

Supporting you at this difficult time

Our practical guide following
a bereavement.

About this guide

The death of someone close is always a difficult time. When you're already experiencing grief, dealing with practical matters and making important financial decisions can seem overwhelming.

This guide aims to offer help and support you through those steps and decisions.

- ◆ The first part outlines the initial steps you'll need to take, such as registering the death, notifying us and other organisations and obtaining the will. We'll also tell you how HSBC can help with some of the tasks you may be facing.
- ◆ The second part focuses on what happens to any accounts or investments the person who died had with HSBC, and what you can expect from us.

- ◆ The final section contains other useful information and explanations of some of the legal terms you may come across, to help you understand any unfamiliar words and phrases.
- ◆ At the back of the guide there's a place to record the account information you'll need to refer to and a pre-prepared checklist of some of the organisations you may need to inform.
- ◆ This information has been produced for the UK, if the deceased was resident in another country the laws and requirements may differ. Some of the information included in the booklet may be relevant and helpful for you, but you should take local legal advice in the country of residence if you have any uncertainty.

We hope you find this guide useful.

Our Bereavement Support Team is here to help you

The Bereavement Support Team at HSBC can give you more information about the financial and legal issues you have to deal with – such as what to do if you can't find a will, or whether you need to apply for 'Probate'.

They can also point you towards useful sources of information and help, and let you know what's happening with the deceased's HSBC accounts, products and services. They'll make sure you get the answers you need.

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To contact the Bereavement Support Team

Call **0800 085 1992** (to notify us of the death)

0345 850 0088 (for general enquiries)

Or if you're calling from outside the UK, dial **+44 (0)114 252 0249**

Lines are open from 8.30am to 6.00pm Monday to Friday and 9.00am to 2.00pm on Saturday (excluding public holidays). Calls may be monitored or recorded for quality purposes.

Your step by step guide

What to do first

There are a handful of things that need to be done as soon as possible after someone has died. By the time you contact us, you may have done some of them already. If not, then you need to go through the first part of this guide, starting by formally registering the death.

Six things you need to do:

1. Register the death
2. Notify us
3. Obtain the will
4. Arrange the funeral
5. Let other organisations know
6. Deal with the estate

Please be aware that on notification of a death, the information provided will be used to administer the deceased customer's estate and may be used to contact you in relation to this.

Your information may also be shared with other HSBC Group companies that the deceased party held products with. In accordance with data protection legislation, whether your information is processed in the UK or overseas, it will be protected by a strict code of secrecy and security which all members of the HSBC Group and their staff are subjected to.

Step 1

Registering the death

After someone passes away their death must be registered. You can go to any register office but if you use the one in the area where the person died you'll be given the documents you'll need on the day.

You can find your nearest register office in the phone book or online at:

www.gov.uk/register-a-death.

You may need to make an appointment.

In England and Wales you need to register the death within five days. In Scotland you have eight days to register.

When registering, you'll need the doctor's certificate and possibly supporting information, such as a birth or marriage certificate. If in doubt, check with your local register office before attending.

The register office will give you a Death Certificate. Most organisations, including HSBC, will need to see original documents, so you may want to ask for extra copies. (The register office makes a small charge for this).

Did you know?

If the death of a partner means you have lost your main household income, or if you are struggling to pay the funeral bill, you may be entitled to financial help or benefits. Find out more at **www.gov.uk** or read the Department for Work and Pensions guide 'Support after a death'. You can download this at **www.gov.uk** or get a copy from your local register office or Jobcentre Plus.

Step 2

Notifying us

Once you've registered the death you should notify us, if you haven't done so already.

The easiest way to do this is to call our Bereavement Support Team on **0800 085 1992**. Lines are open from 8.30am to 6.00pm Monday to Friday and 9.00am to 2.00pm on Saturday (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.

For HSBC current and savings accounts the documents we are likely to require are listed below:

Documentation required	Further details
Original death certificate or the coroner's certificate	See page 18
If there is a will, an original or certified copy of the will , to confirm who is entitled to deal with the estate and be a personal representative.	See page 8
If a personal representative of the deceased does not already bank with HSBC, we'll need one form of identification and one form of address verification for each of the personal representatives (e.g. full or provisional driving licence, passport, utility bill or armed forces ID card).	
Grant of Probate or Letters of Administration may be required.	See page 19
Our Bereavement Support Team will provide you with the necessary Account Closure Forms once notified.	

