

Dealing with a bereavement

**A guide to taking care of financial
matters at a difficult time.**



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The death of someone close is always a difficult time.

Dealing with practical matters can seem overwhelming when you're experiencing a bereavement.

We're here to support you throughout.

Your step by step guide

This guide covers a number of different topics, some related to financial matters, others not. It's designed to be used by the personal representative (or executor) to help deal with the estate, but also contains details of organisations and support available to anyone dealing with a bereavement.



Useful information for you

For a full glossary of terms and answers to some of the most common queries about bereavement, visit our website: [hsbc.co.uk/help/life-events/bereavement](https://www.hsbc.co.uk/help/life-events/bereavement).

A guide checklist of what to do

First up

These are the first few important pieces of paperwork that you will need to complete:

- Request official paperwork from the doctor or hospital
- Register the death
- Request copies of death certificates
- Contact a funeral director (if required)
- Notify any solicitors / accountants (if required)

Finding any documents

It is important to let any organisations know of the death. Looking for documents may help you build a picture of the estate.

- The Will
- Funeral wishes
- Organ donation or medical research donation paperwork
- Any legal certificates
- Bank, insurance and finance related documents
- Any bills they may have had
- Pension documents

Letting organisations know

Here are a few of the most critical organisations that you need to inform:

- The government
- Insurance firms
- Banks and building societies
- Financial leasing or loan companies
- Mortgage providers, landlords or local authorities
- Royal Mail

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- Utility companies, e.g. gas, electric, mobile phone
 - Any clubs (e.g. gym), or places of worship
 - Doctors, Dentists or other medical professionals
 - Pension providers
 - Death Notification Service

Note: When you notify us, all bill payments will be blocked from their HSBC account, so any subscription payment like streaming services won't go out of the account. However, you may still need to contact those companies to close their accounts.



Useful information for you

For a full glossary of terms and answers to some of the most common queries about bereavement, visit our website: [hsbc.co.uk/help/life-events/bereavement](https://www.hsbc.co.uk/help/life-events/bereavement).

Section 1: First steps

There are some important steps you'll need to take when dealing with a bereavement. If you haven't already, the first step you'll need to take is to formally register the death. You may also want to locate the will, if there is one, and arrange the funeral.

Registering the death

In England, Wales and Northern Ireland this needs to be done within 5 days, in Scotland you have 8 days.

You can do this at any register office. You can find your nearest register office and more information, such as what documents may be required, at gov.uk/register-a-death.

Locating the will

If the person who's passed away had a will, locating this as soon as possible will help when dealing with their estate.

You'll need to find the last known signed and witnessed version of the will. If you can't find a will at their home, their solicitor, bank or financial adviser may have a copy.

A will usually names one or more executors, also known as personal representatives. They are the people who will be responsible for dealing with the estate of the deceased.

What happens if there isn't a will?

If someone dies without making a will, or if you can't find a signed will, they are said to have died 'intestate'.

In England, Wales and Northern Ireland, the laws of intestacy apply. In Scotland, the rules are different and the rights of succession apply.



Useful information for you

To find out more about what to do if there's no will, visit the government online guidance page: gov.uk/inherits-someone-dies-without-will.

Arranging the funeral

| Once the death has been registered, you can arrange a funeral.

Once we've received formal confirmation of the death and you have provided us with a formal copy of the funeral bill, we can arrange payment from the account of the deceased. You can upload a copy of the funeral bill through our bereavement portal (hsbc.co.uk/bereavement), by contacting our Bereavement Support Team, or by posting a copy to us at:

HSBC Bereavement Services,
Abbey View,
Penfold Drive,
Wymondham,
NR18 0WZ



If the bill is an estimate, we can pay the deposit from the account of the deceased.

We can also pay for the following:

- flowers for the funeral
- the wake

What happens if there aren't enough funds available?

If there aren't sufficient funds in the account of the deceased to cover the funeral cost, we can make a partial payment using what is available.

In some cases the government can provide help.

