

# AIB Bereavement Guide

A guide to settling financial  
affairs during bereavement.



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# Helping you through this difficult time

We are here to help

The death of a family member, a friend or someone close to you is an extremely difficult and distressing time. As well as coming to terms with your loss, you may also be faced with the practical task of dealing with your loved one's financial affairs, such as funds held in sole and/or joint accounts, credit cards, direct debits and mortgage repayments.

It is understandable to feel overwhelmed at this time, and you may be unsure where to turn for advice. We are here to help, and will do everything we can to make this difficult time a little easier for you.

This booklet aims to clearly guide you through the actions you need to take and explains the legal terminology and processes involved. We have also provided some useful contact information and compiled a checklist of tasks that you may find useful during this time.

For personal customers we have set up a dedicated Bereavement Support Team. Phone **+353 1 641 5182** (Monday to Friday 9am to 5pm) or email **[bereavement.support@aib.ie](mailto:bereavement.support@aib.ie)**.

We also have information on our website **[www.aib.ie/deceased](http://www.aib.ie/deceased)**

For business customers, please contact your branch.



Please don't hesitate to get in touch if you have questions or need more help. You can drop in to any AIB branch, phone our Bereavement Support Team on **+353 1 641 5182** (Monday to Friday 9am to 5pm) or email **[bereavement.support@aib.ie](mailto:bereavement.support@aib.ie)**

# Accessing financial information

If you are the person entitled to administer the Estate of the deceased, the first thing you need to do is gain access to their financial information.

Drop into any branch, preferably the branch where the account was held and they will assist you with the initial steps and forward the required information to the Bereavement Support Team on your behalf.

Like all financial institutions, AIB has a legal duty to protect all our customers' financial information: this includes the financial information of our deceased customers. So before we can release any financial information to you, we will need the following documentation:

## Copy of Will

If the deceased person left a Will, we will need to see the original Will or a copy which has been certified by a solicitor as being a true copy of the original.

If there is no Will, we will need a letter from you stating your relationship with the deceased. You will also need to state in the letter that you require access to the deceased person's financial information to apply for Letters of Administration.

## Proof of Identification

We will need some proof of identity from you. You'll find a list of acceptable forms of ID on page 11 of this guide.

## Death Certificate

We will need to see an original Death Certificate or a copy which has been certified by a solicitor as being a true copy of the original. If a certified copy of the Death Certificate is being provided to us, the solicitor should send it directly to AIB. You can get this by contacting the Registrar of Births, Deaths and Marriages office (see Useful Contacts).

Where a Death Certificate is not immediately available the Coroner's Office will provide an Interim Certificate of the Fact of Death, which can be accepted.



**Please note:** During this process it is common to come across terms you do not recognise; we have provided a glossary of legal terms on page 14 to help you.

# How to release funds for solely held accounts

How the bank releases funds from the accounts of the deceased depends on:

- Whether the account was solely held by the deceased, or was jointly held with another party, or parties
- The overall value of the Estate.

## Solely held Accounts

If the overall value of the Irish Estate of the deceased (including the money in the account with AIB) is not more than €25,000, the money in the account(s) can be released once you complete an **Indemnity for Release of Balances Form**. You can get this form in any AIB branch or by emailing [bereavement.support@aib.ie](mailto:bereavement.support@aib.ie)

If the overall value of the Irish Estate is more than €25,000, we will not be able to release the funds until either a **Grant of Probate** or **Letters of Administration** have been issued. You should ask your solicitor for advice on how to apply for these\*. We will need to see the original Grant of Probate/Letters of Administration (or the solicitor can forward a certified copy to us). We will

also need written instruction from the Executor(s) or the Administrator(s) named in such **Grant of Probate** or **Letters of Administration**.

**\*Please note:** If you do not wish to engage the services of a solicitor, the Probate Office of the High Court has an office dedicated to assisting people in your situation. (See Useful Contacts).

# How to release funds for jointly held accounts

## Jointly held Accounts

If an account was jointly held we will first need to check the account mandate to establish whether any money held in the account is to be released to the surviving parties of the account. If that is the case, then this money does not form part of the deceased person's Estate, instead it automatically goes to the other account holder(s).

