

# What to do when someone dies

Help during a difficult time



# How we can help

Grieving is hard enough without having to consider financial matters.

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. Here are the ways you can contact us:

- Call into any **AIB branch**
- Email us at: [bereavement.support@aib.ie](mailto:bereavement.support@aib.ie)
- Phone our Bereavement Support Team on **+353 1 641 51 82** Monday to Friday 9:00 to 17:00
- Write to us at: **AIB Bereavement Support Team**, Floor 3, Unit 33, Blackthorn Road. Sandyford Business Park, Dublin 18, D18E9T3
- Find out more at [www.aib.ie/deceased](http://www.aib.ie/deceased) where you can download this guide and all of the bereavement forms
- Business customers should contact their branch

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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



### Use the form: Notification of Customer's Death

You can call into any AIB Branch. 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

A will is a legal document that says what to do with someone's money after their death. It also 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. Often, they are called next of kin, so you need to know this term.

## 4 Contact your local Probate Office

The Probate Office checks that everything is in order so that the executor or administrator can deal 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 or not there is a will.

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. The people at the Probate Office will tell you which one you need.

## 5 Identify yourself and find out what's in the accounts

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

If you already have an account with us, we will know who you are. If you don't, you will have to give us proof of your identity and address in a branch to find out what's in the accounts.



### Use the form: Request for Information on Account Balances

## 6 Pay for the funeral

If there is enough money in the accounts of the person who died, we can use the money in the accounts to pay for the funeral and up to an additional €5,000 for expenses such as flowers and catering. We can

either pay suppliers, or we can pay you back directly if you give us the receipts or invoices.



**Use the form:**  
**Funeral Expenses**

## **7** **Getting money from the accounts of the person who died, if the account was in their name only**

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

If there is over €25,000 in the accounts of the person who died, you will need to show us the Grant of Representation that says you are representing the estate.



**Use the form: Domestic or International Payment 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)**

## **8** **Getting money from the accounts held with the person who died**

If you held an account with the person who died, the money in that account is usually yours. We can check that for you. We explain this in section 3 'What happens to the accounts?' of this guide.

You can get these forms we mention in this section in any local branch or download them from [www.aib.ie/deceased](http://www.aib.ie/deceased)



## 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 certify a copy by stamping and signing it and to send it on to us.

### 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 by a solicitor or a bank official:

Document	Example
Photo ID	Any <b>one</b> of your: <ul style="list-style-type: none"><li>✓ Passport</li><li>✓ EU/EEA Driver's Licence</li><li>✓ EU National Identity Card (front and back)</li></ul>
Proof of residential address	Any <b>two</b> of: <ul style="list-style-type: none"><li>✓ A bill from a utility company (telephone, mobile, gas, electricity, heating, oil, waste collection).</li><li>✓ A statement or letter from a regulated financial institution operating in your country of residence (insurance / assurance company, bank, building society, credit card company, credit union). (To keep your details secure, please don't send us anything with a PIN or code for a bank account.)</li><li>✓ Correspondence from a government department / body or government organisation such as the HSE, Tulsa, Garda, or public hospital.</li></ul>





# 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, credit card or overdraft with us, we may use this money straight away to pay off what is owed. After that, what happens depends on whether the account is a **sole account** or a **joint account**. A **sole account** is an account held by one person in their own name. A **joint account** is held by two or more people in all their names.

## 1 Sole current 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 current accounts

If you held an account with the person who 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.



Use one of the forms: **Joint Account Closure or Joint Current Account(s) Conversion**

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 that is in the sole name of the person who died.

Under tax law, a deposit account can be exempt from tax (DIRT) if the account holder meets some conditions. When the account holder dies, DIRT becomes payable again on the account.

## 4 Joint deposit accounts

If you held a deposit account with the person who 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 died and you are their spouse or civil partner, we need evidence of your relationship before we can give you the money. We need to see one of these documents:



- ✓ your marriage certificate
- ✓ your civil partnership certificate
- ✓ a letter from a solicitor confirming your relationship

If there is more than €50,000 in joint deposit accounts that you shared with the person who 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 Safe keeping

Please let us know if there are items that we were keeping safe for the person who died. We will also check if we have any items held in their name. If we discover anything in safe keeping, we will contact the person representing the estate.

