A Practical Guide to Bereavement
We’re here to help

Coping with the loss of someone close to you isn’t easy. If you’re also faced with sorting out their financial matters, everything can seem so much harder. So we are here to help.

We’re here to assist you with all the practical things, such as closing accounts, cancelling credit/debit cards and notifying other areas of Barclays.

On the following pages you’ll discover everything you need to think about from a financial point of view in the days, weeks and months to come. Step by step we’ll take you through what you need to know, what you have to do and, more importantly, how to do it.

We’ve also included information about how to get in touch with other organisations and groups that may be able to help and support you in other ways. If there’s anything you’re not sure about or need more help with, we’ll be there for you.

<table>
<thead>
<tr>
<th>Telephone</th>
<th>Through our Bereavement Advice Team, you’ll be able to speak directly to our dedicated advisor who can help. You can call us on our freephone number <strong>0800 068 2238</strong> (option 2)* (Monday-Friday 9am-5pm and Saturday 9am - 2pm)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branch</td>
<td>If you prefer to speak with someone in person please call in to your local branch, we’re always ready to listen and help where we can. If you would like to book an appointment prior to visiting, please contact our friendly customer services team on <strong>03457 345 345</strong>.</td>
</tr>
<tr>
<td>Online</td>
<td>Please visit <a href="http://barclays.co.uk/bereavement">barclays.co.uk/bereavement</a> for further guidance on next steps and a copy of any documentation you may require.</td>
</tr>
</tbody>
</table>
| Post      | If you’d prefer to write to us, you can do so at:  
Bereavement Service Centre  
Barclays Bank UK PLC  
Leicester  
LE87 2BB |
<table>
<thead>
<tr>
<th>4</th>
<th>What you need to do</th>
<th>14</th>
<th>Thinking about your financial future</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>Who needs to be informed?</td>
<td>15</td>
<td>Additional support for you</td>
</tr>
<tr>
<td>6</td>
<td>What you need to know</td>
<td>16</td>
<td>Legal terms and phrases explained</td>
</tr>
<tr>
<td>7</td>
<td>What happens next?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Managing the estate</td>
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</table>
What you need to do

Once you have notified Barclays of a bereavement, you will receive a customer reference number. Please keep a note of this as it will assist our team in answering any queries you may have in a timely manner.

Customer Reference Number/Track It ID

Date Barclays was notified:

You can also track the progress of account closure through our Track It service. This can be accessed through barclays.co.uk/trackit

We have also included a helpful checklist of people you may need to inform.

We may continue to send out general correspondence for a short period of time; this is because correspondence is prepared and printed several weeks in advance. Should you receive any such mail please accept our apologies.
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Who needs to be informed?

<table>
<thead>
<tr>
<th>Organisation</th>
<th>Reference</th>
<th>Customer service Phone No</th>
<th>Spoke to or posted info</th>
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</thead>
<tbody>
<tr>
<td>Bank 1</td>
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<td>Bank 2</td>
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<tr>
<td>Bank 3</td>
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<tr>
<td>Mortgage Provider</td>
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<td>Credit/Store Card</td>
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<td>Credit/Store Card</td>
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<tr>
<td>Credit/Store Card</td>
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<tr>
<td>Other Money (e.g. National Savings/Premium Bonds/Loans/Hire Purchase Agreement)</td>
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<tr>
<td>Electricity Provider</td>
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<td>Gas Provider</td>
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<td>Telephone line provider</td>
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<td>Water/drainage provider</td>
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<td>Cable/satellite service</td>
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<td>Internet service provider</td>
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<td>Mobile phone</td>
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<td>Royal Mail redirection</td>
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<td>Mail suppression service</td>
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<tr>
<td>Doctor</td>
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<tr>
<td>Hospital(s)</td>
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<tr>
<td>Department for Work and Pensions (DWP)</td>
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<td>DVLA</td>
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<td>Passport Office</td>
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<tr>
<td>Council (e.g. TV Licence, Council Tax)</td>
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What you need to know