For other HSBC accounts, products or services we have set out more details on pages 15-17. But please do not hesitate to contact the Bereavement Support Team.

You can show us documents or return forms by visiting your local branch of HSBC (an appointment may be necessary). You can find your nearest branch by visiting our website: www.hsbc.co.uk/branchlocator.

Alternatively you can post the original documents or forms to:

HSBC Bereavement Services
51 Saffron Rd
Wigston
LE18 4AG

All original documents will be returned to you in the post. High value documents will be sent by special delivery. If you want further information on which method of post will be used for certain documents, please ask the Bereavement Support Team.

As soon as we're notified of a death, we inform all parts of HSBC and we will let you know if you need to take any further action regarding specific accounts.

Any **sole** accounts the deceased had are automatically frozen. This means:

- ◆ No money can be taken out of the accounts.
- ◆ HSBC continues to allow all credits into deceased accounts.
- ◆ By law, we must cancel any Direct Debits or standing orders – including utility bills, mortgage or loan payments.

Alternative arrangements may need to be made to continue to pay the bills. We'll provide the personal representative with a full list of information to assist with this task. The only exception to this is home insurance, which we may continue to pay if the personal representative asks us to and credit funds are available.

After you have told us that a person has passed away, for a short time they may still be sent mail from us. This is because it is prepared and printed several weeks in advance. We make every effort to avoid this happening but should you receive any such mail, please accept our apologies.

Step 3

Obtaining the will

A will contains the last wishes of a person who has died, in particular about who they want to inherit their estate.

You'll need to find the last known signed and witnessed version of the will. If you can't find a will at the deceased's home, it's a good idea to ask their solicitor, bank, or financial advisor if they have it.

A will usually names one or more executors who will be responsible for dealing with the administration of the deceased's estate.

What happens if there isn't a will?

If someone dies without making a will or you're unable to locate a signed will, they are said to have died 'intestate'.

The law on who will inherit the estate will vary depending on where the deceased lived and, in some circumstances, their religion.

In England and Wales, the Laws of Intestacy apply and the person who will inherit the estate is the next of kin – usually their husband, wife, civil partner or their child/children. The flow chart on the next page might help. Unmarried partners are not considered next of kin. In Scotland, the rules are different and the Rights of Succession apply.

