



What to do when someone passes away



We understand that it's a difficult time when someone close to you passes away.

Dealing with practical matters may seem overwhelming, which is why we've made it simple and straightforward for you to notify us.

What you need to do.

Please notify us as soon as possible. You can contact us by phone, email or post.

Phone 0161 871 4874

Email contactus@thinkmoneygroup.com

Post Bereavement Services Team
Think Park
Mosley Road
Trafford Park
Manchester
M17 1FQ

You only need to contact us once.

If the person who has passed away has products with any of the following companies within the Think Money Group, we'll let them know on your behalf – you do not need to contact them directly.



What will happen next?

As soon as you contact us to let us know someone has passed away, we'll stop taking payments and stop distributing any money out to lenders immediately.

If you are the next of kin, we'll send a bereavement pack out to you, which we'll need you to complete. If you are not the next of kin, we'll ask for the next of kin's details so we can send the pack directly to them.

We'll then speak to the next of kin about the next steps, as these will vary depending on the type of debt solution.

If it's a joint solution, we may continue to make payments to the lenders. This will depend on the type of debt solution, and whether the payments that are made to us remain affordable. We'll discuss this in more detail with the joint party and make sure we do what's right for them.

Documents required

We'll send a bereavement pack out to the next of kin. In here, we'll tell you what documentation you need to send into us, along with a bereavement form and a pre-paid envelope.

These documents are likely to include:

- The original Death Certificate, Fact of Death, Coroner's Certificate
- The will to confirm who is entitled to deal with the estate
- If there is no will, a Grant of Probate to confirm who the executor of the estate is
- Proof of the next of kin's identity and address (see below for more information)

When sending these to us, please make sure of the following:

- All documents are the originals.
- At least one piece of ID contains your name in full, including any middle names (e.g. Mr Richard John Smith).
- Any statements or utility bills are dated in the last 6 months.
- Any benefit, council or HMRC letters are dated in the last 12 months.
- If sending your driving licence, we need the photo card
 - we can no longer accept the counterpart or paper driving licences.
- Driving licence photo cards, passports or EU ID cards must be valid and not expired.
- If the ID contains multiple pages, please send us all the pages.

Documents required Continued

For proof of the next of kin's identity, we need one piece of Identification from **Table A** and **one piece from Table B** or **two pieces from Table B**.

Table A - Identification	Table B - Address
Passport	Bank/building society/credit card/ mortgage summary statement
Driving Licence - Provisional or Full (UK and EU issued, including Iceland, Norway and Switzerland)	Driving Licence - Provisional or Full (UK and EU issued, including Iceland, Norway and Switzerland)
HGV/Motorcycle Licences	HGV/Motorcycle Licences
EU National Identity Card	Utility Bill/Statement
Immigration & Nationality Directorate (IND) Application Registration Card	Local authority bill (council tax or rent book)
HM Revenue & Customs Tax Notification	HM Revenue & Customs Tax Notification
Benefits Letter or Book	Benefits Letter or Book
	Solicitors letter confirming house purchase or land registry confirmation
Aged 20 or Under:	Students Only:
NHS Medical Card/Letter	University/College letter of acceptance/ enrolment offer
Birth Certificate	Student Loan Company/ LEA/SAAS award letter
	UCAS Letter
	Tenancy Agreement/ Student Accommodation contract

Frequently Asked Questions

Q. Can I send copies of the documents you request?

A. Wherever possible, we'll need to see the original documents. However, we know that sometimes this may not always be possible.

In this case, we may be able to accept copies of documents that are certified by a solicitor or bank – please speak to us if you don't have the originals available before sending anything into us.

Q. How will you return the documents to me?

A. If it's an original document or contains any sensitive information, we'll return it by Special Delivery, or by tracked post with Royal Mail.

Any other documents will be returned in the same way you send them to us.

Q. I've sent in ID as requested, but it's not been accepted. Why?

A. When we return your ID to you, we'll explain in the letter why it's been rejected. It could be that the ID isn't an original or a certified copy. Or it could be that the documents are incomplete or out of date.

Here are a few things to keep in mind:

- If you've sent us in a bill, it's important that you send us the complete document.
For example, if the sheet you're sending us says '1 of 3' on it, we'll need to see all 3 sheets.
- Any statements or utility bills need to be dated in the last 6 months.
- We'll need at least one piece of ID with your full name on it (not initials), including any middle names. *For example, one form of ID could have 'Mr R J Smith' on it, but the other needs to state 'Mr Richard John Smith'.*
- Driving licence photo cards, passports or EU ID cards must be in date.
We can't accept expired ones.
- Any benefit, council or HMRC letters need to be dated in the last 12 months.
- If you're sending your driving licence, we need the photo card as we can no longer accept the counterpart or paper driving licences.

Frequently Asked Questions Continued

Q. *Do I have to be the next of kin to tell you that someone has passed away?*

A. No, anyone can let us know that someone has passed away. However, we won't be able to discuss the account with you if you're not the next of kin. We will also need to speak to the next of kin to be able to close the account.

When you call us, we'll ask for the next of kin's details so that we can forward our bereavement pack directly to them.

Q. *I don't have a death certificate as an inquest is needed. Can I send anything else?*

A. Yes, if a further inquest is due, you'll be given a Fact of Death, Coroner's Certificate. We're able to accept either of these in order to proceed. These must be the original documents.

Q. *What happens to a debt solution when someone dies?*

A. If it's a single debt solution, we'll stop taking payments and stop distributing them out to lenders immediately. We'll speak to the next of kin about your next steps, as they will vary depending on the type of solution it is.

If it's a joint debt solution, the payments may continue. Again, we'll speak to you (or the joint account holder if different to the next of kin) about your circumstances and take it from there. It'll depend on the type of solution, how much you pay towards it each month and we'll always make sure we do what's right for you.

Q. *Can a solicitor deal with the debt solution on my behalf?*

A. Yes – if you're the next of kin and would like a solicitor to speak to us on your behalf, that's absolutely fine, you just need to let us know.

We will write to the solicitor and ask them to complete the necessary steps.
If it's a joint debt solution, we'll advise the solicitor of what will happen next.

Q. *Will you continue to take payments and distribute it out the lenders?*

A. If it's a sole debt solution, as soon as you contact us to let us know someone has passed away, we'll stop any payments immediately. Speak to us and we'll let you know the next steps – these will depend on the type of debt solution it is.

If it's a joint debt solution, we may continue to take payments and distribute it out the lenders. This will depend what solution it is, and whether the payments that are made to us remain affordable. We'll discuss this in more detail with you and make sure we do what's right for you and your situation.

For more information and advice.

If you require further information, assistance or advice on how to deal with a bereavement, there are a number of organisations and services that can help.

Find out more information about what to do after someone passes away.

www.gov.uk/after-a-death

Find out more information about what you need to do after someone passes away.

www.bereavementadvice.org

They offer bereavement counselling and support.

www.cruse.org.uk

Get guidance on both practical and legal issues.

<https://www.citizensadvice.org.uk/>

Get guidance and support with inheritance tax, PAYE and any other tax questions.

<https://www.gov.uk/government/organisations/hm-revenue-customs>

You can search for a list of local funeral directors.

<http://www.nafd.org.uk>

You can search for a list of local funeral directors.

<http://saif.org.uk/>



Gregory Pennington, Think Park, Mosley Road, Trafford Park, Manchester, M17 1FQ.

Gregory Pennington Limited © 2016. Registered Office: Think Park, Mosley Road, Trafford Park, Manchester M17 1FQ. Registered in England and Wales. Co Reg No. 2855061. CPM 78041