Before we go any further, let’s make sure you have all the documents you’ll need by asking a few quick questions:

<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you have the death certificate?</td>
<td>This will be issued by the registrar of births and deaths. Barclays will also accept Interim death certificates, coroner’s certificates and non UK death certificates providing they have been translated into English.</td>
</tr>
<tr>
<td>Do you need probate or are you applying for probate?</td>
<td>Probate is a term used when applying for the right to deal with a deceased person’s affairs. You might also hear it called ‘administering the estate’. Probate may be needed if the deceased person leaves assets (for example, cash, property, shares) worth more than £5,000, solely in their name. We require a Grant of Probate for any cases with an overall balance of over £50,000; however, we reserve the right to ask for a Grant of Probate where necessary on estates below £50,000. If there isn’t a Will, instead of probate, you’ll need a legal document called ‘Letters of Administration’. There are many companies, organisations and groups that are available to help and support you. Through our Bereavement partners, Simplify**, you’ll be able to speak directly to a dedicated team who can talk to you specifically about probate and how to obtain it. You can call them on 0800 068 2238 (option 3)* or via their website simplify.co.uk</td>
</tr>
<tr>
<td>Is Barclays named as an executor?</td>
<td>If Barclays has been appointed as an executor by the person who has died, please let us know as soon as possible. In this situation we’ll put you in touch with our Estates and Trusts Team on 0207 574 3027*.</td>
</tr>
</tbody>
</table>

** Simplify, the UK’s largest probate provider works in partnership with Barclays.
What happens next?

Upon notification, we complete the following:

✓ Freeze any sole accounts within 24 hours and issue a letter explaining next steps. All direct debits and standing orders will be cancelled.

✓ Amend all joint accounts within 24 hours. These accounts will now become accounts in the remaining parties’ name only. New stationery (cheque books etc) will be issued. Direct debits and standing orders will remain untouched.

✓ Notify all relevant departments within the Barclays Group, including Barclaycard, Business and Wealth. They will then contact you with their individual requirements. You will need to contact any Investment Products and Stockbrokers directly. Details of each product are available on our website or you can contact them through our customer services team

✓ Let us know what we need in order to close accounts as quickly and as easily as possible.

Document checklist:

So that we can progress your case as quickly as possible, we’ll need the following documents. You can either call into your local branch with the originals, and one of our staff will take a copy, or post the documents to our Bereavement Team:

Barclays Bereavement Team
Barclays Bank UK PLC
Leicester
LE87 2BB

Please provide any account details, customer names or case reference information with all correspondence.

We will need:

Overall balance under £50,000
• Copy of the death certificate
• Copy of identification
• Fully completed personal indemnity form – we will provide you with this

Barclays reserve the right to ask for a Grant of Probate/Letters of Administration if required.
A PRACTICAL GUIDE TO BEREAVEMENT

Banking:
The following tells you what you can expect to happen with Barclays bank accounts as well as additional products and services.

Overall balance over £50,000

- Copy of the death certificate
- Copy of identification
- UK Grant of Probate (If International, please speak to our Bereavement Team) /Letters of Administration
- Fully completed General authority to close form – we will provide you with this

Acceptable identification

- Valid full/provisional driving licence (both UK and International)
- UK paper full driving licence
- Passport (both UK and International – must be valid)
- Blue disabled driver pass (showing serial number)
- Benefits entitlements letter/book
- Child tax credit/working tax credit letter
- Fire arms certificate
- Immigration status documents/UK residence permit
- Student ID card
- Shotgun licence
- UK citizen card
- UK Armed Forces card

If available, we may also require:

- Original copy of the form of renunciation
  Only required if one or more of the named executors no longer wish to act and probate isn’t required.
- Original copy of an executor’s death certificate
  Only required if a named executor is no longer alive and probate isn’t required.