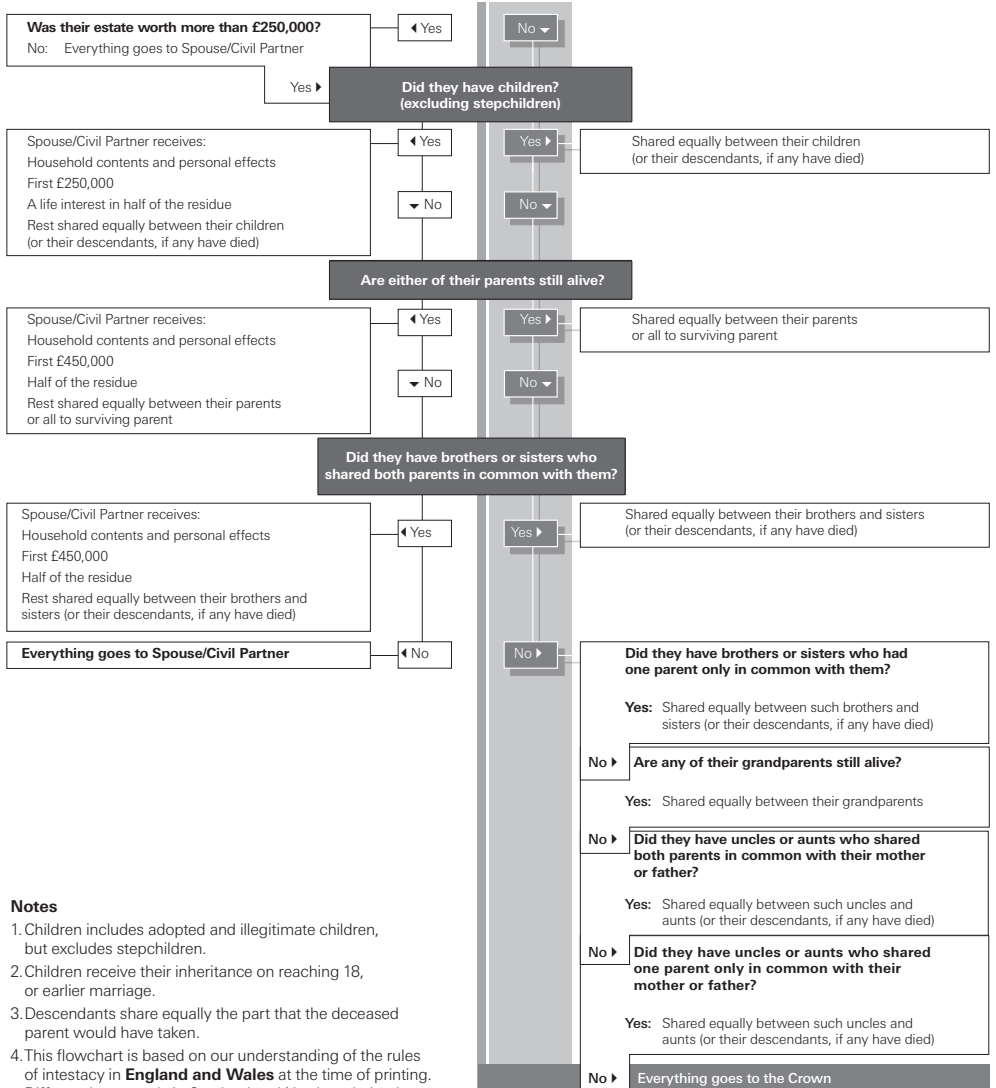
To find out more about what to do if there is no will visit: **www.gov.uk/inherits-someone-dies-without-will**. There you'll find a simple online tool that takes into account the deceased person's situation and guides you to the correct information.

Alternatively, you can contact our Bereavement Support Team on **0345 850 0088**.

Who can inherit?

Was the deceased married or in a civil partnership?

Marriage includes people who are separated, but not those who are single, widowed or divorced.



Notes

- Children includes adopted and illegitimate children, but excludes stepchildren.
- Children receive their inheritance on reaching 18, or earlier marriage.
- Descendants share equally the part that the deceased parent would have taken.
- This flowchart is based on our understanding of the rules of intestacy in **England and Wales** at the time of printing. Different Laws apply in Scotland and Northern Ireland.

Step 4

Arranging the funeral

Once the death has been registered, you can arrange a funeral. You may already know what sort of funeral the person wanted, or there may be instructions in the will or other papers. Most people choose to use a funeral director who will help you make all the necessary arrangements.

You can find details of organisations that have codes of practice to protect you and can supply details of the facilities in your area in our 'Other places to get help' section on page 21.

One important decision is how much to spend. Funerals can be expensive, and may need to be paid for immediately. Unless a prepaid funeral plan exists, it's worth checking how much money is available to pay for it.

It is possible for the funeral bill to be paid direct from the deceased's estate. You should check with us, or their other bank if they have one, to see if money can be released to pay for the funeral.

At HSBC, provided money is available, we'll be able to release funds for the following:

- ◆ Full or part payment of the main funeral bill and associated costs
- ◆ Flowers for the funeral
- ◆ The wake
- ◆ Repatriation of the deceased to the UK (if insurance is not held).

On receipt of the original invoice we'll make payment direct to the funeral directors. We can't accept estimates to settle the bill in full. However, we can accept the funeral director's estimate if a deposit is requested to be paid prior to the funeral taking place.

Wherever possible we require the funeral director's bank account details to process the payment more quickly. For more information or guidance, please contact the Bereavement Support Team on:

0345 850 0088

In some cases the government can provide aid to pay for the funeral. For more information or to find out if you are eligible please visit the government web pages at: **www.gov.uk/funeral-payments/overview**.

Step 5

Letting other organisations know

In addition to informing friends and family of the death, there will be a number of organisations you'll need to inform, from other banks and building societies to utility companies. You'll also need to locate legal documents such as passports and driving licences that will need to be returned and cancelled.