Before we can release the money from the joint account to the surviving parties we will need to see the original Death Certificate or a certified copy from a solicitor. If the sum of money in a joint deposit account held by the deceased and any other person(s) is more than €50,000 the survivor(s) of the joint account(s) will be required to provide an IT8 Tax Clearance Certificate in order to withdraw any money from the account. This does not apply to deposit accounts held between husband and wife or civil partners. Proof of the relationship will be required in all instances through the provision of an original Marriage or Civil Partnership Certificate. However, if the survivor is the spouse or civil partner of the deceased confirmation

from a solicitor, sent directly to AIB, of the relationship between the survivor and the deceased will also be accepted.

Where a joint current account is held between spouses/partners the main joint personal account can be converted to a sole account once the survivor completes an Indemnity to convert joint account to sole account. This is available from any AIB branch or by emailing [bereavement.support@aib.ie](mailto:bereavement.support@aib.ie) or on our website [www.aib.ie/deceased](http://www.aib.ie/deceased). All other joint accounts (with the exception of mortgage and finance and leasing accounts) held with the deceased must be closed prior to conversion. It is important that we receive this indemnity within 2 months of date of death. Your local branch will assist the surviving account holder in completing this process.

For all other types of joint accounts where parties to the account are not spouses/partners these accounts will need to be closed and sole accounts opened in the name of the survivor.

# Releasing funds for funeral and testamentary expenses

It is possible to release money from the deceased person's account(s) to pay for their funeral expenses, before the administration of their Estate is complete. The payment of funeral expenses will include other costs such as refreshments, flowers, headstone deposit and death notice costs up to €5000, subject to the account having sufficient funds. This amount is separate to the payment of burial/cremation costs.

If the money is to be released from a sole account, you will need to complete an application and indemnity to pay funeral and testamentary expenses. You can get this from in any AIB branch or by emailing [bereavement.support@aib.ie](mailto:bereavement.support@aib.ie) or on our website [www.aib.ie/deceased](http://www.aib.ie/deceased). Once we receive this, we will send payment directly to the undertaker/service provider. If you have already paid for the funeral, we can reimburse you from the deceased person's account once we receive original invoices and itemised receipts.

If the money is to be released from a joint account, we will need written authorisation from all the surviving parties to the account. Where applicable, an IT8 Tax Clearance Certificate will also be required.

# Checklist of what you will need

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## Documentation to identify you

- Proof of Identification (Photo ID)
- Proof of Address (Note: You will find a list of acceptable forms of these documents on pages 10 and 11).

If the overall value of the Estate is more than €25,000 we will require proof of identification from the Executor(s) or Administrator(s) named in the Grant of Representation

If the overall value of the Estate is less than €25,000 we will require proof of identification from the Executor or next of kin (where there is no Will) who has completed the AIB Application for Payment of Small Balance's Form.

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## Releasing funds for funeral and testamentary expenses

- Original/solicitor certified copy of the Death Certificate
- Completed application and indemnity to pay funeral and testamentary expenses
- Funeral undertaker's/service providers invoices and receipts if you have already paid these bills and are seeking reimbursement. (See page 5 for more information on the payment of funeral invoices).



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## Withdrawing funds from accounts (if the Estate is less than €25,000)

- Original/solicitor certified copy of the Death Certificate
- Original/solicitor certified copy of the Will
- Where there is a Will – Indemnity for Release of Balances\* form completed by the Executor(s)
- Where there is no Will – Indemnity for Release of Balances form completed by all the next of kin of the deceased.

\*This is an indemnity that may be completed in the absence of a Grant of Representation on the basis that the value of the deceased's entire Irish Estate is less than €25,000.

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## Withdrawing funds from accounts (if the Estate is more than €25,000)

- Grant of Probate or Letters of Administration
- Original/solicitor certified copy of the Death Certificate
- An AIB Payment Authorisation form signed by the Executor(s)/Administrator(s).

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## Settling and closing AIB insurance policies

(home, car, travel, health and payment protection insurance (PPI))

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- Grant of Probate or Letters of Administration
  - Contact the insurer to notify them.

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## Settling and closing AIB credit cards

- Contact details for the Executor(s) or Administrator(s) in order to settle any outstanding balance
- Original/solicitor certified copy of the Death Certificate.

