



**EBS**

# **WHAT TO DO WHEN SOMEONE DIES**

**Help During a  
Difficult Time**



# HOW WE CAN HELP

**When someone dies, the burden of grief is enough for the bereaved without also having to look after their financial affairs.**

Dealing with the money that's tied up in accounts can be difficult, but this guide will help you sort things out. It also explains who needs to do what and when. It takes you through the process step-by-step so that you feel comfortable with it.

We can help to make it a little bit easier. We have a team here to support you. They know what to do.

There is a lot of legal wording around the subject of death, so we explain everything as we go along. However the contents of this guide are not legal advice, so we suggest you talk to a solicitor.

## **We're here to help:**

- Call into any EBS office
- Phone our Executor Relations Team on +353 1 6658240 Monday to Friday 9am to 5pm, Email us at: [ebs.bereavement@mail.ebs.ie](mailto:ebs.bereavement@mail.ebs.ie)
- Write to us at: Executor Relations team, EBS Building, 2 Burlington Road, Dublin 4, Ireland
- Find out more at [ebs.ie/bereavement](https://ebs.ie/bereavement) where you can download this guide and all of the bereavement forms.

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# 1. STEPS TO TAKE WHEN SOMEONE DIES

There are some things that you need to do straight away and some that can wait until later. If you take a little time now it will help to avoid possible problems later.

## 1) Register the death

The doctor or hospital will give you a medical note. Bring this to your local Registrar of Births, Marriages, Civil Partnerships and Deaths. They will give you a Death Certificate, or an Interim Death Certificate, either of which we accept.

## 2) Tell us who has died

Call into any EBS Office, our team can tell other parts of the bank that need to know and they will get in touch if needs be.

## 3) Find the Will

If there is a Will, it tells you who is going to represent the person who has died. These people are called Executors and they are responsible for dealing with everything the person who has died owns and owes – their estate. If there is no Will, the personal representatives are called Administrators and are usually the Next of Kin.

## 4) Contact your local Probate Office

The Probate Office (there are 15 local ones around the country) checks that everything is in order so that the Executor or administrator can get on with dealing with the estate.

To get the authority to deal with the estate, the Executor or Administrator needs a legal document called a Grant of Representation. There are different types of these depending on whether there is a Will or not.

We will need to see the Grant of Representation, particularly if there is more than €25,000 in all the sole accounts of the person who has died.

## 5) Pay for the funeral

If there is enough money in the accounts of the person who has died, we can pay for the funeral from this money. We can either pay directly to suppliers, or we can pay you back if you give us the receipts.



## 6) Find out what's in the accounts

Once we know who is representing the estate and you identify yourself, we can give you certain information about the accounts and the balances.

If you already have an account with us we will know who you are. Otherwise you will have to show us proof of identity and proof of address.



**Use the form** – Request for Information on Account Balances

## 7) Getting money from the accounts of the person who has died.

If there is money in accounts belonging to the person who has died and they also have a loan, we may use this money straight away to pay off what is owed.

You will need to get a Grant of Representation to show that you are representing the estate especially if there is more than €25,000 in accounts held in the name of the person who has died.



**Use the form** – Payment Authorisation Form

If there is less than €25,000 in accounts held in the name of the person who has died you don't need a Grant of Representation, but if you do have one, we need to see it.



**Use the form** – Indemnity for Release of Balances from a Deceased Customer's Account(s) (Balances less than €25,000)

# 2. WHAT WE NEED FROM YOU

There are documents we need to see to help you sort out the accounts.

## 1) Death Certificate

We need to see the original Death Certificate, or the Interim Death Certificate. We will need to see the original so that we can take a copy. You can also ask a solicitor to send us a certified copy if that's easier.

## 2) Will

If there is a Will we need to see it to confirm who the Executors are.

## 3) Identity documents

If you are the person dealing with the estate and you do not have an account with us you need to prove your identity and address.

If you are not a customer of ours, here's some help with what you need to bring to your local branch. All copies of your documents must be certified copies, that is, copies branded and signed as being a true copy by a solicitor or a bank official:

Document	Example
Photo ID	<b>Any one of your:</b> Passport; EU/EEA Driver's Licence; or EU National Identity Card (front and back).
Proof of Residential Address	<b>Any two of:</b> A bill from a utility company (telephone, mobile, gas, electricity, heating, oil, waste collection). A statement or letter from a regulated financial institution operating in your country of residence (insurance / assurance company, bank, building society, credit card company). (To keep your details secure, please don't send us anything with a PIN or code for a bank account). Correspondence from a government department / body.

# 3. WHAT HAPPENS TO THE ACCOUNTS?

If there is money in accounts belonging to the person who has died and they also have a loan or overdraft with us, we may use this money straight away to pay off what is owed.

## 1) Sole Money Manager accounts

We will stop all payments out of any sole current account belonging to the person who has died. This means we will not pay direct debits or standing orders. This may affect regular payments such as insurance premiums, domestic utility bills and subscriptions.

## 2) Joint Money Manager accounts

If you held a joint account with the person who has died, the money in that account usually becomes yours. We can check that for you. You can turn it into a sole account, or close it.

Remember that if you close the account, you will need to set up any direct debits or standing orders again.

## 3) Sole deposit accounts

We will stop all payments out of any deposit account held in the sole name of the person who has died.

