

Helping you to work through finances during bereavement



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We're here to help you

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

As well as dealing with the emotional upset, you may also have to sort out their financial affairs. We will do our best to help you with this.

In this booklet, you will find details of:

- the practical things you need to do
- resources that may help when coping with these difficult circumstances.

Our dedicated Bereavement Support Team is here to help you. You can call or write to us using the details shown in the '[Useful contacts](#)' section of this booklet.

This booklet is a guide only

We designed this material to help you plan your dealings with us when you are handling accounts and other financial products that a deceased person held with us. This material is not legal, financial or taxation advice. You may need professional advice in some areas such as tax and inheritance.

You will need other professional advice too

We strongly recommend you get the advice of a solicitor or an accountant to find out how to manage the **estate** (see 'Some legal terms explained' on page 23) of the deceased person. We have tried to make sure the material in this document is useful, accurate and up to date. However, we do not accept any responsibility for legal, taxation or other information in this material that is inaccurate or out of date.

You will find some legal terms explained helpful

Before or as you read this guide, you will need take a look at the section: '[Some legal terms explained](#)'. It starts on page 23. It explains some legal and technical words and phrases that we use, and it will help you understand some necessary specialist terms.

As you read, you will see words and descriptions written in bold like **certified documents**. This means we have explained these words or descriptions in our 'Some legal terms explained' section on page 23. We don't highlight these words at each mention, so if you see a term or description you don't know please check 'Some legal terms explained' on page 23.

Before you get in touch

Before you get in touch with us, you will need to have some personal information about the person who has died. This will help us to find out what accounts and products, for example, financial products they held with Bank of Ireland. These may include a:

- mortgage
- credit card
- loan.

We will need the deceased person's:

- name
- address
- date of birth
- date of their death.

You can choose how to contact us: please see the '[How to get in touch](#)' section on page 6.

Information about the deceased person's accounts and products

Before we send out information about the deceased person's accounts, we need to:

- check whom we should send it to
- confirm that person's identity.

When we know this, we will send them a statement of the balance and details of all the accounts and products that the deceased person held with us.

If a solicitor is managing the estate of the deceased customer, and you would prefer us to send the account information to them, we will do so. Please give us their name and contact details when you notify us so we can do that.

These are the documents we need from you

Before we can give you account information, we need the following documents.

Document checklist

A certified copy of proof of death, for example:

- a **death certificate**
- a **coroner's certificate**
- an **interim certificate of fact of death**

See below for more information on certified copies.

☐

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

☐

If the person who is authorised to deal with the estate is not a Bank of Ireland customer, you need to give us a certified copy of proof of identity. This person may be the:

- **executor**
- **administrator**
- **next of kin.**

Sometimes, we may require an up-to-date proof of identity and address for an existing Bank of Ireland customer.

☐

How to get certified copies of original documents

To get a certified copy of an original document, for example a death certificate:

- photocopy the original document
- bring the original and the photocopy to someone who can certify that the copy is correct.

One of our branch staff can certify the copy for you or you can go to the list of people here.

Our bank staff and the following people can certify that the copy is correct

• An accountant	• A bank or building society official	• A commissioner of oaths
• A barrister	• A solicitor	• A notary public
• A justice of the peace	• An FCA-registered broker or introducer	• An attorney-at-law

How to get in touch

On the phone

You can contact our dedicated Bereavement Support Team on the following numbers:

Freephone in the Republic of Ireland (ROI): **1800 800 656**

Outside ROI (not freephone): **+353 1 460 6333**

Our lines are open from 9.30am to 4.30pm, Monday to Friday (excluding bank and public holidays). We can take all the relevant information from you over the phone.



Complete our online form

Alternatively, you can complete our [online bereavement notification form](https://form.bankofireland.com/bereavement-notification-form):

<https://form.bankofireland.com/bereavement-notification-form>

When we get the completed notification form, we will send you information explaining the next steps.



In a branch

If you prefer to speak with somebody in person, please visit a Bank of Ireland branch bringing the following documents with you:

- proof of the death of the deceased person, for example, a death certificate (If you have not had the death certificate certified, one of our branch staff can do this for you.)
- a copy of their will (if there is a will)
- proof of your identity, for example, a passport or driving licence
- proof of your address, for example, a gas or electric bill for your home



Write to us

You may prefer to write to our dedicated Bereavement Support Team to tell us about your loss. If so, you can print and complete the bereavement notification form available on the Bank of Ireland bereavement support website and from any Bank of Ireland branch. Please post the completed form to:



Bereavement Support team
Bank of Ireland
PO Box 365
Dublin 18, Ireland.