At the end of this document we've prepared a handy checklist of organisations you may need to consider. It allows you to record any reference numbers in one place for convenience. The easiest way to inform organisations of a death is by phone. It's helpful to have an account number or reference before calling.

Each organisation will tell you if they need to see any documents, such as a copy of the death certificate.

Step 6

Dealing with the estate

Anyone responsible for dealing with the estate is known as a 'personal representative'.

- ◆ If there's a will, this is anyone named as an 'executor'.
- ◆ If there's no will, this is the immediate next of kin (refer to the Laws of Intestacy – see page 8).

What a personal representative has to do

- ◆ Make an inventory of everything in the estate and work out the total value.
- ◆ Calculate and settle any inheritance tax and other tax liabilities.
- ◆ Apply for Probate, if required.
- ◆ Collect all assets (such as shares and investments) and settle any debts, including mortgages and loans.
- ◆ Sell any property or investments that the will doesn't specifically transfer to someone else.
- ◆ Distribute the estate to the beneficiaries.

If the deceased only held accounts in joint names with someone else and Probate isn't needed, the personal representative may be able to deal with everything in a few weeks. On the other hand, if Probate is needed, or if the person owned property, this process can take some time.

The personal representative's options

If you are the personal representative, you can decide whether you want to:

- ◆ Deal with the estate yourself; or
- ◆ Appoint a solicitor or specialist Probate service to do some or all of it for you.

Our Bereavement Support Team can talk you through the different options available.

Applying for Probate

Probate (or Confirmation if you live in Scotland) is a general term used to describe the process you may need to go through to apply for the legal right to deal with an estate.

The process involves applying to the Probate Registry, who formally confirm if a will is valid or, if there is no will, check that you are legally allowed to deal with the deceased's estate. Once they are satisfied, they'll issue a legal document called the Grant of Probate, or the Grant of Letters of Administration (if there wasn't a will). This document formally names the person(s) responsible for dealing with the estate. In Scotland, both documents are known as 'Confirmation'.

Once the personal representative has received Probate, they'll need to show the legal document to banks, building societies and other organisations to prove that they have authority to deal with any assets the deceased owned.

Is Probate required?

Probate is not required where all the deceased assets are held jointly with another person and where they pass automatically to the joint owner.

Where the value of the deceased assets held in their sole name is greater than £5,000 Probate may be required. Most financial institutions have individual discretionary limits for releasing assets without seeing the legal document.

At HSBC it's important that we support you as an individual. Every case will be reviewed by one of our bereavement specialists and decisions will not be made solely on the value of the estate.

If we're notified of the death by a personal representative, either during a visit to one of our branches or by calling the Bereavement Support Team direct, we'll be able to advise our requirements immediately and if we need to see Probate. If we're notified by post we will confirm all our requirements in writing.

Note: Where the deceased owned a property in their sole name Probate will always be required before it can be sold or transferred.

How to apply for Probate

To apply for Probate yourself, you need to complete some application forms and send them to your local Probate Registry Office. You can download these from:

www.gov.uk/wills-probate-inheritance/applying-for-a-grant-of-representation

or order them from the Probate and Inheritance Tax Helpline on:

0300 123 1072.

A standard fee is payable, when registering, for all estates of £5,000 or over.

In Scotland, you apply to the Sheriff Court instead of a Probate Registry Office.

Visit: **www.gov.uk/wills-probate-inheritance/applying-for-a-grant-of-representation** for more information, or contact a solicitor.

Simplify Channel Ltd – Probate & Estate Management

In 2015, after careful consideration, we transferred our Probate Services business to Simplify Channel Ltd (Simplify). Simplify has an established UK probate business with a range of specialist services to support personal representatives with the probate and estate administration process.

Their services include:

- ◆ Grant of Probate only service – A fixed price solution for clients who wish to administer the estate but need assistance with extracting the Grant of Probate
- ◆ Full professional Estate Administration – An end to end solution from gathering information in order to apply for the Grant, to collecting assets, paying liabilities and distributing the estate
- ◆ DIY tools – Advice and guidance on how to deal with estate administration, as well as tools, videos and tutorials on how to complete probate

For further details on how Simplify can support you, please call **01608 653 405** or visit: **www.simplify.co.uk/news/hsbc-probate.html**

For independent advice the Money Advice Service provides information on when you could use a probate specialist: **www.moneyadviceservice.org.uk/en/articles/when-to-use-a-probate-specialist**

Inheritance tax

Depending on the value of the estate and who it is left to, you may have to pay inheritance tax. Generally, some or all of the inheritance tax must be paid before Probate is granted. This is normally paid by the personal representative, using money from the estate. It may be possible for HSBC or another bank to pay this using money held in the deceased's accounts.