Upon receipt of all required documentation, we will try to pay the majority of estates within 10 working days. However, any additional requests or more complex cases will take longer.
Banking:

The following tells you what you can expect to happen with Barclays bank accounts as well as additional products and services.

<table>
<thead>
<tr>
<th>Account Type</th>
<th>What Happens Next</th>
</tr>
</thead>
<tbody>
<tr>
<td>Joint account</td>
<td>Upon notification, we will amend any relevant joint account(s) in the name of the surviving party(ies) and issue new stationery. Regular payments – Direct Debits and standing orders for example – will not be changed unless the surviving party asks us to. You will also need to contact any companies to whom there are regular payments being made, in order that payment arrangements can be amended accordingly. On a joint account where only the deceased held a debit card, we will help the remaining party apply for a debit card in their own name.</td>
</tr>
<tr>
<td>Sole account</td>
<td>Any sole accounts held by the deceased will be frozen within 24 hours. All direct debits and standing orders will be cancelled. Should these payments need to continue, you will need to contact the companies concerned to agree new payment arrangements. It’s important that you contact the relevant organisations to make other payment arrangements. A helpful checklist has been provided in this booklet to help you (page 5). All cards connected to the account will be cancelled and any payments received into the account will also be returned.</td>
</tr>
<tr>
<td>ISA accounts</td>
<td>If the customer’s date of death is before 6th April 2018, any cash ISAs held will be closed and funds transferred to a new Personal Estate account opened in the name of the deceased. If the customer died on or after 6th April 2018, any cash ISAs will remain open until the customer’s personal representatives close the ISA as part of their administration of the customer’s estate or for a maximum of 3 years from the date of death, whichever is the earlier. If the late customer held an ISA with Barclays when they passed away, and if there is a surviving spouse or civil partner, they are entitled to make use of the ISA allowance which has been built up. In order to take advantage of this 'additional permitted subscription' allowance you should visit your local branch or speak to our customer services team.</td>
</tr>
<tr>
<td>Bond accounts</td>
<td>Bond accounts may be left open until maturity. However, if the bond has passed its original maturity date the account will be automatically closed and funds sent to the personal representative upon receipt of all documentation.</td>
</tr>
</tbody>
</table>
## Account Type