If you need to release funds

If you need to release money from the Bank of Ireland account of a deceased person, please complete the relevant forms available:

- on our Bank of Ireland bereavement support website
- in any Bank of Ireland branch

We will also send you these forms when we write to you. We will do this after you notify us that a person has died.

We have also provided a checklist of the documents that we need from you in the [‘Documents and forms checklist’](#) on page 27.

If total amount is €35,000 or less, we may release funds without probate or administration

If the **net value** of the deceased person’s accounts in Bank of Ireland in the Republic of Ireland is €35,000 or less, we generally release the money without a **Grant of Probate** or **Grant of Administration**.

We will ask you to fill in [Form BSU 3.1](#) if you are the administrator or executor of the will. By filling in the form, you are instructing us to:

- release money from the account of a deceased person, and
- close the account.

[Form BSU 3.1](#) includes an indemnity. This is an agreement to compensate Bank of Ireland from the people who sign it. This protects Bank of Ireland. We recommend that you get advice from a solicitor before you sign [Form BSU 3.1](#).

Different rules apply if total is more than €35,000

If the net value of the deceased person’s accounts in Bank of Ireland in the Republic of Ireland is more than €35,000, we will need:

- a Grant of Probate (if there is a will), or
- a Grant of Administration (if there is no will).

You or your solicitor can apply for a Grant of Probate or a Grant of Administration through the Probate Office of the High Court.

When you send us the Grant of Probate or Administration, we will ask you to fill in [Form BSU 4.1](#). The administrator or executor fill this in. It asks us to:

- release money from the account of a deceased person, and
- close their accounts.

Special rules when someone is tax resident outside Republic of Ireland

If you are tax resident outside the Republic of Ireland, you cannot use Form BSU_3.1 and you should get independent legal advice if you are due to inherit money or assets worth more than €20,000.

This is true even if the net value of the money held in Bank of Ireland at the date of death is less than €35,000.

You should appoint a solicitor who practises in the Republic of Ireland to advise you and to take out a Grant of Probate or Administration.

Under tax law, you must appoint a solicitor if:

- someone who is tax resident outside the Republic of Ireland is to inherit money or **assets** worth more than €20,000; and
- there is no executor or administrator who is tax resident in the Republic of Ireland.

We strongly advise using a solicitor in this case.

Even if there is an executor or administrator who lives in the Republic of Ireland, we strongly recommend you appoint a solicitor to advise you. There is a risk that the executor or administrator will be legally obliged (under tax law) to pay **inheritance tax** that is owed by someone who lives outside the Republic of Ireland who inherits money or assets worth more than €20,000.

Releasing money to pay for funeral expenses

If you want to pay funeral expenses from the account of a deceased person who was a Bank of Ireland customer, we will need some documents from you. The documents we need will depend on the type of payment you want us to make.

Releasing money to pay the funeral director

To pay a funeral director, we need the following documents.

A certified copy of proof of death

For example:

- a death certificate
- a coroner's certificate
- an interim certificate of fact of death.

A completed form BSU_1.1.

You must use this to ask us to release money from the account of a deceased person to pay the funeral director. You can [get a BSU 1.1 form on our website](#) or by contacting the Bereavement Support Team by email or phone.

Releasing money to pay for funeral-related expenses

You can also pay expenses relating to the funeral (for example, refreshments, flowers or memorial cards) from the account(s) of a deceased person. The amount of money we release to pay funeral-related expenses, when added to the amount of money released to pay to the funeral director, can be up to €25,000.

If you are an existing Bank of Ireland customer, you will need to tell us your Bank of Ireland account number so we can identify you. Sometimes, we may require up-to-date proof of identity and proof of address for an existing Bank of Ireland customer.

Documents needed to release funds for funeral expenses

A certified copy of proof of death

For example:

- a **death certificate**
- a **coroner's certificate**
- an **interim certificate of fact of death**.

The will

A copy of the will (if there is a will).

A completed form BSU_2.1

You use this to ask us to release money from the account of a deceased person to pay for expenses related to their funeral. If there is a will that names executors, they sign [form BSU_2.1](#).

If there is no will (or there is a will, but no living executors are named in it), the next of kin sign form BSU_2.1 instead. You can [get a BSU_2.1 from our website](#) or by contacting the Bereavement Support Team by email or phone.

