp or full address and contact details.

Codicil

This is a written amendment within a will.

Death certificate

An official document showing the information registered when someone dies, including the date, place and cause of death.

Deed of Assignment

A deed of assignment is a legal document under which a life-insurance policy can be transferred (assigned) from the current owner to another person or organisation. For example, when taking out a mortgage, you may assign your life-insurance policy to your mortgage lender to pay off your mortgage if you die.

Estate

The property and assets belonging to a person who has died is called their estate.

Executor

A person named in a will to carry out the wishes in it. There may be more than one executor, and their duties will typically include making sure that any inheritance tax is paid and applying for a grant of probate.

Grant of probate

This is applied for through the Probate Office. It confirms that a person's will is valid and confirms the executor as the personal representative of the person's estate. It is sometimes referred to simply as probate.

Grant of representation

This term can cover either the grant of probate or letters of administration.

Inheritance tax

Inheritance tax is a tax that may need to be paid, depending on the relationship between the person who has died and the person receiving the inheritance and the related threshold (that is, the maximum value that a person can inherit before tax has to be paid). The date when an inheritance is taken may vary depending on the type of inheritance. For example, some inheritances are considered to be taken at the date of death, and others are considered to be taken on the date the grant of probate or letters of administration are issued. You should consult the Revenue Commissioners or your solicitor to find out what the relevant date is.

Intestate

A person dies intestate if they do not leave a valid will.

Legacy/bequest/devise

A gift contained in a will.

Letters of administration with will annexed

If the deceased left a will but did not appoint an executor or if the named

executor is unable to carry out the duty then the grant of probate is called 'letters of administration with will annexed'.

Letters of administration

An official order issued from the Probate Office appointing an administrator over the estate of a person who has died without leaving a valid will.

Next of kin

A person's closest living relative or relatives. This is usually their spouse (husband, wife or civil partner) or any children, or both their spouse and any children. If the person who has died has no husband, wife, civil partner or children, their parents, brothers and sisters may be their next of kin.

Personal representative

This general term refers to either an administrator or executor.

Probate

Probate is the legal process where the Probate Office certifies that the will is genuine and allows the executor to deal with the estate.

Will

A will is a legal document setting out details of how a person wants their estate to be distributed after their death. It specifies the person or people he or she wants to carry out the will's instructions.

Checklists for what we need from you

	Tick here	REQUIRED FOR			
		Funeral Director expenses	Other funeral related expenses (e.g. florist, catering)	Settlement (estate under €25,000)	Settlement (estate above €25,000)
Certified copy proof of death (e.g. death certificate/coroner's certificate/certificate of fact of death):	<input type="checkbox"/>	✓	✓	✓	✓
Certified copy of Will naming Executor(s)	<input type="checkbox"/>		✓	✓	
Certified copy of Proof of Identity and Address	<input type="checkbox"/>		✓	✓	✓
Our Payment Authorisation form for Executors / Administrators	<input type="checkbox"/>	✓			✓
Indemnity on payment of monies from deceased customer's account	<input type="checkbox"/>		✓	✓	
Certified copy of Grant of Probate / Letters of Administration	<input type="checkbox"/>				✓

Has everything been taken care of?

Use this checklist to make sure that you've covered all the personal affairs of the person who has died.

Bills and direct debits

Rent
Gas
Oil
Electricity
Water
Internet
Phone
Mobile phone
Satellite or cable TV
Medical
Tax
Other

Other financial institutions

Building Society
Post office
Credit union
Store cards

Insurance policies

Life assurance
Credit-card insurance
Personal-loan insurance
Building and contents insurance
Car insurance
Health insurance
Income-protection insurance

Investments

Investment products and personal pensions

Other organisations

Passport Office
Motor Taxation Office
Train or Bus Saver tickets
Social welfare
TV licence
Gym or sports clubs
Other clubs
Library membership
Revenue Commissioners



For your information

There are certain documents that we can accept as either proof of your identity or address. We will need to see an original or a certified copy of the document.

Acceptable ID Verification

- ✓ Current passport
- ✓ Current passport travel card (from EU/EEA countries only)
- ✓ Current Irish Driving Licence (full or provisional)
- ✓ Current Full UK Driving Licence (card version only with photograph and DOB)
- ✓ Current National I.D card (from EU/EEA countries only with photography and DOB)
- ✓ College I.D cards - CAO colleges only with photography and DOB. Only allowed for customers on-boarded via campus drive, approx. dates are September to end November but dates are subject to change by the product owner.
- ✓ Travel documents issued by the Department of Justice Equality and Law reform maybe be considered. The document can be blue in colour or it can be a travel document that looks exactly like a passport. For example, individuals, who are successful with their asylum applications here, are issued with these. As per the Geneva Convention and the Payment Account Directive.
- ✓ In certain circumstances, when the above ID documents are not available, Public Service Card issued by Department of Social Protection (new card with photograph) can be accepted, only if DOB is validated in separate document.

Please note:

- All above I.D's must be in date at time of on-boarding.
- All documents must be clearly legible.

Acceptable ID Verification

The follow address verification must be in date for 6 months:

- ✓ Current original electronic household utility bill (gas, electric, household charge, home broadband and home phone)
- ✓ Current original Revenue Commissioners documents, tax credits, pin verification and balance statement (P45 + P60 is not acceptable)
- ✓ Original / Electronic financial institution statement from a regulated bank (cannot be from own branch)
- ✓ Original / Electronic credit card statement from a regulated bank
- ✓ Letter from approved list of Universities and colleges
- ✓ CAO letter confirmation of course acceptance and statement of application correspondence
- ✓ Property tax
- ✓ Current original letter from Department of Social Welfare relating to customers social welfare claim, benefit or pension.
- ✓ Letter from approved employer list
- ✓ Naturalisation and Immigration Service Letter confirming the customers legal status as per Geneva Convention

The follow address verification must be in date for 12 months:

- Current original motor tax
- Current original health or home insurance
- Current National Electoral Register

Please Note:

- E-statements must include logo of regulated institution

If the executor / administrator / next of kin is an existing Bank of Ireland customer, they do not have to provide us with identification documents. They can provide us with their Bank of Ireland account number which will be used for identification purposes only.

We don't need you to send us your original documents. Our branch staff can certify copies from an original or you can go to one of the following: accountant, barrister, solicitor, bank or building society official, commissioner of oaths, notary public, justice of the peace, FSA-registered broker or introducer, or attorney-at-law. Please be aware, you might be charged a fee depending on who you ask to certify your documents.

Giving to charity – easy steps to donating to charity

There are many worthy charities that rely on your generosity in order to carry out their valuable and much needed work. In Bank of Ireland we often find that people would like to send money to a Charity in the safest way possible.

Bank of Ireland works with a small number of flagship charity partners. Through these partnerships, we aim to make a genuine difference to the important work of these diverse charities. Bank of Ireland also works with a UK flagship charity.

Sometimes, and in particular where there is a small balance held in the account of the person who has died, people wish to donate the money to our flagship charities or to a charity of their choosing. If requested, we will try to facilitate this payment.