If there isn't enough money available in the account to pay the inheritance tax, you can get further information from the HMRC website: **www.hmrc.gov.uk/inheritancetax**. This includes the current limits and ways to pay, under the following headings:

- ◆ Introduction – Inheritance tax (For current limit)
- ◆ Paying HMRC – Paying your inheritance tax bill – How to pay (For ways to pay the bill)

Other taxes

The personal representative is also required to settle other taxes such as income tax and National Insurance for the person who has died. Contact HMRC and they'll tell you what to do.

For more information, visit:

www.gov.uk/after-a-death/tax-and-benefits

Sorting out any HSBC accounts

We try to keep this as simple as possible. There are some processes we must follow. So that you know what to expect, we've summarised what happens for each type of product or service held with us in the next few pages.

You don't need to inform each part of HSBC individually. Once you've notified us, we'll ensure the information is passed on.

If the person who died had investments, a pension or life insurance with HSBC, these will be dealt with separately and the relevant teams will contact you to confirm next steps.

Joint accounts

Once we have formal confirmation of the death, we'll automatically transfer the account(s) into the sole name of the survivor and, where appropriate, arrange for new cheque/paying-in books to be ordered in a single name. We can, if you prefer, delay this transfer to reduce any distress. Please let the team know if this is your wish. Your account number(s) won't need to be changed.

Direct Debits and standing orders will continue as normal. Please let us know of any that need to be stopped.

Current and savings accounts

Once we've seen the necessary identification and paperwork, we can normally release funds held in HSBC current accounts or savings products within 10 working days. Interest won't be charged on accounts that are overdrawn.

ISAs

In line with HM Revenue & Customs guidelines the following applies:

For deaths on or before 5 April 2018 – the tax benefits of an ISA will cease from the date of death.

For deaths on or after 6 April 2018 – the tax benefits of an ISA will continue. The ISA will be designated a 'continuing account of a deceased investor' and will remain a continuing account of a deceased investor until the earlier of the following:

- ◆ The completion of the administration of the estate
- ◆ The closure of the account
- ◆ The third anniversary of the death of the account investor

How Additional Permitted Subscription works

Where the ISA holder died on or after 3 December 2014 – the surviving spouse/civil partner is able to claim an additional allowance equal to the value of the deceased's ISA(s). This is known as an 'Additional Permitted Subscription' (APS) and became effective on 6 April 2015.

The deceased's ISA is not transferred directly to their spouse/civil partner's ISA. The allowance is available to the surviving spouse/civil partner as a 'one off' additional ISA subscription. This doesn't affect the spouse/civil partner's own annual ISA allowance and must be used within the permitted period.

The surviving spouse/civil partner is entitled to the APS even if the ISA assets are left to someone else in the Will or are used to meet expenses from the estate. No one else is entitled to the APS, even if they've received the assets from the deceased's ISA(s). An APS allowance may be utilised with HSBC or transferred to another ISA provider but can only be done once.

Credit cards

We need to cancel all credit cards in the deceased's name as soon as we're notified of the death. **This includes cards held by a second cardholder on the deceased's account.** Unless the person who died had credit card repayment protection insurance, any outstanding balance on the credit card must be paid from the estate.

- ◆ The second cardholder will need to reapply for a credit card in their own name. We can help if necessary.
- ◆ You'll also need to cancel any regular payments or subscriptions on the credit card account by contacting the relevant organisation or provider directly.

Personal Loans

We'll freeze the loan from the date we're notified of the death and won't take any further debit interest or charges. If the deceased had Payment Protection Insurance, we'll arrange for the claim to be submitted. If not, the loan will need to be repaid from the estate. For joint loans the remaining account holder can continue to make the usual repayments or repay the loan in full.