Proof of identity

Each person who signs [form BSU_2.1](#) and is not a Bank of Ireland customer will need to provide a certified copy of their proof of identity and their proof of address. Please see '[Proof of identity and address requirements](#)'.

We will use information you gave us to find accounts

After you get in touch with us, we will search our systems for accounts and products that we have in the deceased customer's name or in the name of the deceased customer and others (for example, joint accounts).

We block single-name accounts

If an account is in the deceased's name only, we block their current accounts and savings accounts. We also place a block on any debit cards on these accounts. We block them until we have all the documentation required to close the account.

We do not block joint accounts

Joint accounts are accounts in the name of a deceased person and another person (or other people). In most cases, if the deceased person had a joint account, the surviving account holder is automatically entitled to all of the money in the account.

If the surviving account holder is entitled to the money in the joint account, the account will continue to operate as normal. For example, we will process payments from the account to meet mortgage payments, direct debits and standing orders.

We will change the name of the account to the name of the living account holder (or names of the living account holders) once we receive a certified copy of proof of death.

In some cases, however, the surviving account holder will not be automatically entitled to the account on the death of the deceased person. For example, there may be a document that shows that the deceased person's share of the account is owned by their estate even after their death. In cases like this, that share of the account will form part of the estate of the deceased person. Our Bereavement Support Team can explain this more, if you think this applies.

Rules are different for non-married couples and civil partners

Different rules apply for accounts where:

- joint savings or deposit accounts have more than €50,000, and
- the account holders are not a married couple or civil partners.

If this case where one of the account holders dies, the following applies:

- We will make sure that no more money is paid from the account(s) by, for example, direct debits and standing orders.
- We will need an original Letter of Consent from Revenue Commissioners ([IT8 form](#)) before we remove the name of the person who has died from the savings or deposit account(s).
- The remaining account holders can then operate the account as normal.

We recommend that you get independent advice

In these circumstances, we strongly recommend that you get independent legal or taxation advice from a solicitor or accountant. The Revenue Commissioners may be able to help you. Here are their contact details.

Revenue contact details

Office of the Revenue Commissioners
Capital Acquisitions Tax Unit
Phone: 01 738 3636

How we manage direct debits and standing orders

If the account is in the name of the deceased person only, we will stop the payment of money to and from the account after we are told about the death. This means that we will no longer pay standing orders and direct debits from the account. You will need to contact all the direct debit originators on the deceased customer's account.

Direct debit originators are the people and organisations who are paid direct debit payments from someone's bank account. If any direct debits are set up on the deceased person's account, you may need to make new arrangements with the direct debit originators to make sure they continue to be paid. We have included a checklist of organisations that the deceased person might have been paying direct debits to on page 31.

Accounts in joint names

If the account is in joint names and an account holder dies, in most cases the surviving account holder or holders can continue to operate the account. (See exceptions explained on the previous page.) Standing orders and direct debits will continue as before. It is important to remember that any remaining joint account holder(s) will still be responsible for the account.

What happens to credit cards?

We stop all Bank of Ireland credit cards belonging to the deceased person. This includes any credit cards held by any additional cardholders on the credit card account.

What if an additional credit card holder needs their own credit card?

If the additional cardholder needs a credit card for their own use, they should apply for one in their own name.

When money is owed on credit card in the name of the deceased person

We will use any money that is in an account in the sole name of the deceased person to repay what is owed on the credit card or as much of it as possible.

- Where a credit card is protected by insurance, we will complete the insurance claim.
- Under **succession law**, any money left by the deceased person is used to repay anything still owed by them. This includes any owing on a credit card account.
- We will write to the people who are entitled to get account information to let them know about the credit card account.

How we deal with loans and overdrafts

We will block the loan or overdraft account(s) after we are told about the death. This means that the estate of the deceased will continue to owe the money on the loan or overdraft.

If money is owed on a loan or overdraft

We will use any money in an account in the sole name of the deceased person to repay what is owed on any loan account, or as much of it as possible. We will do the same with any money owing on an overdraft, with your agreement if needed.

- Under succession law, the resources of the estate of the deceased person (any funds left by them) are used to repay any money owed by them including overdrafts or loans.
- We will write to the people who are entitled to get account information to let them know about the loan or overdraft account.