<table>
<thead>
<tr>
<th>Account Type</th>
<th>What Happens Next</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Customer Foreign Currency accounts</strong></td>
<td>Foreign Currency Accounts will be frozen upon notification. They are then released in line with closing requirements. Funds can be transferred into the late customer’s sterling account or alternatively remain in the existing currency and transferred into a new account of your choice. If the account was held in joint names the account will be transferred into the sole surviving party name. Please refer to the terms and conditions of the account for credit interest eligibility. If you instruct us to transfer the currency balance into a sterling account the exchange rate will be sourced by Barclays at a specific time on the date that the transfer is being completed. For details on the exchange rate used contact the International Helpdesk (Mon-Fri 9.00am to 5.00pm) on <strong>03459 757575</strong> or <strong>+44 191 541 2009</strong> if calling from overseas.</td>
</tr>
<tr>
<td><strong>Children's savings accounts</strong></td>
<td>Upon settlement of all accounts, funds will be released to the personal representative to disburse accordingly. If you wish for the funds to be paid out directly to the children, please contact the Bereavement Team.</td>
</tr>
<tr>
<td><strong>Mortgage accounts</strong></td>
<td>We will contact Barclays Mortgage Services on your behalf. They will then be in contact with you around next steps. Mortgage Services and the Barclays Staff Loans Unit may require probate regardless of the value of funds held in Barclays accounts.</td>
</tr>
<tr>
<td><strong>Barclaycard accounts</strong></td>
<td>We will contact Barclaycard on your behalf. They will then be in contact with you around next steps. All Barclaycard accounts will be closed and all cards, including all additional cards will be cancelled. If any additional card holder would like to apply for a card in their own name, they can apply to Barclaycard on <strong>0800 7310 200</strong> and will be assessed on their own eligibility. You can also visit a branch for further guidance. You can cancel any regular payments either by asking the retailer or contacting Barclaycard.</td>
</tr>
<tr>
<td><strong>Limited/Partnership accounts</strong></td>
<td>We will contact the relevant business area in order for them to settle the affairs directly.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Products</th>
<th>What Happens Next</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Investment Products and Accounts</strong></td>
<td>We will notify the relevant investment areas where possible, however, we also recommend that you attempt to contact each area as requirements will differ upon product.</td>
</tr>
<tr>
<td><strong>Safe custody</strong></td>
<td>If there is a safe custody box or a wallet held, once inspection of the contents has taken place, we may request further documentation, such as a Grant of Probate or Letters of Administration before closing the account(s).</td>
</tr>
</tbody>
</table>
| **Executor accounts** | If you wish to open an Executor/Administrator account to assist with funds distribution of the estate then please book an appointment at your local Barclays branch. You will need to take with you the following documentation:  
  - Original Grant of Probate/Letters of Administration  
  - Valid identification for all executors named within the Grant of Probate or Letters of Administration. |
| **Outstanding loans and overdrafts** | If there is a loan or overdraft with an outstanding amount held in the sole name of the deceased, we will use any available credit balances held by them to pay the existing balance outstanding. Should the balance remain outstanding after 10 weeks from notification, we will enlist the help of our probate agent Phillips & Cohen (UK) Ltd, to work with you to settle the outstanding balance of the accounts. Please do not worry, executors will not be liable for any monies owed to the Barclays group, any repayments will only be taken out of available estate monies/assets.  
Where a loan is protected we will complete the claim against the protection held on your behalf. If a loan or overdraft is held in joint names, responsibility for the outstanding amount will pass to the surviving party(ies). You can arrange a further appointment to discuss the affordability of the loan or to pay the remaining balance in full by contacting our Customer Services team. |
| **Payment protection policies** | If the customer held any valid PPI policies covering the Overdraft, Loan and Barclaycard accounts, we will contact our Insurance Department and register the claim(s) on your behalf. |
What to do about the Will:
The first thing to do is make sure you have the last known Will. If a solicitor, bank or financial advisor was involved in making the Will, they should be able to confirm this for you.

Wills name one or more people as executors (also known as personal representatives), who will be responsible for dealing with the estate and carrying out any wishes detailed in the Will.

It’s worth remembering that probate is slightly different in Scotland and Northern Ireland. You can find out more about probate on the government website, direct.gov.uk

Applying for probate:
Where relevant, the executor is responsible for applying for a ‘grant of probate’. Though Grant of Probate is normally required when the deceased leaves assets above £5,000, Barclays requirements are for £50,000+. All cases above £50,000 also require Date of Death balances; this will need to be requested as early as possible.

<table>
<thead>
<tr>
<th>Services</th>
<th>What We Can/Can’t Do</th>
</tr>
</thead>
<tbody>
<tr>
<td>Funeral bills</td>
<td>We are only able to release payment for the funeral providing there are sufficient funds held in the sole name of the deceased and we have received a final invoice from the funeral directors. If there are insufficient funds or funds owing to the Barclays Group, we will not support with the payment of a funeral. We will not provide assistance with additional services such as costs for the wake.</td>
</tr>
<tr>
<td>Date of death balances</td>
<td>We can provide balances at the date of death upon request. This is normally needed when probate is required.</td>
</tr>
<tr>
<td>Statements</td>
<td>We can provide statements for the previous six years only. This also includes copies of cheques. Please note that the number of cheques requested will have a longer estimated delivery time. Both cheques/statements will only be provided upon request.</td>
</tr>
</tbody>
</table>
| Inheritance tax               | Depending on the value of the estate and who it is left to, Inheritance Tax may need to be paid. It’s not always straightforward, as there are certain exemptions for money and assets passing to a spouse, civil partner or charity. Subject to these and other exemptions, such as business and agricultural property relief, tax is usually payable on the total over the Inheritance Tax threshold. If the person who has died is a widow/widower or a survivor from a civil partnership, any unused allowance which is not used when their husband/wife/civil partner died may be available to use on the second death. 
You can find out more about Inheritance Tax, including current tax year threshold limit, on the government website, direct.gov.uk
We are able to pay this using any remaining funds in the account(s).                                                                                                                                                                                                                                                                                                                                                                                                 |
| Department for Work and Pensions | We will only refund any overpayments made by the Department for Work and Pensions or any other pension company if requested by the personal representative only.                                                                                                                                                                                                                                                                                                                                 |