To find out more and see if you're eligible, please visit the government web pages below:

Government funeral payment support
[gov.uk/funeral-payments](https://www.gov.uk/funeral-payments)

The National Association of Funeral Directors
[nafd.org.uk](https://www.nafd.org.uk)

The National Society of Allied and Independent Funeral Directors
[saif.org.uk](https://www.saif.org.uk)

Inheritance tax

We can pay inheritance tax if enough funds are available in the account of the deceased. A completed and signed IHT 423 form from HM Revenue & Customs (HMRC) including the unique HMRC number will be needed. This can all be obtained through HMRC and details can be found at [gov.uk/inheritance-tax](https://www.gov.uk/inheritance-tax).

Section 2: What happens next

There are a number of steps we need to take to settle any accounts held by the deceased. The first step is to notify us of the death.



Notifying us

We have a dedicated Bereavement Support Team to support you during this time.

The quickest and easiest way to notify us of a bereavement is using our bereavement portal on our website: [hsbc.co.uk/bereavement](https://www.hsbc.co.uk/bereavement).

You can use the portal to submit a new notification, and to upload any documents we will need to close the accounts.

Once you've completed this, our dedicated Bereavement Support Team will review your case before they get in touch to let you know about the next steps.



You can also call our Bereavement Support Team on 0800 085 1992 to notify us.

The team are available from 8:30am to 6:00pm Monday to Friday and 9:00am to 2:00pm on Saturday (excluding public holidays).



You can also come into a local branch to notify us of a death. You may wish to bring a Death Certificate or a Coroners report to verify the death but this is not a requirement to register the death.

Immediate next steps

Once we're notified of a death, our Bereavement Support Team will get in touch with you to explain the next steps and timescales.

We'll inform all parts of HSBC UK which have a relationship with the deceased. We'll freeze any sole accounts to stop withdrawals, but we'll still allow money to be paid in.

For sole accounts, we're legally obliged to cancel any standing orders or Direct Debits, including utility bills, mortgage or loan payments and home insurance.

If any of these payments need to continue, you'll need to contact the companies concerned to arrange new payments through a different account.

Any joint accounts will convert into the names of the remaining account holders once we receive formal confirmation of the death. We'll let the remaining account holders know about this change.

We'll also stop any marketing messages from being sent. However, you may still receive some because these are prepared several weeks in advance.

We try to prevent this happening, but if you do receive anything, please accept our sincere apologies.

Letting other organisations know

You can use the government's Tell us once service to inform most government departments at the same time.

gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once

You can also use the free Death Notification Service to notify multiple organisations such as banks and building societies at the same time.

deathnotificationsservice.co.uk



Useful information for you

We'll need to see a few documents to close any sole accounts held by the deceased, including:

- formal confirmation of the death, such as an original or certified copy of the death certificate or coroner's certificate. In some cases, we may be able to get this digitally without needing to see the certificate
- completed closure form, the personal representative who signs the closure form takes responsibility to distribute the balance from the accounts of the deceased

- proof of identity and address verification for the personal representatives. We can do this digitally or we'll need to see documents. You can find a list of accepted documents on our website <https://www.hsbc.co.uk/help/banking-made-easy/help-us-identify-you>

In some cases, we'll let you know if we also need to see:

- an original or certified copy of the grant or probate or letters of administration
- an original or certified copy of the will

We reserve the right to ask for any further documents if needed

As a personal representative, you can decide whether you want to deal with the estate yourself, or appoint a solicitor or specialist probate service to do some or all of it for you.



Probate

Probate is a general term used to describe the process you may need to go through to apply for the legal right and authority to deal with an estate.

The process involves applying to the Probate Registry, who will confirm if a will is valid (if there is one) and issue a legal document called the Grant of Probate.

If there is no will they'll check that you are legally allowed to deal with the estate and issue a legal document called the Grant of Letters of Administration.

A Grant of Probate or Grant of Letters of Administration is used to access accounts, settle debts, and sell assets after someone has passed away.