What we do with loans and overdrafts outstanding on joint accounts

If anyone shared a loan or overdraft account with the deceased person, the surviving account holder (or holders) is responsible for the money that is owing. They do not have to pay the full amount immediately, but the terms and conditions of the loan or overdraft must continue to be met. We generally will change the records on the account so that they only refer to the living person (or people).

However, in exceptional cases, we may be concerned that the money owing under a loan or overdraft is not going to be repaid by the other account holders. In these cases, we can ask for it to be paid from the estate of the deceased person.

Mortgage with Bank of Ireland or Bank of Ireland Mortgage Bank u.c.

If we find out that the deceased person had a mortgage with Bank of Ireland or Bank of Ireland Mortgage Bank u.c, we will notify the mortgage department on your behalf. They will then contact you about next steps.

Mortgage insurance

If the person who died had mortgage protection insurance or life assurance, please contact the insurance provider. Money claimed under a mortgage protection insurance or life assurance policy may repay some or all of the mortgage.

If the mortgage loan is in the name of the deceased person and another person (or other people) who is (or are) still alive, they will need to continue to make regular mortgage payments until the mortgage is paid off. Remember, it may be possible to repay some or all of the mortgage through a mortgage protection insurance or life assurance policy.

If you are concerned that you are unable to meet your regular repayments, they should let our mortgage department know by contacting them on:

- 01 611 3333.

Bank of Ireland Life or New Ireland Life products

If we find out that the deceased person held 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 contact you to discuss the next steps. If you prefer, you can contact Bank of Ireland Life or New Ireland Life directly, please:

- call 01 523 9813
- email claim@bankofirelandlife.ie or claim@newireland.ie.

Bank of Ireland Finance accounts

If we find out that the deceased person held a Bank of Ireland Finance product (for example, a hire purchase agreement for a car), we will contact Bank of Ireland Finance on your behalf. They will then contact you to discuss the next steps.

If you prefer, you can contact Bank of Ireland Finance directly, please call:

- 0818 66 44 66.

Bank of Ireland Private Banking products

If we find out that the deceased person was a Bank of Ireland Private Banking customer, we will contact Bank of Ireland Private Banking on your behalf. They will then contact you to discuss the next steps.

Alternatively, if you prefer to contact Private Banking directly, please call:

- 0818 365 121

Bank of Ireland Global Markets account

If we find out that the deceased person had a Global Market account (for example, a foreign currency account), we will contact Bank of Ireland Global Markets on your behalf. They will then contact you to discuss the next steps.

Global Market requirements

Global Markets require a Grant of Probate or Grant of Administration to close an account when the total value of the estate in the Republic of Ireland is more than:

- €35,000
- US \$30,000
- GB £20,000.

IT8 form

You will need to get an IT8 form from the Revenue Commissioners if the account is:

- a joint savings or deposit account, and
- contains more than €50,000, and
- the account holders were not a married couple or civil partners.

Please also read the paragraph, under the heading, ['Rules are different for non-married couples and civil partners'](#).

Items in safe keeping or custody with Bank of Ireland

In the past, Bank of Ireland provided a service to keep items securely. This was called 'keeping items in safe custody' or 'safe keeping'. We will complete a search to find out if the person who has died held any items in safe custody. We will not usually know the contents of the safe custody packet.

We cannot release any items in safe custody until you get a Grant of Probate or Grant of Administration. However, the executor or administrator may visit the branch to view the items in safe custody. If the original will is in safe custody, we will hand it to the executor. The executor will have to provide proof of identity to the branch when they visit.

Sole trader accounts

As a sole trader account is only in the name of the deceased person, we block the account. We also place a block on any debit card on the account. This means we will no longer pay standing orders and direct debits from the account.

If the sole trader business is to continue to operate or if you have any questions, please contact the Bereavement Support Team on:

- 1800 800 656 (within the Republic of Ireland)
- 00353 1 460 6333 (outside the Republic of Ireland)

Partnership accounts

Partnership accounts are business accounts in the name of a deceased person and another person (or other people) who operated a business together. This may have been in their own names or in the name of a partnership.

In most cases, where the deceased person had a partnership account, the account will continue to operate as normal. For example, we will process payments from the account to meet loan repayments, direct debits and standing orders.

If you have any questions, please contact the Bereavement Support Team on:

- 1800 800 656 (within the Republic of Ireland)
- 00353 1 460 6333 (outside the Republic of Ireland)

Club and society accounts

The accounts of clubs and societies may only need a change to the people who can sign for the account. Please contact the branch where the account is held.

