

Bereavement Guide

We're here to help at this difficult time

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 will need to take to sort out any accounts 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 us on 020 7397 8884 or write to us at: ICBC (London) plc, 81 King William Street, London EC4N 7BG. Alternatively you can visit us at ICBC (London) – Monday to Friday from 9.30a.m to 4p.m.

What to do first

There are a few things you'll need to do first 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 give you the 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. For ICBC (London) plc, this is required when the total value of all accounts held with us in the sole name of the deceased is more than £2,000.</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

You can either write to us or visit us to notify us of a death. Here is a summary of the items you'll need.

Proof of death	Either the original death certificate or a certified copy. It can also be an interim death certificate or coroner's certificate.
Proof of your identification	For example a valid passport or an unexpired UK/EEA photocard driving licence.
Bereavement Instructions Form	You should use this form if you want to notify us of bereavement. It's an instruction form that confirms what you want us to do with the account(s). This form is either available over the counter or can be downloaded from our website at www.icbclondon.com/bereavement
Grant of Probate (Confirmation in Scotland) or Letters of Administration (if applicable)	You only need this if the total value of all accounts held with us in the sole name of the deceased is £2,000 or more.

We need these items so we can close/transfer ownership of any accounts belonging to the deceased. If you have these already, you can send the documents in the post or visit us at ICBC (London) plc, 81 King William Street, London EC4N 7BG

What happens next?

As long as you've given us the relevant documents, you don't need to do anything else.

Accounts in sole name

Our staff will deal with and settle any accounts. If there are any outstanding queries about any accounts held, they will contact you. We aim to release funds from all banking accounts within 7-10 working days, after all documentation has been received.

Products held in joint names

For all products held in joint names the account is amended into the name of the surviving party.

Product specific information - Bank accounts

Bank accounts in the sole name of the deceased are closed upon notification of death. The balance can only be released to the authorised person as a cash withdrawal of £250. Larger amounts must be transferred to the authorised person's bank account.