If you live in Scotland you apply via the Sheriff's Court, and both the Grant of Probate and Grant of Letters of Administration are known as 'Confirmation'.

Is Probate required?

In some cases, Probate may not be required. Our Bereavement Support Team will let you know if probate is required.

How to apply for probate

To apply for Probate, you'll need to complete an application form and pay a fee. Information on how to apply for Probate can be found at gov.uk/applying-for-probate.

Co-op Legal Services

If you need legal support following a bereavement, Co-op Legal Services can provide this.

The Co-op Executor and Attorney Hub (les.coop.co.uk/hub/help-exec-attorney) contains useful free guides on the next steps to take after a bereavement, including probate and estate administration.

Or you can call 0330 6069451 to speak to someone.

HSBC are not affiliated with Co-op Legal Services, and this is not a recommendation from HSBC. Other providers of legal services are available and HSBC are not responsible for any services provided by Co-op Legal Services. You can find details of other support available at hsbc.co.uk/help/life-events/bereavement/help-and-support.

Overseas Residents

We may need some further documents from you if the deceased was an Overseas Resident. Our dedicated Bereavement Support Team will support you during this time and tell you if anything further is needed.

Accounts held with HSBC in the Channel Islands and Isle of Man

These are Crown dependent states that have their own Inheritance and Probate regulations and we'll usually require Probate documents issued by the respective Probate Court.

For accounts held with HSBC in the Isle of Man, we're able to apply the same closure requirements as those for UK and overseas customers. For Guernsey accounts, we will also apply the same closure requirements, however we will require a Guernsey Grant of Representation.

However, for accounts held with HSBC in Jersey, more stringent probate restrictions are applied by the Jersey Probate Court. If our customer was a Jersey resident, we may be able to release the money without Jersey probate in certain circumstances and all amounts are under £30,000. Otherwise, a Jersey probate will be required.

Where the deceased customer also held account or investments in the UK, we may also require Probate documents issued by the Probate Court of England and Wales.

Executor accounts

Executors are able to open an Executor Account through HSBC UK. This account allows funds from the deceased's estate to be collected in one single account.

Please note: it is not a requirement to have an executor account in order to administer the estate.

- Any one of the executors are able to open an Executor Bank Account.
- We do not require all executors to be present.

To open the account we'll require either:

- Grant of Probate
- Letters of Administration
- Death Certificate and an original or certified copy of the Will

If there is no will, we can only open the account when Letters of Administration have been issued.

In order to open an Executor Account, the executor(s) who will be named on the account need to book an appointment in branch.

Section 3: Financial and emotional wellbeing

Coping with bereavement can be challenging, and dealing with financial matters isn't always straightforward.

Support we can offer

As well as our specialist Bereavement Support Team, we have a number of resources available to help you with financial matters:



Financial fitness

[hsbc.co.uk/guides](https://www.hsbc.co.uk/guides)

When life changes happen, it's important to understand where you are financially and have a plan to manage your money.



Money worries

[hsbc.co.uk/help/money-worries](https://www.hsbc.co.uk/help/money-worries)

Many of us find ourselves with money worries from time to time. Often things can get back to normal but if you don't act as soon as you know there's a real problem, your situation could get worse. That's why we're here to help you find the right solution to your individual financial difficulties.

External support and advice

You may be entitled to receive extra help and benefits – particularly if it is your partner who has died.



Useful information for you

These websites offer information you may find useful, please read their terms and conditions. HSBC Bank plc is not responsible for non-HSBC websites.

GOV.UK

gov.uk/browse/births-deaths-marriages/death

The official government website giving advice on everything from registering the death and arranging the funeral to dealing with the estate.

Citizens Advice

citizensadvice.org.uk/family/death-and-wills/wills

Free legal information and advice on a range of topics including what to do if a will has not been made.

The Bereavement Register

thebereavementregister.org.uk

This service can help reduce the amount of direct mail being sent to the address of a person who's died.

Department for Work and Pensions

gov.uk/government/organisations/department-for-work-pensions

Information and advice on a range of topics including benefits and grants.