A limited company account

The accounts of a limited company may only need changes to who can sign for the account. Please contact the branch where the account is held.

Frequently asked questions

How do I register a death and where can I get a death certificate?

You can register a death in the office of any Registrar of Births, Marriages and Death, wherever the death happens. The staff of the hospital (if the death occurred in a hospital) or of your local health centre can tell you where you can register the death. You can usually get a death certificate when 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 the person's death. The table below shows some of the types of assets that can make up an estate.

Assets that can make up an 'estate'

- Bank accounts
- Stocks and shares
- Land
- Livestock
- Jewellery
- Cars

Do I need a solicitor?

Only you can decide how much legal advice and support you will need. This will depend on the size of the estate and the type of assets (see above) owned by the deceased person. It also depends on the number of beneficiaries named in the will.

In general, larger and more complex estates may need more professional support. Tax law sometimes makes it obligatory for you to hire a solicitor. For example, if someone who lives outside the Republic of Ireland is to inherit €20,000 or more you will need to hire a solicitor. (See section ['Special rules when someone is tax resident outside the Republic of Ireland'](#)).

How long will it take to settle the deceased customer'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 that the deceased customer held
- if probate is required (probate is the legal process where the Probate Office certifies that the will is genuine and allows the executor to deal with the estate)
- how quickly we can get all the information and documents that we need.

How do I pay estate expenses?

When managing the estate of a deceased person, the executors or administrators should look after any expenses that do not relate to the funeral. Typical expenses include nursing home fees and household bills.

It might be helpful to open an executor's or administrator's bank account to help manage the affairs of a deceased person. You can do this at any Bank of Ireland branch.

What do executors do?

Executors administer the will. They must:

- find the will
- apply for probate
- collect all assets
- pay any outstanding debts
- distribute the assets in accordance with the instructions left by the person who has died.

There may be one or more executors.

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 is no will, then the process is called administration.

What if bank correspondence is still arriving for the deceased person?

We understand that it can be upsetting if you continue to get post from Bank of Ireland in the deceased customer's name. We hope that this will not happen but if it does please contact the Bereavement Support Team so we can sort this out for you. You can contact us on:

- 1800 800 656 (within the Republic of Ireland)
- +353 1 460 6333 (outside the Republic of Ireland)

Sometimes there are laws and regulations in place that mean we must continue sending certain documents (for example mortgage statements) to the address of the deceased person until the estate is fully administered. If you have any questions about mortgages, in particular, please call:

- 01 611 3333.

Dealing with financial difficulties

At this difficult time, you may find yourself with a reduced income and struggling to meet your day-to-day expenses and financial commitments.

There are lots of organisations that can provide confidential, impartial, free help and advice. See '[Useful Contacts](#)' for details of some organisations on page 20.

You should talk to your creditors (those you owe money to) as soon as possible. This makes sense whether you already owe money or are still up to date with your payments but finding that they are causing you difficulties. The sooner you talk to your creditors, the better.

It is only by getting in touch with them that creditors can help, and you can reach arrangements that suit both sides.

If you are a Bank of Ireland customer, we can provide help in a positive and respectful manner. For Bank of Ireland accounts, please contact your local branch as soon as you are having difficulties.

If your difficulty relates to a mortgage, please call the mortgage department on:

- 01 611 3333.

Useful contacts



Registrars of Births, Deaths and Marriages

Contact the Registrar of Births, Deaths and Marriages to get a death certificate.

General Register Office
Government Offices
Convent Road
Roscommon

www.civilregistrationservice.ie

The Probate Office

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

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

www.courts.ie

Phone 01 888 6174 / 6728
Fax 01 873 0306

Department of Social Protection

The Department of Social Protection is a department of the Government of Ireland, tasked with administering Ireland's welfare system. It oversees the provision of income support and other social services.

It can help with queries about pensions and other benefits the deceased person may have had. Their Information Services provide a central information point for members of the public

Social Welfare Services
College Road
Sligo

www.gov.ie

Phone: 071 915 7100

Other useful contacts

Anam Cara

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

Website www.anamcara.ie

Phone 01 404 5378
085 288 8888

Email info@anamcara.ie

Barnardos

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

Website www.barnardos.ie

Phone 01 453 0355

Email info@barnardos.ie

Child Benefit Section

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

Website www.welfare.ie

Phone 074 916 4496

Citizens Information Board (CIB)

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

Website www.citizensinformation.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.