Releasing Funds:

There will be occasions when the deceased leaves their accounts in a negative balance, owe money on a credit card or owe money on a loan. When this happens, Barclays will use any credit balances to ensure any debts or monies owed are paid. This takes precedence over all payments.

Once all funds have been offset, we will release the remaining balance within 10 working days of receipt of all required documentation.
Managing the estate

What to do about the Will:

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There are a number of ways to obtain probate. Below are three options:

• Full Professional Assistance – This service is normally provided by high street solicitors or professional estate administration companies who will provide a full end-to-end service.

• Partial Assistance – This service enables the family/executor to administer the estate themselves and gain assistance from a professional in completing the necessary legal processes.

• DIY – This is where the family/executor can administer the estate on their own.

For more advice on any of the above options, our bereavement partners Simplify** can offer help in understanding the choices available. For more information contact by phone or at: simplify.co.uk

** Simplify, the UK’s largest probate provider, works in partnership with Barclays to provide bereavement services
Thinking about your financial future

When going through a bereavement, it can completely change your financial situation so, at some point in the next few weeks, you’ll need to start thinking about your financial future.

Below we’ll talk about what to do if you’re dealing with household expenses for the first time; how to cope if your income has reduced; your options if you’ve inherited money; and how to plan for the future.

Taking care of day-to-day expenses and keeping to a budget

If you think, or know, that your financial circumstances have changed, you might benefit from our financial review. Call into your local Barclays branch and we’ll arrange for you to meet with a Community Banker who can help you decide where to go from here.

For helpful tips on managing your money or dealing with household bills, ask in branch for a copy of our booklet ‘How to keep your finances on track’ and budget planner, or download these online by visiting barclays.co.uk/manageryourmoney

Planning for the future

When you’re ready, you might want to think about protecting your family’s financial future. The first things to think about are:

Updating your Will
If your circumstances have changed, you may need to update your Will to reflect your new situation.

Insurance
Sufficient life insurance and/or critical illness cover can make sure your family is properly looked after if you become ill or die.

We can help you to plan for your own and your family’s future. Call into your local Barclays branch and talk to a Community Banker. Working with you, they will review your circumstances and help where they can.

Who you need to inform

You’ll need to inform various organisations and companies. To make this task slightly easier, we’ve included a helpful checklist of people you may need to contact (page 5).

The Bereavement Advice Centre and Direct Gov websites both have detailed lists that will help:

Bereavement Advice Centre:
0800 634 9494*, bereavementadvice.org

Direct Gov:
direct.gov.uk and type ‘bereavement’ in the search box.

Coping with your loss

The loss of someone you love can be devastating. If you’re struggling to cope with your grief, support is available:

Cruse Bereavement Care offers a telephone helpline and a website with information and further support.

crusebereavementcare.org.uk  0800 808 1677*

Samaritans provides confidential, non-judgemental emotional support all day every day.

samaritans.org.uk  08457 90 90 90*

Who else can help?

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.

ageuk.org.uk  020 7278 1114

Citizens Advice Bureau – offers free, independent, confidential and impartial advice on your rights and responsibilities.

citizensadvice.org.uk

Money Advice Service  0800 138 7777

Bereavement Advice Centre  0800 634 9494

Probate loan:

Inheritance Tax is usually paid from the estate. As payment is often required before probate is granted and the money released from the estate, it may cause problems. To bridge the gap, we can offer a probate loan; to find out more call in at any Barclays branch or telephone 0161 234 7708.