MoneyHelper

moneyhelper.org.uk/en/family-and-care/death-and-bereavement

A government website that gives general information on retirement and pensions.

Age UK

ageuk.org.uk/information-advice/money-legal/legal-issues/what-to-do-when-someone-dies

Information and advice about dealing with bereavement and how to cope with grief.

Emotional support and wellbeing

Grief is natural, but it can be challenging. There are a number of organisations who can support you when you are dealing with the loss of a loved one.

Cruse Bereavement Care

[cruse.org.uk](https://www.cruse.org.uk)

Gives you the opportunity to understand and cope with grief and provide support to other bereaved people.

Samaritans

[samaritans.org](https://www.samaritans.org)

A completely confidential service available via email and telephone for anyone in any type of emotional distress.

Child Bereavement UK

[childbereavementuk.org](https://www.childbereavementuk.org)

A charity which gives information, training and specialised support to those affected when a baby or child dies.

War Widows Association of Great Britain

[warwidows.org.uk](https://www.warwidows.org.uk)

A volunteer group aiming to improve the conditions of war widows and their dependants in Great Britain.



Section 4: Products and services

Sole current accounts

Once we're notified of a death, we'll freeze all sole current accounts held by the deceased.

This is because we have a legal obligation to protect these accounts against theft, fraud and financial crime.

Freezing the accounts prevents money from being withdrawn, which includes cancelling all standing orders and Direct Debits. You are still able to pay money into the account.

Any debit cards, telephone banking and online banking will also be cancelled automatically.

Interest, fees and charges may be applied after you have let us know that the account holder has died. If this happens, we'll refund them from the date of death when we close the account.

Once we've seen the necessary identification and paperwork, we can normally release funds held in HSBC UK current accounts within 10 working days.



Useful information for you

Any third party mandates, appointments of guardian, deputy, receiver and power of attorney are cancelled when we're notified of a death.

Once we've received notification of death, we'll let you know about any documents we may need. Details of the documents we'll need to see can be found on page 10.

Joint current accounts

Once we've received formal confirmation of the death, we'll transfer any joint accounts into the names of the surviving party.

We'll let the remaining account holder(s) know about this change.

| The account can still be used and the account number will stay the same.

Any debit cards, telephone banking or online banking in the name of the deceased customer will be cancelled automatically.

Any standing orders or Direct Debits will continue to be paid, unless the remaining account holder(s) request otherwise.



Useful information for you

For customers with a relationship manager, we will inform them of the death.

Savings accounts

Fixed Rate Savings accounts

If the deceased customer had a fixed rate savings account, this account will remain open until it reaches maturity, or until we receive instructions to close the account from the personal representative.

If the account continues until the maturity date, interest will be paid in full.

If the personal representative chooses to close the account early, interest will be paid up until account closure. There are no interest penalties or charges, unlike other changes to Fixed Rate Savings accounts.

If the account reaches maturity before we receive any instructions to close the account, we'll transfer the total value of the savings and any interest earned into an account in the deceased customer's sole name.

If requested by the personal representative, we can close all other accounts held by the deceased but leave the fixed rate savings account until maturity.

Trustee or beneficiary account

If the deceased customer held an account solely in their name for the benefit of a third party (for example a child or organisation) this won't form part of the deceased's estate. However, it's the responsibility of the personal representative to deal with the closure of the account and pass the funds to the beneficiary.

Credit interest

Where accounts are receiving gross interest, we will continue to pay this in the same way.

Where the account attracts a bonus rate of interest, we will continue to pay this, without penalty, if the account is closed early.

Individual Savings Accounts (ISAs)

The ISA will be designated a 'continuing account of a deceased investor' and will remain so until the earliest of one of the following:

- the completion of the administration of the estate
- the closure of the account
- the 3rd anniversary of the death of the account investor

For a Fixed Rate Cash ISA, the personal representative can choose to close the account early, or keep the account open until it reaches maturity.

If the account continues until the maturity date, interest will be paid in full.