Website www.iacp.ie

Phone 01 230 3536

Email iacp@iacp.ie

Other useful contacts

The Irish Hospice Foundation

The Irish Hospice Foundation is a national charity dedicated to all matters relating to dying, death and bereavement in Ireland. Their vision is that no one will face death or bereavement without the care and support they need.

Website <https://hospicefoundation.ie>

Phone 01 679 3188

Email info@hospicefoundation.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.

Website www.mabs.ie

Pensions Authority (previously the Pensions Board)

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

Pensions Authority

Verschoye House

28-30 Lower Mount Street, Dublin 2.

Website www.pensionsauthority.ie

Phone 01 613 1900

Email info@pensionsauthority.ie

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 1.

D01 DC78

Website www.revenue.ie

Phone 01 738 3673

Samaritans

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

Website www.samaritans.org

Phone Free call: 116 123

Email jo@samaritans.ie

Some legal terms explained

The following terms will help you understand the legal and technical terms in this guide and in our forms. When reading a glossary entry, you may need to read other entries to help you understand it. For example, for the entry 'Administrator' you may need to see entries for 'Estate', 'Will' and 'Succession' and other terms.

Administrator

A person appointed by the Probate Office to handle the estate of someone who has died without leaving a valid will (this is called dying 'intestate') or who has left a will but there are no living executors mentioned in it. The people who are entitled to act as administrator are set out in the Succession Act 1965. Generally, there people are the spouse and next of kin of the deceased person. There may be more than one administrator appointed.

Administration

This is the work done by the executors to sort out all the paperwork and assets in the estate to make sure all bills are paid and assets are paid out or dispersed in accordance with the deceased customer's will or according to succession law. Administration is also the name given to the work done by the person acting as an administrator if there is no will and the will goes into probate.

Asset

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

Beneficiary

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

Capital acquisitions tax (CAT)

A tax that someone who receives a gift or inheritance may have to pay. When it applies to inheritances it is sometimes called inheritance tax. See this entry below to learn more.

Certified copy

Certified copies are copies of original documents (for example, a passport or death certificate) certified (checked and signed) as being true copies by lawyers or other professionals. To get a certified copy of an original document, for example a death certificate:

1. photocopy the original document
2. bring the original and the photocopy to someone who can certify that the copy is correct.

One of BOI's branch staff can certify the copy for you in certain circumstances.

The following people can also certify that the copy is correct

An accountant.	A bank or building society official.	A commissioner of oaths.
A barrister.	A solicitor.	A notary public.
A justice of the peace.	An FCA-registered broker or introducer (defined in some legal terms explained.)	An attorney-at-law.

Codicil

This is a written amendment (change) or addition to a will. It must be signed and witnessed in the same way that a will is.

Coroner's certificate

If a medical certificate of the cause of death is not available to register the death, the coroner will arrange for a post-mortem. If the post-mortem shows that death was due to natural causes, and there is no need for an inquest, a coroner's certificate is issued to the Registrar of Births and Deaths. It then registers the death and issues a death certificate.

Death certificate

This is an official document showing the information registered when someone dies, including the date, place and cause of death. You get this from the Registrar of Births, Deaths and Marriages (see 'Useful contacts' on page 20 above).

Deed of Assignment (of life policy)

This 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 as security to your mortgage lender to pay off your mortgage if you die.

Estate

The property and assets belonging to a person who has died. See also page 17.

Executor

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

FCA-registered broker or introducer

The Financial Conduct Authority (FCA) is an body that almost all firms and individuals offering, promoting or selling financial services or products in the UK have to be authorised or registered with. When firms do this, they are a 'broker'. (The FCA aims 'to make financial markets work well so that consumers get a fair deal'.)

An introducer is a person or company who refers new clients to a business in exchange for a fee. Introducers are often partner firms that a supplier works with regularly, such as accountancy firms, law firms, or others.

Grant de Bonis Non

This is a special type of grant of administration to deal with estates that have not been completely administered. You may need this document if a personal representative has taken out a previous grant of representation but does not or cannot fully administer the estate, for example where the personal representative dies. You get this document through the courts.

Grant 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. This is sometimes called “letters of administration” or “grant of letters of administration.”

Grant of administration with will annexed

If the deceased person 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 “grant of administration with will annexed”. This is sometimes called “Letters of administration with will annexed” or “Grant of letters of administration with will annexed”.