# Questions you may have

Here are some answers to questions you might have at this time. Please don't hesitate to get in touch if you need further information. You can drop in to any AIB branch, phone our Bereavement Support Team on +353 (0)1 641 5182 (Monday to Friday 9am to 5pm) or email [bereavement.support@aib.ie](mailto:bereavement.support@aib.ie)

## When is DIRT Liable?

If the deceased person was not resident in the Republic of Ireland and the account was exempt from DIRT, it's important to note that the account will revert to being DIRT liable once AIB is notified of their death.

For jointly held accounts, over time we will work with you or the surviving party to the account to close the joint account and if required, open a new account in the name of the survivor. If the survivor(s) remains non-resident, DIRT exemption can continue on the new account in the name of the survivor as long as the survivor remains a non-resident and AIB holds a valid non-resident declaration form.

The DIRT exempt status of the account may remain in place if the Executors of the Estate are also non-resident. However, AIB requires a non-resident declaration form signed by the Executor(s) and proof of

non-residency in order for DIRT exemption to continue to apply.

## What happens with any outstanding AIB Personal Loans held by the deceased?

If there are any personal loans held by the deceased (sole or joint), interest will continue to be added to the loan account until the balance is cleared in full. To help reduce the amount of interest added to the loan account balance we will use credit funds in sole account(s) held by the deceased to clear (or part clear) any loan held in their sole name.

## What happens to credit cards?

Any AIB credit cards held in the name of the deceased will be cancelled as soon as we are informed and have been given proof of their death. If there is an outstanding balance on a credit card, this will be cleared or part cleared from any money held in account(s) in the sole name of the deceased person. Any remaining balance will need to be settled from the Estate of the deceased. If the credit card was a joint credit card then the survivor is also liable for any outstanding balance.

## What happens to standing orders and direct debits?

With the exception of the main joint working current account held by spouses/partners, once we are notified of a person's death withdrawals are not permitted and all direct debits and standing orders will be returned unpaid. You will need to contact all originators who collect funds from the account, e.g. home insurance, gas, electricity, TV etc. and arrange alternative methods of payment or provide alternative account details where necessary. Your local branch can provide you with details of standing orders and direct debits on the accounts.

## I hold an AIB Mortgage with the deceased, what should I do?

It is important that we are informed of the death of a mortgage holder as early as possible. If there is a life policy that will clear the mortgage account you or the representatives of the deceased's estate, such as a solicitor, can apply to postpone mortgage repayments for an initial period of 6 months, this will allow time for the life assurance claim to be finalised and for the outstanding balance to be cleared. If there is no life assurance in place (taken out in conjunction with the mortgage) you must continue to make the mortgage repayments until the mortgage is repaid in full. If you have any concerns speak to your legal advisors or contact your branch.

Interest will continue to be added to the mortgage account until the balance is cleared in full. If at any stage you feel you are unable to meet your regular mortgage repayments, get in touch with your local branch and they will discuss the options available to you.

## What do I do if AIB is still sending letters to the deceased?

It is normal practice for a final statement to be sent following the closure of the deceased person's bank accounts. However, if you receive any mail in the deceased's name after this, please contact a member of AIB staff immediately, to avoid any unnecessary distress.

## What happens if AIB holds Safe Keeping in the deceased's name?

We will check our records to determine if Safe Keeping is held in the deceased's name. If we discover any item(s) in Safe Keeping, we will let you know in writing. Any contents in Safe Keeping held in the name of the deceased can only be released to the Personal Representative named in the Grant of Representation. In the meantime, the contents of the Safe Keeping may be inspected at the branch where it is held, by the person entitled to administer the Estate of the deceased (or by a solicitor acting on their behalf). This person may take notes, photocopies or photographs of the contents but may not remove any item before the Grant of Representation is issued.

# Information on photo ID and proof of address

We are required to confirm the identity of the 'Personal Representative(s)' of the Estate. The Personal Representative(s) can be one of the following:

- The Executor(s) or Administrator(s) named in the Grant of Probate or Letters of Administration
- The Executor(s) named in the Will – where the Estate is worth €25,000 or less and where there is a Will
- Any one of the next of kin – where the Estate is worth €25,000 or less, where there is no Will and Letters of Administration are not being extracted.