If the personal representative chooses to close the account early, interest will be paid up until account closure. There are no interest penalties or charges.

Additional Permitted Subscription (APS)

The surviving spouse or civil partner can claim an additional allowance equal to the value of the funds in the deceased's ISA. This is known as an Additional Permitted Subscription (APS).

To find more information on Additional Permitted Subscription (APS), please visit: [gov.uk/guidance/manage-additional-permitted-subscriptions-into-an-isa](https://www.gov.uk/guidance/manage-additional-permitted-subscriptions-into-an-isa).

An APS allowance may be used with HSBC or transferred to another ISA provider, but this can only be done once.



Useful information for you

You can find both the APS declaration form and the leaflet on our website [hsbc.co.uk/help/life-events/bereavement](https://www.hsbc.co.uk/help/life-events/bereavement).

All other savings accounts will follow the same process as current accounts see page 17.



Investments

Sole

Once we've received formal confirmation of the death, we'll provide the personal representatives with a breakdown of the HSBC investments held and their valuation on the date of death. We'll also provide them with our requirements to close the accounts, and the relevant forms for completion and return, including any identification we may need to see.

Investments can be sold or it may be possible to transfer them to someone else. Sometimes, investments can't be transferred – if this applies we'll make it clear in the forms provided.

If we receive any dividends after the investments have been sold or transferred, we'll forward these on to the personal representative in accordance with their closure instructions.

Joint

Any HSBC investments products held in joint names will be transferred to the remaining party. However, we may need to ask for more information before we can complete the transfer, we may also request identification and address verification. Our Investments Team will contact the remaining party with our requirements.



Premier Investment Management Service (PIMS)

Sole

Once we've received formal confirmation of the death, we'll stop managing the investment portfolio, and no further management charges will be applied. Any charges which relate directly to the individual funds in the portfolio will continue. This means the value of the assets held in the portfolio may go up or down in line with market changes. We'll continue to collect any dividend and interest payments until we receive Grant of Probate or Letters of Administration and closure instructions.

Joint

Once we've received formal confirmation of the death, any joint investments in the portfolio will be transferred into the sole name of the remaining party. The remaining portfolio in the sole name will continue to be managed, unless we're instructed otherwise. If the portfolio includes an ISA in the name of the deceased, this will be removed and will be subject to the same conditions as 'Sole' above.

Management fees and fees related to individual funds will continue to be charged. If this is not possible due to the value of the remaining portfolio, we'll discuss this with the remaining party.



Pensions

If there is a PIMS held within HSBC's Flexible Retirement Account (FRA), you can find information on this in the next section of the guide. If the PIMS is held with an external Self Invested Personal Pension (SIPP) provider, you will need to contact the SIPP provider directly for further instructions.

HSBC Flexible Retirement Account (FRA)

After we've been notified of the death, we'll stop collecting contributions and paying benefits. We'll contact the personal representatives to let them know. Once we've received formal confirmation of the death, we'll sell all investments and hold the proceeds in a cash account so that the value of the pension fund is no longer affected by market changes.

When the pension was set up, an Expression of Wish Form should have been completed, nominating the beneficiaries who the deceased would like to receive the benefits on their death. The Trustee (HSBC Trust Company UK Ltd) will take this into account when deciding who the benefits should be paid to, but the form is not binding. Wealth Retirement Services, acting in capacity as Trustee, may ask the representatives for information to assist in deciding who will receive the death benefits. Once the Trustee has made a decision the beneficiaries will be informed.

HSBC Self Investment Personal Pension Plan (SIPP)

After we've been notified of the death, we'll stop collecting contributions and paying benefits. We'll contact the personal representatives to let them know. Assets will remain invested until we have agreed with the beneficiaries on how they should be dealt with.

When the pension was set up, an Expression of Wish Form should have been completed, nominating the beneficiaries who the deceased would like to receive the benefits on their death. The Trustee (HSBC Trust Company UK Ltd) will take this into account when deciding who the benefits should be paid to, but the form is not binding. Wealth Retirement Services, acting in capacity as Trustee, may ask the representatives for information to assist in deciding who will receive the death benefits. Once the Trustee has made a decision the beneficiaries will be informed.