Grant of Probate

This is the document in which the Probate Office accepts the will as valid and confirms who the executors are. If there is a valid will, you or your solicitor need to apply to the Probate Office for a Grant of Probate.

Grant of Representation

This term means either the Grant of Probate or Grant of Administration.

Inheritance tax (also called capital acquisitions tax)

Inheritance tax is a tax that a beneficiary may need to pay. This will depend on the relationship between the person who has died and the person receiving the inheritance. If tax has to be paid, its amount will depend on the threshold that applies to the nature of that relationship.

The threshold is the maximum total value of all the gifts or inheritances that a person can receive from relations of a particular class before tax has to be paid. For example, the threshold for all gifts and inheritances from aunts and uncles is lower than the threshold for all gifts and inheritances from parents.

The date when an inheritance is taken may vary depending on the type of inheritance. For example, some inheritances are 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 sent. You need to consult the Revenue Commissioners or your solicitor to find out what the relevant date is.

Interim certificate of fact of death

This is a document issued by a coroner and it certifies the fact of a person’s death. The certificate may help the next of kin while they are waiting for the full death certificate from the Civil Registration Service after the coroner’s investigation.

Intestate

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

Legacy (also called a bequest or devise)

A gift contained in a will.

Net value

To work out the net value of the assets a person had, take away the total money owed from the total amount saved in accounts.

For example, if a person has €10,000 in savings but owes €50,000 when you add up their mortgage, credit card and loan balances, their net value is minus €40,000 (€10,000 less €50,000).

Alternatively, if they had €50,000 savings and owed €10,000 on their mortgage, their net value would be €40,000 (€50,000 less €10,000).

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 their spouse and children together. 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

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

Statement of balance

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

Succession

Succession relates to the inheritance of a person's property on their death. It is governed by law under the Succession Act 1965.

Will

A legal document setting out the details of how a person wants their estate to be distributed after their death. It specifies the person or people (executors) they want to carry out the will's instructions. There are strict rules on how a will is to be signed and witnessed and the Probate Office will not accept that a will is valid if it does not follow these rules.

Documents and forms checklist

You will need different documents for different procedures. The headings on the left list documents. The columns along the top list the different actions you may need to take.

	Tick here	To provide account information	To remove deceased name from joint account(s)	For paying funeral director expenses from account(s) of the deceased	For paying other funeral expenses (example: florist, catering)	To close the account(s) and pay the balance (if the net value of the money held in Bank of Ireland at date of death is up to €35,000) (See Note 1 on page 28)	To close the account(s) and pay the balance (if the net value of the money held in Bank of Ireland at date of death is more than €35,000) (See Note 1 on page 28)
Documents that you may need to provide							
Death certificate – A certified copy of the death certificate or proof of death.	☐	✓	✓	✓	✓	✓	✓
The will – A copy of the will naming the executors (if there was a will).	☐	✓			✓	✓	
Proof of identity – A certified copy of proof of your identity and address (if you are not a Bank of Ireland customer).	☐	✓			✓	✓	✓
Probate – A certified copy of the Grant of Probate or Grant of Administration in the Republic of Ireland, where the net value of the money held in Bank of Ireland at date of death is worth more than €35,000.	☐						✓
Revenue clearance – Original letter of clearance from Revenue Commissioners (form IT8). See Note 2 on page 28.	☐		✓				
Joint accounts – Letter from joint account holder(s) where they are waiving their rights to the money in the joint account(s). See Note 3 on page 28.	☐					✓	✓

	Tick here	To provide account information	To remove deceased name from joint account(s)	For paying funeral director expenses from account(s) of the deceased	For paying other funeral expenses (example: florist, catering)	To close the account(s) and pay the balance (if the net value of the money held in Bank of Ireland at date of death is up to €35,000) (See Note 1 below)	To close the account(s) and pay the balance (if the net value of the money held in Bank of Ireland at date of death is more than €35,000) (See Note 1 below)
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Documents that you may need to provide

Form BSU_1.1: 'Payment authorisation form for funeral director expenses'	☐			✓			
Form BSU_2.1: 'Form you use to release money from the account of a deceased person to pay for expenses related to their funeral'	☐				✓		
Form BSU_3.1: 'Form you fill in to release money from the account of a deceased person where net value of the money held in Bank of Ireland at date of death is up to €35,000'	☐					✓	
Form BSU_4.1: 'Payment authorisation form for executors/ administrators'	☐						✓

Sole Trader Account(s)

If the deceased person held a sole trader account and the business is to continue to trade, you will need to speak with a member of our team on 1800 800656 to discuss the options.