The Personal Representative must provide Proof of Identification (Photo ID) and current Proof of Address to AIB. They can do this in person by coming into any AIB branch and providing the following:

- One current Photo ID document
- One Proof of Address document issued in the past 6 months.

**(Note:** A second Proof of Address document is required where the person is not resident in the Republic of Ireland. These documents must be issued in the country of residence).

Alternatively, a solicitor acting for the Personal Representative can gather the required Photo ID and Proof of Address documentation, certify that they have sighted the originals and forward the certified copies of the Photo ID and Proof of Address to AIB. In this situation we will need the following documents:

- One certified copy of current Photo ID
- Two certified copies of Proof of Address documents, from two different sources issued in the past 6 months. For example, a certified copy of a utility bill and a certified copy of a bank statement.



**Note:** Please ensure that all copies are clear, and that the photo on the Photo ID is recognisable.

## Below are the documents that we can accept as Photo ID and Proof of Address

### Proof of Identification

- Valid Passport
- Valid Driving Licence
- EU National ID Card.

**Note:** Where a solicitor is providing certified copies, please ensure copies are clear and issue and expiry dates are visible.

### Proof of Current Residential Address

- Correspondence from a utility company (e.g. telephone, mobile, gas/electricity/heating oil, waste collection) which has been posted to the residential address
- Correspondence from a regulated financial institution (bank, building society, insurance/assurance company, credit card company etc.)
- Correspondence from a government department/body (which has been posted to the residential address) but not P60.

**Note:** Proof of Address documents must have been issued within the last 6 months. The name on the Proof of Address must match the name on the Photo ID. E-Bills and e-statements are acceptable (must include full customer name and address).

There are alternative arrangements in place to establish the identity and current permanent residential address of persons who do not possess the documentation as outlined. Please speak with an AIB staff member for details.

# Useful Contacts

Below is a list of contacts that may be of assistance to you during this time

## AIB Bereavement Support Team

Email: [bereavement.support@aib.ie](mailto:bereavement.support@aib.ie)  
Tel: +353 (0)1 641 5182

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## Births Deaths Marriages

Administration Head Quarters,  
Navan Road, Dunboyne, Co. Meath.

Email: [office@birthsdeathsandmarriages.ie](mailto:office@birthsdeathsandmarriages.ie)  
Tel: +353 (0)1 801 3333  
Locall: 1890 252 076  
Fax: +353 (0)90 663 2999

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## Revenue Commissioners

Information on Irish Inheritance Tax and  
Capital Acquisitions Tax.

[www.revenue.ie](http://www.revenue.ie)  
Locall: 1890 201 104 (from outside  
Ireland: +353 (0)1 865 5000)

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## Department of Social Protection

Pension Services Office, College Road,  
Co. Sligo.

[www.welfare.ie](http://www.welfare.ie)  
Locall: 1890 500 000

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## Bereavement Grant Section

Social Welfare Services Office,  
Government Buildings, Ballinalee Road,  
Co. Longford.

Locall: 1890 927 770 (from outside  
Ireland: +353 (0)71 915 7100)

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## Child Benefit Section

Social Welfare Services Office, St. Oliver  
Plunkett Road, Letterkenny, Co. Donegal.

Tel: +353 (0)74 916 4400  
Locall: 1890 400 400

### **Treatment Benefit Section**

Social Welfare Services Office, St. Oliver  
Plunkett Road, Letterkenny, Co. Donegal.

Locall: **1890 400 400**

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### **Citizens Information**

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

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### **The Probate Office**

The Probate Office issues Grants of Representation, there are 14 District Probate Registries (a list can be found at [www.courts.ie](http://www.courts.ie)).

### **Alternatively you can contact:**

The Probate Office, 1st Floor Phoenix House, 16-24 Phoenix Street North, Smithfield, Dublin 7.

Tel: **+353 (0)1 888 6728**

### **The Pensions Board**

The Pensions Board can offer advice in relation to the pension of a deceased person.

Pensions Board, Verschoyle House,  
28-30 Mount Street, Dublin 2.

Email: [info@pensionsboard.ie](mailto:info@pensionsboard.ie)

Tel: **+353 (0)1 613 1900**

Locall: **1890 656 565**

Fax: **+353 (0)1 631 8602**

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

# Legal and other common terms explained

During this time you may come across legal terms that you may not be familiar with. We have included an explanation of the most common terms to help you

## **Administrator**

This is the person(s) appointed by the High Court to administer the Estate of the deceased where a person died without having made a valid Will or where someone other than an Executor applies for a Grant of Representation.