Mortgages

Once you notify us of a death, we'll update the mortgage details of the deceased.

If they hold a life Insurance policy with us, with the intention to use it to repay their mortgage upon their death, we'll automatically arrange for a claim to be made on behalf of their estate. For us to do this, the policy and these conditions must still be in effect. Once the claim has been settled, we'll arrange for the money to be paid directly into the mortgage account. We'll then advise their personal representative(s) on the next steps.

Single-named mortgage

If the deceased has a single-named residential mortgage with us, then the mortgage will be frozen and interest will no longer accrue from the date of death. This will be subject to periodic reviews.

If the deceased has a single named Buy to Let mortgage, then the account won't be frozen and the interest will continue to accrue.

If the deceased didn't have life insurance, or it's not enough to repay the mortgage in full, their personal representative(s) will need to arrange for this to be repaid from the remaining estate assets or the eventual sale of their property.

Joint mortgage

If the deceased has a joint mortgage, either residential or buy to let with us, then the account won't be frozen and interest will continue to accrue.

If the deceased didn't have life insurance, or it's not enough to repay the mortgage, we may be able to change the loan into the name(s) of the other joint borrower(s) once we have the relevant information and the request has been discussed with a member of our mortgage team.

A member of our mortgage team will contact the joint borrower(s) approximately 6 weeks after we've been notified of the death. They will provide guidance on the next steps and the options available. For further guidance, please contact a member of the Bereavement Support Team.



Useful information for you

No early repayment penalties will be applied when paying off the mortgage of a deceased customer.



Personal loans

Sole

Once we're notified of a death, we'll freeze any personal loans held by the deceased customer. Interest, fees and charges may be applied after you have let us know that the account holder has died. If this happens, we'll refund them from the date of death when we close the account.

The outstanding balance of the loan will need to be repaid from the deceased's estate.

If the deceased customer held loan protection cover with us, HSBC Life will contact you separately about this product. If loan protection cover is held outside HSBC, the personal representative will need to contact the insurer to discuss whether an insurance claim can be made to repay the outstanding balance.

Joint

We know that dealing with a bereavement can make you worry about your finances. If you're struggling with your account, have missed a payment, or think you might, we're here to help. A good starting point is to visit: [hsbc.co.uk/help/money-worries](https://www.hsbc.co.uk/help/money-worries). You'll find more information to help you and details of additional support. Or give us a call.

For joint loans, the remaining account holder can continue to make the usual repayments or repay the loan in full.



Credit cards

All credit cards in the deceased customer's name will be cancelled as soon as we're notified of a death.

Any cards held by a secondary cardholder on the deceased customer's account will also be cancelled. This agreement ceases upon the death of the primary cardholder.

We will cancel any regular payments or subscriptions on the credit card. If the personal representative requires details of any of these payments or statements, they can request this from us.

Interest, fees and charges may be applied after you have let us know that the account holder has died. If this happens, we'll refund them from the date of death when we close the account. The balance will remain outstanding and will need to be repaid from the deceased's estate.

If any credit card repayment protection insurance was taken out, the personal representative of the estate will need to make contact with the relevant insurer as soon as possible to discuss whether an insurance claim can be made to repay the outstanding balance.



Life insurance

If the deceased customer held life insurance cover with HSBC Life (UK) Limited, it may be payable to the remaining life insured, the Trustee(s) (if the policy was written in trust) or to the deceased's estate.

Once we are notified of a customer's death, a dedicated claims adviser will contact the appropriate person to discuss the next steps regarding the claim.

Once the claim is accepted they will arrange settlement as quickly as possible, however, if the claim is payable to the deceased's estate and we require Grant of Probate or Letters of Administration this may take longer.

Once we are notified of a customer's death, a dedicated claims adviser will deal with the claim and contact the appropriate person to discuss the next steps.