Note 1. If a beneficiary resides outside the Republic of Ireland and is to receive money or assets worth more than €20,000 you should (and under tax law sometimes must) appoint a solicitor to take out a Grant of Probate/Administration.

Note 2. Under tax law, you need a form IT8 if the deceased person had on date of death over €50,000 that was owned jointly with another person (or people). An IT8 form is not needed for accounts in the joint name of the deceased person and their spouse or civil partner.

Note 3. This is where some or all of the money in a joint account belongs to the deceased person's estate. For example, it did not pass on their death to the surviving account holder. In these circumstances, we will require an unconditional acknowledgment from any surviving account holder that they have no right over the money in the joint account, or the share of it, that is owned by the estate of the deceased person.

Proof of identity and address requirements

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

Documents we can accept to prove identity (ID) and verify address

Documents for proof of identity

To prove your identity, we can accept any up-to-date:

- passport
- passport travel card (from EU/EEA countries only)
- Irish Driving Licence (full or provisional)
- full UK Driving Licence (card version only with photograph and date of birth).

There may be other documentation we can accept if you don't have any of the above but please contact us to discuss the requirements.

Documents you cannot use

Unfortunately, it is against the law for us to use a Public Service Card from the Department of Social Protection to prove your identity.

Please make sure

- All the above IDs are in date when you show them to us.
- We can read any document. For example, we may have difficulty reading or copying a document that is worn or damaged.

Documents for proof of address

To prove your address, we accept any one of these but none of them may be more than six months' old.

Bills

We accept up-to-date original, printed or electronic household utility bills like:

- gas
- electricity
- household charge
- home broadband
- home phone.

Revenue documents

We also accept current original Revenue Commissioners documents like:

- tax credits
- PIN verification
- balance statement.

However, we do not accept P45 or P60 documents.

Statements from banks and other financial institutions

We accept original printed or electronic statements from banks or financial institutions. You can use e-statements from a bank or financial institution as long as they include the logo of the bank or institution.

Central Applications Office (CAO)

We accept letters of confirmation from the CAO that you have been accepted on to an education course. We also accept CAO statements of application.

Other correspondence

We also accept:

- property tax documents
- current original letter from Department of Social Welfare relating to a social welfare claim, benefit or pension
- Naturalisation and Immigration Service Letters confirming someone's legal status in line with the Geneva Convention.

The following documents must not be more than 12 months' old:

- Current original motor tax
- Current original health or home insurance
- Current Thom's Directory or street directory or telephone directory
- Current National Electoral Register

Checklists to confirm all necessary paperwork is done

Here are some examples of other contacts that you may need to consider when looking after the personal affairs of the person who has died.

Other service providers that may need to be contacted?	Service provider name and contact details	Contact name and date contacted
Landlord about rent		
Gas, oil other utility		
Electricity provider		
Water rates		
Internet provider		
Phone landline		
Mobile phone		
Satellite or cable TV		
TV licence		
Continuous payments, like: • Netflix • magazines • health insurance • health supplements		
Other		
Other financial institutions	Other financial institution name and contact details	Contact name and date contacted
Building Society		
Post office		
Credit union		
Store cards		
Other bank(s)		

Insurance policies	Service provider name and contact details	Contact name and date contacted
Life assurance		
Credit card insurance		
Personal loan insurance		
Home insurance (building and contents insurance)		
Car insurance		
Health insurance		
Income protection insurance		
Travel Insurance		
Investments	Service provider name and contact details	Contact name and date contacted
Investment products		
Personal Pensions		
Other organisations	Service provider name and contact details	Contact name and date contacted
Revenue Commissioners		
Property Tax		
Motor Taxation Office		
Passport Office		
Train or Bus Saver tickets		
Social Welfare Benefits		
Gym or sports clubs		
Other clubs		
Library membership		
Social Media profiles – Facebook/LinkedIn/emails...		
Other		

Giving to charity, easy steps to donate

There are many worthy charities that rely on people's generosity to carry out their 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.

We work with a small number of leading, Irish-based charity partners. Through these partnerships, we aim to make a genuine difference to the important work of these diverse charities. We select charity partners every two years. We also work with a leading UK 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 partner charities or to a charity of their choosing. If requested, we will try to facilitate this payment.