HSBC Mortgages

Once you've notified us of the death we'll update the mortgage details. The account won't be frozen and the outstanding balance will continue to accrue interest. A dedicated member of the Mortgage team will contact you to talk through the options available.

Investments

For investments with HSBC such as bonds, a stocks and shares ISA or a share portfolio, the relevant teams will contact the personal representative to confirm the holdings and next steps. These are considered part of the estate and so should be valued and then distributed in accordance with the person's will.

To make it easier to value the estate, we can provide you with a full statement of the person's investment holdings with us. Ask the Bereavement Support Team for more details.

Life insurance

If the deceased had a life insurance policy with HSBC, a dedicated claims adviser will call the personal representative to discuss their requirements and will handle the claim personally from start to finish.

Accounts with other banks

All banks, building societies and financial services providers will have similar processes that need to be followed after someone has died. You'll need to contact each bank or provider that the deceased had accounts with. Most will require specific information from you before releasing funds.

Glossary – Legal terms explained

Here are explanations of some of the legal words and phrases that are frequently used in dealing with a will and an estate.

Absolute interest

An interest that the beneficiary is completely entitled to immediately, without any restrictions.

Acquisition (probate value)

The value at which either the personal representatives or the beneficiary acquires the assets.

Administration

The formal and legal term for dealing with the estate.

Administration period

The period between the date of death and the date of the close of administration.

Administrator

The person appointed to administer an estate where there is no valid will, or where the executor is unable, or unwilling, to act.

Agreed value

The probate value as formally agreed by HMRC where inheritance tax is payable.

Appointment, power of

A power given by will or deed to appoint a person or class of persons to inherit an interest.

Asset

Property, money or possessions that belonged to the deceased.

Attorney

A person appointed by another to act in his/her place.

Beneficiary

A person who inherits all or part of the money or property from someone who has died.

Capital Gains Tax (CGT)

Capital Gains Tax is a tax on capital 'gains'. If when you sell or give away an asset it has increased in value, you may be taxable on the profit/gain.

Codicil

This is a legal written amendment to an existing will.

Confirmation

This is a legal document issued by the Sheriff's Court in Scotland where the deceased lived in Scotland. It is the equivalent to the Grant of Probate issued in England and Wales.

Coroner's Certificate

In certain circumstances a death has to be investigated by the Coroner. In this case a Coroner's Certificate will be provided in place of the death certificate.

Death certificate

The legal document issued by the registrar when a person dies. It is a copy of the entry in the death register.

Deed of variation

This allows beneficiaries to change how the estate is distributed to reflect family circumstances or possibly save future inheritance tax.

Estate

The total value of everything owned by a person when they died – money, property and possessions – after any debts they had have been settled.

Estate accounts

Accounts listing all transactions during the administration period.

Executor

The person(s) named in a will who is responsible for making sure the wishes of the person who died are carried out.

Grant of letters of administration

If a valid will doesn't exist, this document authorises the person dealing with the estate (the administrator) to deal with the deceased person's property and financial affairs.

Grant of Probate

An official document confirming that the will is valid and stating who the personal representative is. It can be used to show the personal representative(s) has the right to access funds, sort out finances, and collect and share out the deceased person's assets as set out in the will. In Scotland this document is called 'Confirmation'.

Grant of representation

A document that provides proof that someone has 'probate' and is allowed to deal with a person's estate.

Inheritance tax

Tax that is paid from the estate of a person who has died and must be paid before the estate is shared out to the beneficiaries.

Intestacy

When someone has died without having made a valid will. A person who dies without having made a valid will is known as having died 'intestate'.

Legacy or bequest

A gift contained in a will, ie: a specific item or general bequest of money.

Letters of Administration

An official document stating who the personal representative is when a person has died without making a will.

Next of Kin

The closest related family member(s) of a person who has died. This is normally their husband, wife, civil partner or their child/children.

Nil rate band

The value of assets which a deceased person can leave to friends or family without them having to pay any inheritance tax.

Personal representative

The person who is legally responsible for dealing with the estate.

Probate

The legal term for giving someone the authority to manage the estate of a person who has died. In Scotland, Probate is known as Confirmation.

Probate Registry

The organisation responsible for overseeing Probate and issuing grants of representation.

Renouncing probate

The act whereby a named personal representative signs a legal document which cancels his/her appointment from the start.

