# Life events

## Dealing with bereavement

The loss of a family member or friend is a difficult time in your life and we are here to help.

We understand how difficult dealing with a bereavement is.

We have set up this page to help you with the process relating to the finances of the deceased and to give you more information on how we can support you during this time.

**Step 1: Notifying us**

You can notify us of a death by email: CITIUKIPB.DeceasedSupport@citi.com

In order to register a customer as deceased, we will need to see evidence of death. When you notify us, we ask that you send us the following documents so we can deal with your request as quickly as possible:

- The original or certified copy of the death certificate or coroner's interim certificate. A certified copy is a copy of the original document(s) signed and dated as a "true and accurate copy of the original" by a registered , lawyer, notary public or a regulated bank in the UK, Jersey (or an equivalent jurisdiction).

*Certified copies should contain a statement verifying it is a true likeness of the original copy also showing the name of the signatory, their company, position held along with contact details.*

Additionally, we will require proof of your identity. If you are a lawyer or other third party representative, we will also need to see a valid letter of authority (LOA), or SRA, number, (Solicitors Regulation Authority number) for solicitors.

Acceptable proof of identity:

- Valid passport
- National identity card
- Valid photocard driving licence (full provisional)
- Valid (old style) driving licence or a blue disabled drivers pass
- Firearms certificate or shotgun licence
- Identity card issued by the Electoral Office for Northern Ireland

If you are a solicitor or other third party representative, we will also need to see a valid letter of authority (LOA), or SRA, number, ( Solicitors Regulation Authority number) for solicitors . A letter of Authority is a letter appointing a solicitor or third party to act on behalf of the individual.

**Step 2: Request for Further documents**

After you notify us of the death and we have verified the documents provided, we may ask you for the following documents:

**Documents that we need where there is a valid will:**

- Original or certified copies of the Grant of Probate and the will.

**Documents that we need there is no will:**

- Original or certified copies of the Letters of Administration.

If any of the documents above were issued in a language other than English, please also provide us with an English translation (certified by a registered lawyer or notary public).

We will return your documents to you under separate cover. Please ensure that you have provided us with an up to date correspondence address in your communication to us.

**Step 3: Closure and Payment Authority**

Once we have reviewed the documents you provided us with, we will send you a Closure and Payments Authority Form, which needs to be completed by the Executor, the Administrator or (where no Grant of Representation is available) the next of kin. This will enable us to close the account of the deceased and release the funds held with us.

We will do everything we can to ensure that the above process is completed as quickly as possible, but we appreciate that it can take some time to obtain the relevant documentation. To help you, we can release funds from the estate of the deceased to go towards funeral expenses. Please contact us for more information and send your receipts evidencing your expenses to: CITIUKIPB.DeceasedSupport@Citi.com

**Related information**

If you have not already done so, you may wish to obtain independent legal advice.

Further general information on death and bereavement is available on the Directgov website at: http://www.direct.gov.uk/en/Governmentcitizensandrights

Further information on how to apply for a Grant of Probate can be found here: https://www.gov.uk/applying-for-probate

**Frequently asked questions**

**Ways to notify us**
If you are the executor named in the will, next of kin or personal representative (if there is no will) you can notify us in a number of ways:

- by contacting your or the deceased's relationship manager
- by email on CITIUKIPB.DeceasedSupport@Citi.com

**Who can I speak to regarding bereavement?**

We understand that suffering a bereavement is a sad time and having to cope with the administration of the estate of a loved one can be overwhelming.

Our CitiPhone team are here to help you as the next of kin and/or executors, who are dealing with the deceased's bank account(s) and banking arrangements with us.

**Which are the acceptable proof of Identification documents that Citi requires to see from the Executor(s), the Administrator(s) or next of kin(s)?**

We accept any of the following documents for proof of Identity:

- Valid passport
- National identity card
- Valid photocard driving licence (full/ provisional)
- Valid (old style) driving licence or a blue disabled drivers pass
- Firearms certificate or shotgun licence
- Identity card issued by the Electoral Office for Northern Ireland
- Existing customers may also need to prove their identity if required.