Under tax law, if the deposit account was exempt from DIRT (tax), the account will go back to being DIRT liable once you tell us the account holder has died.

## 4) Joint deposit accounts

If you held a joint deposit account with the person who has died, the money in that account usually becomes yours. We can check that for you. You will need to close the account by taking the money out.

If there is more than €50,000 in joint deposit accounts that you shared with the person who has died and you are their spouse or civil partner, we need to see confirmation of your relationship (Marriage Certificate, Civil Partnership Certificate, or confirmation from a solicitor) before we can give you the money.

If there is more than €50,000 in joint deposit accounts that you shared with the person who has died and you are not their spouse or civil partner, we need to see a Tax Clearance Certificate (Form IT8) before we can give you the money.

## 5) Life assurance

If the person who has died had a life assurance or mortgage protection policy you will need to contact the Life Assurance Company.



## 7) General Insurance

If the person who has died had general insurance products such as car, home, travel, you will need to contact the insurance company directly.

## 6) Mortgages

Usually a life assurance or mortgage protection policy will clear the mortgage loan once someone has died.

If you held a mortgage with the person who has died, please contact us as soon as possible. We can discuss what to do next with a mortgage once you tell us that someone has died.

In the meantime, we continue to charge interest and you must continue to make the repayments until the mortgage is paid off or another arrangement is agreed with us.

**If you feel you may have difficulty repaying a loan or mortgage please let us know. You're not on your own. We have helped lots of customers in similar situations. The important thing is not to ignore money problems, as they usually get worse if you don't act. There is a section on our website ([ebs.ie](http://ebs.ie)) under Mortgages, Worried about Payments. If you're worried, it's best to make a plan. Have a read of that section, and if you feel you need more information, you can call us on 1850 33 00 44.**



# 4. USEFUL CONTACTS

## **EBS Executor Relations Team**

Tel: +353 1 665 8240

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## **Certificates.ie**

The official site for death certificates.

Certificates and copies are also available through:  
Civil Certificates Limited  
6-9 Trinity Street  
Dublin  
D02 EY47  
Republic of Ireland  
Tel: +353 1 61 90 235

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## **Citizens Information**

The Citizens Information Board is where you can get information and advice on public and Social Services.

**[www.citizensinformation.ie](http://www.citizensinformation.ie)**

Tel: +353 761 07 4000

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## **The Probate Office**

The Probate Office issues Grants of Representation (You will find a list at [www.courts.ie](http://www.courts.ie)). You can contact The Probate Office at Probate Office,  
1st Floor Phoenix House,  
15-24 Phoenix Street North,  
Smithfield,  
Dublin 7.  
Tel: +353 1 888 6728

## **EBS Insurance Services**

Customer Service team  
Tel: 1890 77 99 99

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## **Life Assurance**

Life assurance and investment products arranged through us are provided by Irish Life Assurance. You can contact them at:  
Irish Life Centre, Lower Abbey St, Dublin 1  
**[www.customerservice@irishlife.ie](mailto:www.customerservice@irishlife.ie)**  
+353 1 704 1010

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## **Revenue Commissioners**

Capital Acquisitions Tax Unit  
Lo Call 1890 20 11 04

# 5. THIS CHECKLIST MAY HELP

Tick the steps relevant for you to help you keep track:	
<input type="checkbox"/>	<p><b>1) Tell us who has died</b> Let us know when someone dies so that we can find their accounts</p>
<input type="checkbox"/>	<p><b>2) Pay for the funeral</b> If there is enough money in the accounts held in the name of the person who has died, we will refund the cost of the funeral.</p>
<input type="checkbox"/>	<p><b>3) Find out what's in the accounts</b> We can tell the person representing the estate how much is in the accounts. Use the Request for Information on Account Balances form</p>
<input type="checkbox"/>	<p><b>4) Get money from the accounts</b> If there is less than €25,000 in the accounts - Use the form Indemnity for Release of Balances from a Deceased Customer's Account(s) (Balances less than €25,000)  If there is more than €25,000 in the accounts - Use the Payment Authorisation Form</p>
<input type="checkbox"/>	<p><b>5) Joint Money Manager account</b> If you held a joint current account with the person who died, you may be able to turn it into a sole account or close it. If you held a joint deposit account, you will need to close the account by taking the money out.</p>
<input type="checkbox"/>	<p><b>6) Life assurance</b> If the person who has died had a life assurance policy or mortgage protection policy) contact the Life Assurance Company.</p>

## Here are the documents that you will need to complete each step

For each of these documents we will need to see the original or a copy certified by a solicitor.

Document	Tick here if you have it	We need this for				
		Funeral Expenses	Information about the accounts	Release of money without a Grant of Representation	Release of money with a Grant of Representation	Money Manager account(s) conversion or closure
Death Certificate		X	X	X	X	X
Will (if there is one)			X	X		
Grant of Representation (a document that the Probate Office gives to the person dealing with the estate).					X	
Photo ID		X	X	X	X	X
Proof of Residential Address (if you are not a customer)		X	X	X	X	X
Funeral Receipts /Invoices		X				

# 6. FORMS

**We've enclosed the below form(s) for you:**

- Request for Information on Account Balances
- Indemnity for Release of Balances from a Deceased Customer's account(s) (balances less than €25,000)
- Payment Authorisation Form

You can get these forms in any local office or download them from [www.ebs.ie/bereavement](http://www.ebs.ie/bereavement)

**EBS**

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