Residuary estate

What remains of the estate after payment of all debts, legacies and all taxes and expenses.

Simplify Channel Ltd (Simplify)

An independent UK probate business with a range of specialist services to support personal representatives.

Trustee

The person who holds assets on trust.

Will

A document which states what someone would like to happen to their assets when they die.

Other places to get help

Register to stop direct mail

Getting mail addressed to a person who has died can be upsetting. This is a free service that helps reduce the amount of direct mail being sent to the address of a person who has died.

- ◆ The Bereavement Register®:
www.the-bereavement-register.org.uk

Arranging a funeral

You may not know where to start and want to talk to more than one funeral director to make sure you are happy with their suggestions and that you trust them with the care of your loved one. The following organisations have codes of practice to protect you and can supply details of the facilities in your area.

- ◆ The National Association of Funeral Directors: **www.nafd.org.uk**
- ◆ The National Society of Allied and Independent Funeral Directors:
www.saif.org.uk

General advice and support with loss

If you need help with coping with your grief, there are several professional organisations that can help:

- ◆ Government web pages – for general advice at this difficult time:
www.gov.co.uk
- ◆ Cruse Bereavement Care – offers a telephone helpline and a website with information and further support:
www.cruse.org.uk
- ◆ Samaritans – provides confidential, non-judgemental emotional support, all day, every day:
www.samaritans.org.uk
- ◆ Citizens Advice Bureau – offers free, independent, confidential and impartial advice on your rights and responsibilities:
www.citizensadvice.org.uk
- ◆ Seniorline – a telephone helpline run by Age UK (the charity that combines Help the Aged and Age Concern). It provides information and advice for people aged over 50:
www.ageuk.org.uk

Check lists

Financial services and Pensions	Reference number	Phone Number
Bank 1		
Bank 2		
Bank 3		
Mortgage Provider		
Credit or Store Card		
Credit or Store Card		
Credit or Store card		
Investment company		
Home Insurance If property is now empty, the provider will have certain requirements to continue the insurance.		
Car Insurance If insured under the deceased's policy, you will no longer be legally covered to drive.		
National Savings		
Premium Bonds		
Loan Company 1		
Loan Company 2		
Share Registrars		
Department of Work and Pensions (DWP)		
Company Pension		
Private Pension		
National Savings		

Date posted or Person spoken to

Government organisations	Reference number
DVLA (Car Tax, Driving licence)	
Passport Office	
Jobcentre Plus	
Parking Permit/ Blue Badge	
Social Services – Meals on Wheels	
Day care/clubs	
Revenue and Customs	
Home, Utilities etc.	Reference number
Local Authority: council tax, rent, services	
Electricity Provider	
Gas Provider	
Telephone provider	
Water/drainage provider	
Cable/satellite service	
TV Licence	
Internet service provider	
Mobile phone	
Private Landlord: rent	
Royal Mail: redirection	
Mail suppression service	
Doctor	
Hospital(s)	
Travel Season Ticket	

Phone Number

Date posted or Person spoken to

Phone Number

Date posted or Person spoken to

www.the-bereavement-register.org.uk

Keeping track

We want to help make things run as smoothly as possible for you during this difficult period. Please keep a note of the deceased's HSBC account details and quote these whenever you speak to our team so they can help you.

Customer Identification Number (CIN):
(We'll give you this information)

--	--	--	--	--	--	--	--	--	--	--	--	--	--

HSBC Sort Code:

4	0	-			-		
----------	----------	---	--	--	---	--	--

HSBC Account Number:

--	--	--	--	--	--	--	--

Date HSBC was notified of the death:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Date of the person's death:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Your HSBC contact's name:

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Accessibility

To find out more about our accessible services please visit www.hsbc.co.uk/accessibility or ask at any of our branches.

If you'd like this in another format such as large print, Braille or audio, please contact us. A textphone service is also available for customers with hearing and/or speech impairments.

If you use your own textphone you can call us on **03457 125 563** (**+44 207 088 2077** from overseas).

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Or if you're calling from outside the UK, dial **+44 (0)114 252 0249**

Lines are open from 8.30am to 6.00pm Monday to Friday and 9.00am to 2.00pm on Saturday (excluding public holidays). Calls may be monitored or recorded for quality purposes.

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