**What certification of documents mean and what is acceptable to Citi?**

A certified copy is a copy of the original document(s) signed and dated as a "true and accurate copy of the original" by a registered lawyer, notary public or a regulated bank in the UK, Jersey (or an equivalent jurisdiction), also showing the name of the signatory, their company, position held and contact details.

If a document was issued in a language other than English, please also provide us with an English translation certified by a lawyer or notary public.

Please ensure that certified documents must be stamped/sealed by the person providing certification. We may contact this person, so please provide details for their workplace, work address, email address and phone number.

**What is a letter of Authority?**

A letter of Authority is a letter appointing a solicitor or third party to act on behalf of the individual.

**What happens after I notify you of a bereavement?**

Once we have seen the certified copy of the Death Certificate or Coroner's Interim Certificate (England and Wales only) or Abbreviated Extract (Scotland only), we will send a letter to the next of kin or personal representative (if there is no will) who has been appointed as our point of contact. This letter will explain the next steps in relation to closing the deceased's Citi accounts and banking arrangement with us.

**What happens if the deceased had a joint account?**

If the deceased had a joint account, we will transfer the account to the remaining joint account holder(s) once we have seen the original or a certified copy of the death certificate or coroner's interim certificate and completed a review of the joint facilities.

**Will cheques paid into a deceased account still be honoured?**

Any cheques presented after you have notified us of the bereavement will be returned unpaid to the payee.

Cheques payable to the executor or personal representative should normally be paid into an executors Account.

**Will credits still be accepted into a sole account?**

Yes. We are able to continue to receive credits into an account after we have been notified of the death. Please bear in mind, some credits may be re-claimed.

**What happens to standing orders and direct debits?**

This depends on if it is a joint account or if the account was only in their name. For joint accounts, your regular payments will stay the same. If you want to cancel a Standing Order or Direct Debit, please let us know.

If the account was only in their name, we'll stop all regular payments. Then we'll give you a list of these payments, so you can contact the right companies to either cancel or continue making them.

**What happens if the deceased held savings products such as ISAs and/or Investment products?**

When we are notified of a death, we will inform all the departments of Citi that the deceased had a relationship with. We will inform you of all the products the deceased held with us valuated at the date of death.

If the deceased had an ISA with CITI and passed away before 5 of April 2018, the tax benefits of the ISA will end from the date of death. If the deceased passed away on or after the 6th of April 2018, the tax benefits of the ISA will continue. The ISA will be converted to a "continuing account of a deceased investor" and will remain active until either the completion of the administration of the estate, or the closure of the account or the 3rd anniversary from the date of the death of the account investor.

For more information on ISA's you may wish to visit :

https://www.gov.uk/individual-savings-accounts/if-you-die

https://www.gov.uk/individual-savings-accounts/inheriting-an-isa-from-your-spouse-civil-partner

Investment products will be either liquidated or transferred out as per the instructions we will receive from the personal representatives/ executors of the will.

**What happens if one or more accounts of the deceased are overdrawn?**

After the notification of death, if the accounts of the deceased are overdrawn the debt still needs to be repaid to Citi. If there are sufficient funds in any other sole accounts of that the deceased held with us, they can be used to clear the debt with Citi. If there are insufficient funds to cover the debt, then any outstanding balances will need to be paid from the estate of the deceased. The personal representative /executor of the will, will not be personally liable to pay off any debts the deceased had. It is however their legal obligation to make sure that any outstanding debts are paid from the estate before making payments to the beneficiaries.

**When do you need to see a grant of probate or letters of administration?**

Where there is a will, a grant of probate may be required. A dedicated member of staff will advise you if the Grant of Probate is required for you . Probate is not needed where all the assets of the deceased are held jointly with another person.

**Why do you need to see the Will?**

We may need to see the will to ensure that we are dealing with the correct Personal Representative(s) of the deceased.

Citi may close the deceased's accounts without seeing the will. However we reserve the right to ask to see it.