## 6 Life assurance

If the person who died had a life assurance or mortgage protection policy, you will need to contact the life assurance company. If the policy was bought through us, let us know and we will help you with the insurance claim.

## 7 Loans, overdrafts and credit cards

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

If there is not enough to pay any loan, credit card balance or overdraft owed by the person who died, the loan must be paid off by the estate.

If you and the person who has died had a loan or overdraft together, please contact us as soon as possible. You must continue to repay it.

We cancel any credit cards held in the name of the person who died including any cards for other users on the account.

## 8 Mortgages

Usually a life assurance or mortgage protection policy will clear the mortgage loan. You can apply to postpone the mortgage repayments for six months until the policy claim comes through.

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.

**If you think you may have difficulty repaying a loan or mortgage, please let us know. We have helped lots of customers in similar situations. Here's the important thing – ignoring money problems usually makes them worse.**

**There is a section on our website ([aib.ie](http://aib.ie)) under I am Worried about Payments. If you're worried, it's best to make a plan. Read that section for tips, and if you would like more information, you can call us on 0818 251 008.**

## **9** General insurance

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

## **10** Business accounts

Most of the information in this guide also applies to business accounts. It is best to contact your local branch to make sure everything is covered. Our colleagues at your branch will be able to help you.

## 4. Useful contacts

### AIB Bereavement Support Team

Email: [bereavement.support@aib.ie](mailto:bereavement.support@aib.ie)

Tel: +353 1 641 5182

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### Certificates.ie

The official site for death certificates.

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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: 0818 07 2000

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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 6174

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### AIB Insurance Services

Customer Service

Tel: 0818 27 26 25

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### Life Assurance

Life assurance and investment products arranged through us are provided by AIB Life.

You can contact them at:

AIB life,  
PO Box 8172,  
Blackrock,  
Co Dublin,  
Ireland.

[hello@help.aiblife.ie](mailto:hello@help.aiblife.ie)

Tel: +353 1 912 4455

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## 5. This **checklist** may help

To help you keep track of what you need to do, tick the steps that apply to you.

### Tell us who has died

- 1 Let us know when someone dies so that we can find their accounts.  
Use the **Notification of Customer's Death form**

### Pay for the funeral

- 2 If there is enough money in the accounts held in the name of the person who died, we can pay for the funeral from this money. In addition, we can use the accounts to pay up to €5,000 for expenses such as flowers and catering.  
Use the **Funeral Expenses form**

### Find out what's in the accounts

- 3 We can tell the person representing the estate how much is in the accounts.  
Use the **Request for Information on Account Balances form**

### Get money from the accounts

- 4 If there is less than €25,000 in the accounts:  
Use the **Indemnity for Release of Balances from a Deceased Customer's Account(s) (Balances less than €25,000) form**  
If there is more than €25,000 in the accounts:  
Use the **Domestic or International Payment form**

### Convert or close joint accounts

- 5 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.  
Use the **Joint Current Account(s) Conversion form**, or the **Joint Account Closure form**

### Life assurance

- 6 If the person who has died had a life assurance policy or mortgage protection policy, contact the life assurance company. If the policy was bought through us, let us know and we will help you with the insurance claim.

# 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 ↓	Document check and why we need each				
		Funeral Expenses ↓	Information about the accounts ↓	Release of money without a Grant of Representation ↓	Release of money with a Grant of Representation ↓	Current 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. Notes

## 7. The documents you will need

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

Notification of Customer's Death

Funeral Expenses

Request for Information on Account Balances

Joint Current Account(s) Conversion

Joint Account Closure

Indemnity for Release of Balances from a Deceased Customer's Account(s) (balances less than €25,000)

Domestic or International Payment Form

You can get these forms in any branch or download them from [www.aib.ie/deceased](http://www.aib.ie/deceased)



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- Email us at: [bereavement.support@aib.ie](mailto:bereavement.support@aib.ie)
- Phone our Bereavement Support Team  
on **+353 16415182** Monday to Friday 9:00 to 17:00
- Write to us at: AIB Bereavement Support Team  
Floor 3, Unit 33, Blackthorn Road, Sandyford Business Park,  
Dublin 18, D18E9T3

Find out more at [www.aib.ie/deceased](http://www.aib.ie/deceased) where you can download this guide and all of the bereavement forms

- Business customers should contact their branch

[www.aib.ie](http://www.aib.ie)