*
Additional support for you

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Paying for the funeral:

Many people find it difficult to cover the cost of a funeral but help is available, especially if you’re on low income. You’ll find advice on paying for funerals on the government website, direct.gov.uk

You can also discuss the situation with your funeral director, who may be able to put you in touch with organisations that can help. To find a funeral director visit NAFD.org.uk or SAIF.org.uk
There are many legal terms associated with bereavement. We’ve listed meanings for some of the more common terms you might come across:

**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 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.

**Advance directive**
Specific instructions, prepared in advance, to direct a person’s medical care if he/she becomes unable to do so in the future. This is sometimes referred to as a ‘living will’.

**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.

**Apportionment**
The division of income in proportionate shares between certain beneficiaries, calculated on a daily basis.

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

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

**Beneficiary**
The person who is entitled to receive funds or property from a will or intestacy.

**Capital Gains Tax (CGT)**
CGT 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’).

**Clearance certificate/certificate of discharge**
A certificate now usually issued in letter format by HMRC releasing a person liable to inheritance tax from paying further.

**Codicil**
This is a written amendment within a will.

**Confirmation of the estate**
In Scotland, this is the legal document obtained from the Sheriff Court following a death. It is equivalent to the grant of probate obtained in England and Wales.

**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 the individuals who receive funds or property from the will (beneficiaries) to change how the estate is distributed to reflect family circumstances and possibly save future inheritance tax.

**Disbursement**
A payment made to a third party.

**Enduring power of attorney**
Lasting power of attorney replaced the enduring power of attorney from 1 October 2007.

**Estate**
The term that covers everything an individual owns, ie money, property and possessions.
**Estate accounts**
Accounts recording the financial transactions during the administration period.

**Excepted estate**
An estate where no inheritance tax is due if certain criteria are fulfilled.

**Executor**
This is the person, named in a will, who is to carry out the wishes contained in that will.

**Gift**
A gratuitous transfer of money or assets.

**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**
When there is a will, this document authorises the person dealing with the estate (the executor) to deal with the deceased person’s estate and fulfil the terms of the will.

**Grant of representation**
This term can cover either the grant of probate or grant of letters of administration.

**Inheritance tax**
The tax that must be paid from the estate of a deceased person.

**Instrument of variation**
A document whereby the will or intestacy provisions of a deceased person can be changed.

**Intestacy**
This term is used when a person dies without having made a valid will.

**Lasting power of attorney (LPA)**
Lasting powers of attorney enable you to set out your wishes in a legal document and to appoint trusted people as ‘attorneys’ to oversee them.

**Legacy/bequest/devise**
A gift contained in a will.

**Letters of Administration**
If the deceased died ‘intestate’ i.e. leaving no will, or if the will is invalid for any reason, the grant of probate is called ‘letters of administration’.

**Letters of administration with will annexed**
If the deceased 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 ‘letters of administration with will annexed’.

**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 responsible for dealing with the estate of a person who has died, i.e. either the executor or the administrator.

**Power of attorney**
Formal deed by which one person appoints another to act on his/her behalf or represent him.

**Probate**
Probate is a term used when referring to the right to deal with a deceased person’s affairs. It’s sometimes called administering the estate.

**Probate Registry**
The name of the public body responsible for issuing the grants of representation. There are local Probate Registries around the UK.

**Probate loan**
A short-term loan, offered to the executors or administrators, if the inheritance tax must be paid before the grant of representation has been issued.

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

**Residuary beneficiary**
The person entitled to the whole or part of the deceased's estate after the payment of all debts, funeral and testamentary expenses and legacies.

**Residuary estate/residue assets**
What remains of the estate after the payment of all debts, legacies and all taxes and expenses.

**Specific legacy**
A particular part of a deceased’s estate.

**Trustee**
The person who is holding assets on trust.

**Will**
A legal document that states your wishes about what you want to happen to your assets when you die.
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