**Why do you freeze sole accounts?**

The bank has legal obligation to protect the deceased's funds and assets against theft and fraud. Therefore the accounts are frozen and all bank mandates, any third party mandates, appointments of guardian/deputy/receiver and Power of Attorney are cancelled upon notification of death.

**Will Citi pay for the deceased's funeral bill?**

Once we have received the death certificate, to assist you, we can release funds from the estate of the deceased's account to go towards funeral expenses. We will ask for invoices, the transaction details, or other related documents to proceed with the payment. Payments for funeral expenses will be honoured provided there are sufficient funds in the deceased's account.

**Will Citi pay for the deceased's inheritance tax invoice from HMRC in the UK ?**

Yes. We are able to pay the inheritance tax invoice if requested by the personal representative using the funds in the deceased's account, as long as there are enough funds available to cover the costs. We will need a completed and signed form from HMRC IHT423 for each account. Payments will be made directly to HM Revenue & Customs. For more information and guidance you may wish to visit the Gov. UK website : https://www.gov.uk/paying-inheritance-tax/deceaseds-bank-account.

**What happens if you haven't received the Closure and Payments Authority Form?**

If you haven't received the payments and authority form please use this link. Please ensure that the form is completed clearly and accurately.

**How long will it take to release the balance?**

Once we have received the correct documentation, where there is only current and savings accounts, we will combine all the balances and release the funds within ten working days. Where there are other products, this may take longer and we will advise you on this separately within a letter.

For investment related products we will execute based on the instruction received by the executor during the redemption of proceeds.

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## Unemployment or income loss

We understand that periods of unemployment or income loss can be highly stressful. We may be able to offer support to help you get back on your feet during times of financial difficulty.

**What is Financial Hardship?**

We understand that life doesn't always go to plan and sometimes your circumstances unexpectedly change, making it difficult for you to continue meeting your financial commitments.

A sudden change which may impact your income or expenses might result from unemployment or reduction in income, illness or a medical condition, a natural disaster, family separation or violence.

We are here to support you and the sooner you reach out, the sooner we can provide you with support and assistance.

**How to access Financial Hardship assistance?**

If your financial circumstances have changed, you can request assistance by getting in touch with us to discuss options available to you.

**What type of assistance is available?**

Each person and situation are unique and the type of assistance that we provide is likely to depend upon your individual circumstances. We will be happy to discuss the available options with you when you contact us.

**How long is the assistance period?**

The length of your assistance period is likely to depend upon your individual circumstances. We will work with you to find a solution that may be short, medium or long-term, depending on your circumstances.

**Do I need to provide supporting documents when I request Financial Hardship assistance?**

If any supporting documents are required to assist us with reviewing your request for financial assistance, we will request this from you.

**Can someone else request assistance on my behalf?**

Yes, provided we have your permission, a third party is able to request assistance on your behalf. To find out more, please contact us.

**My circumstances have changed since making a financial assistance request. What should I do?**

If your circumstances change after submitting your request, please inform us at your earliest convenience by contacting us.

**What if I would like to complain?**

If you're not satisfied with the way you were treated or would like to highlight how we can improve, please let us know so that we can have a further discussion regarding your needs and how we can help and improve our services.

For further information,please visit our complaints page.

**I need accessibility support?**

We provide a number of accessibility support services which are detailed here. If we can provide any additional assistance,please contact us.

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## Domestic abuse and family violence

Domestic abuse can happen to anyone and can take different forms including physical or sexual violence, psychological or emotional abuse, neglect, threats and/or being made to feel unsafe. People facing domestic violence will often need help protecting their finances and gaining financial independence. If you are a victim of domestic violence, you're not alone. We are here to help.

**Protecting your privacy and finances**

**What steps can I take to manage my finances?**

Talk to us about your situation and we may be able to assist in the following ways:

- Securing your accounts and helping you change passwords, login details, PIN information etc.
- Opening an account in your name only.
- Updating the signing authority for your account.
- Providing you with financial assistance and guidance.