If the claim is accepted they will arrange for the settlement to be made immediately.

However, if the claim is payable to the deceased's estate, and we require Grant of Probate or Letters of Administration this may take longer.

HSBC services

Items held as security

We'll provide details of any items we hold in security for a loan or mortgage.

Any charge over these items won't be released until all borrowing has been repaid.

If they need to be sent to a solicitor for inspection, we'll require a form of undertaking. If you need any further information, please contact the Bereavement Support Team.

Items held in safe keeping

If the deceased held any safe keeping, including wills, we'll give details of these items to the personal representatives and let them know the steps they need to take to retrieve them.

Accounts in debt

The personal representative is not personally liable for the debt. However, they are legally responsible for ensuring all outstanding debts are settled from the estate before making any payments to beneficiaries.

If the deceased customer held enough money in any of their accounts we may set it off against any amount they owe to us, so that it reduces or repays the amount owed.

We'll do this if we think it is reasonable to do so, taking into account any other claims made in the will or legal claims which may arise.

We will provide any forms which need to be completed if the balance of the deceased's accounts (excluding mortgages and investment products) is in debt. We will review the information and explain the next steps.

If support is required to complete the form, the Bereavement Support Team can be contacted to provide help and guidance.

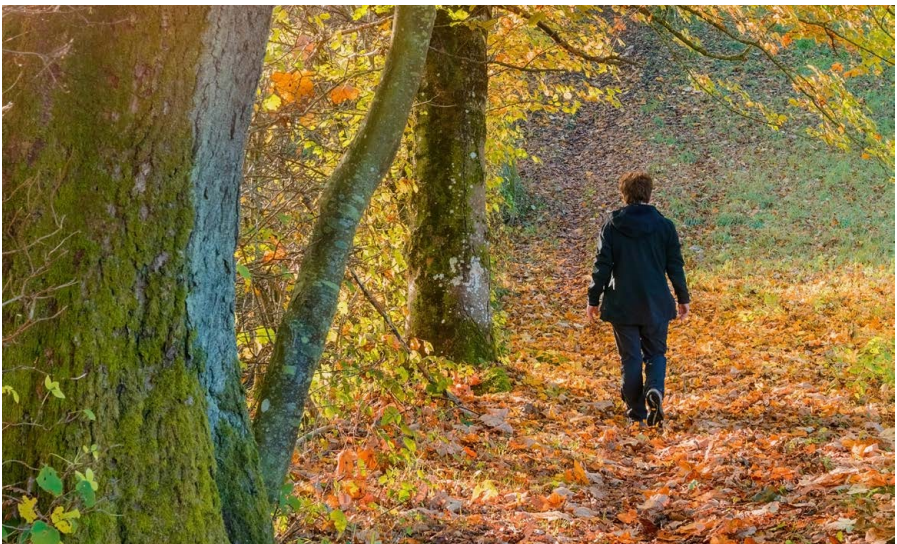


Bereavement Support Team
0345 850 0088

The Bereavement Support Team are available to help from 8:30am to 6:00pm Monday to Friday and 9:00am to 2:00pm on Saturdays, excluding public holidays.

If the borrowing is secured, the debt must be repaid from the estate before any security can be released. If the borrowing is not repaid the bank can, if necessary, sell the asset(s) to repay the outstanding amount.

Amounts owed to us and due for payment include, for example, amounts owed under a loan, credit card, mortgage or overdraft. 'We' and 'us', for these purposes, includes first direct and any HSBC Group Company worldwide.



Accessibility

If you need any of this information in a different format, please let us know. **This includes large print, braille, or audio.** You can speak to us using the live chat on our website, by visiting one of our branches, or by giving us a call.

There are also lots of other options available to help you communicate with us. Some of these are provided by third parties who are responsible for the service. These include a Text Relay Service and a British Sign Language (BSL) Video Relay Service, to find out more please get in touch. You can also visit: [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility) or: [hsbc.co.uk/contact](https://www.hsbc.co.uk/contact).

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