**How can I protect my privacy?**

- If it is safe to do so, change your online usernames, passwords and PINS and put passcodes on all your devices.
- If you think someone may be monitoring your online activities, consider using a different computer or device.
- Try to ensure that you are the only person opening the mail addressed to you. In the UK, there are services available which can offer address protection and mail privacy. Further details can be found on the following links:

https://www.ukpostbox.com/who-uses-uk-postbox/vulnerable-people https://www.royalmail.com/d8/help/redirection

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## Financial abuse

Financial abuse occurs when an abuser uses money as a means to gain power and to control their partner, family members, acquaintances, or even strangers. It occurs in many different forms, often alongside other types of abuse. It can affect anyone.

**Forms of financial abuse**

- Someone restricts your access to money or dictates your spending
- You are given an allowance to spend each week and are required to provide receipts to verify the money you have spent
- Someone forces you to give them access to your bank accounts
- Important financial information is kept hidden from you
- Someone sells or threatens to sell your belongings against your wishes
- Someone forces you to apply for a credit card or loan and takes out a credit card or loan in your name
- Someone buys something on your credit/debit card without your consent
- Someone forges your signature on financial documents
- Someone insists that loans or bills are in your name
- Someone prevents you from working or earning your own money
- Someone forced you to undertake additional paid or unpaid duties

**What you can do to protect yourself against financial abuse**

Talk to us about your situation. We may be able to assist in:

- Securing your accounts and helping you change passwords, login details, and PIN information
- Opening a bank account in your name only
- Updating the signing authority for your account
- Providing you with financial assistance and guidance

**Other actions you can take:**

- Talk to a trusted loved one about your situation and ensure you remain socially connected to friends and family members
- Refrain from signing documents you haven't read or don't understand
- If you think someone may be monitoring your online activities, consider using a different computer or device
- If possible, regularly check your bank and credit card statements for unauthorised or unexplained transactions
- If it is safe to do so, change your online usernames, passwords and PINS and put passcodes on all your devices.
- Try to ensure that you are the only person opening the mail addressed to you. In the UK, there are services available which can offer address protection and mail privacy. Further details can be found on the following links:

https://www.ukpostbox.com/who-uses-uk-postbox/vulnerable-people

https://www.royalmail.com/d8/help/redirection

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## Elder financial abuse

Older citizens are typically more vulnerable to scams, fraud and other forms of financial abuse. Below is some information to help you understand how to protect yourself from this kind of abuse.

**Forms of elder abuse**

- Abusing power of authority
- Frauds and scams
- Improper use of funds
- Theft
- Failure to provide promised care
- Emotional blackmail

**Identifying the signs of elder financial abuse**

- You permit someone to access your account and unexplained transactions begin to occur.
- You are missing bank statements or the information in your bank statements doesn't make sense.
- Someone who does not have the authority over your money accompanies you to the bank to make a withdrawal.
- Someone completes financial documents on your behalf and without your knowledge.
- Someone treats you in a way that is threatening or controlling.
- You have unusual or unknown transactions appear on your account.

**Tips for avoiding scams and fraud**

- Hang up on suspicious phone calls, even if the caller claims to be from a reputable company. Call back from a trusted number on the company website.
- No reputable company or government department will ever ask you to provide your credit card information (PIN, expiry date), or account credentials over the phone.
- If you receive a suspicious SMS, email, or phone call, do not provide any personal details or click on any links.

- Do not share your passwords or personal information.
- Ensure you have up-to-date anti-virus software on your computer.
- Refrain from sending money or personal information to people from unusual locations.
- When online shopping, ensure that you only complete your purchase from secured websites. Secure addresses start with 'https' or have a padlock symbol at the front.
- Refrain from swiping your card when buying something. Inserting or tapping your card is typically more secure.
- If you are travelling, ensure you tell your bank or provider the dates you are travelling and the dates you will be visiting.

**Security Centre**

You can find out more important information that will help you stay safe by visiting our Citi Security Centre.