## **Certificate of Balance**

A formal document confirming the balance of a customer's account on a specified date.

## **Certificate of Interest**

A statement of the interest charged or earned on an account over a certain period of time.

## **Certified Copy**

A copy of a primary document that has an endorsement or certificate that it is a true copy of the primary document. This document can only be certified by a solicitor or AIB bank official.

## **Death Certificate**

A document issued by the Registrar of Births, Deaths and Marriages certifying the death of a person. (If the deceased held accounts in a number of institutions it may be beneficial to obtain a number of copies from the Registrar).

## **Estate**

All assets belonging to the deceased at the time of his/her death.

## **Executor**

An Executor is the person whom the deceased nominated in their Will to administer his/her Estate. An Executor is the person entitled to extract the Grant of Probate to the Estate of the deceased and wind up the estate.



## **Grant of Letters of Administration Intestate**

If the deceased died intestate (without having made a valid Will), the Probate Office will issue a document called a Grant of Letters of Administration Intestate. The Grant of Letters of Administration Intestate names the Administrator(s) who have been appointed to administer the Estate of the deceased.

## **Grant of Probate**

If the deceased died testate (having made a valid Will) and the Executor(s) are prepared to act, the Probate Office will issue a document called a Grant of Probate. The Grant of Probate will state the name(s) of the Executor(s) of the Estate.

## **Grant of Representation**

A generic term and can refer to any of the following types of grants which would be issued by the Probate Office e.g. a Grant of Probate, a Grant of Administration Intestate, amongst others.

## **Intestate**

Where a person dies without having made a valid Will, he/she is said to have died intestate.

## **Next of Kin**

A person's closest living blood relative or relatives.

## **Personal Representative**

This term can be used for both Executors and Administrators.

## **Revenue**

Further explanation on what an IT8 Tax Clearance Certificate is, when it is required and how to obtain one can be found at [www.revenue.ie](http://www.revenue.ie)

## **Safe Keeping**

Safe Keeping is where we have been asked by customers to keep items securely but we do not know the contents of the safe keeping package.

## **Testamentary Expenses**

Expenses that occur when dealing with the administration of the estate which have priority.

## **Testate**

Where a person dies having made a valid Will.

## **Will**

A document where a person outlines their wishes for the distribution of his/her assets after their death.

# Looking after personal affairs

This checklist may help you to make sure everything has been taken care of, when you are settling the deceased's personal affairs

## Bills and direct debits

- Utilities: Rent, Gas, Oil, Electricity
- Internet
- Phone
- Mobile Phone
- TV rental or cable
- Medical
- Taxation.

## Other financial institutions

- Building Society
- Post Office
- Credit Union
- Store cards
- Other banks.

## Investments

- Financial planning/investments products
- Occupational and personal pensions.

## Insurance policies

- Life assurance
- Credit card insurance
- Personal loan insurance
- Home/contents insurance
- Car insurance
- Travel insurance
- Health insurance
- Income protection insurance.

## Other organisations

- Passport Office
- Motor Taxation Office
- Train or Bus Saver tickets
- Social Welfare
- TV Licence
- Gym or sports clubs
- Other clubs
- Library membership
- Revenue Commissioners.

# Help and guidance

The contents of this guide are intended to provide general help and guidance on how best to engage with AIB when handling the financial affairs of a deceased person. Our aim is to make this difficult time a little easier for you, by outlining the processes involved and explaining some of the terminology.

Please note that this guide does not contain any legal or other advice. We strongly recommend that you get the appropriate tax, legal or other professional advice before making any decisions.

AIB Home, Car, Health, Travel and Payment Protection Insurances are exclusively underwritten by:

- AXA Insurance Ltd for Home Insurance
- AXA Insurance Ltd for Car Insurance
- ACE European Group Ltd for Travel Insurance
- Aviva Health Insurance Ireland Ltd for Health Insurance
- London General Insurance Company Ltd and London General Life Company Ltd for Payment Protection Insurance.

Terms and conditions apply.

AIB Insurance Services Limited and Allied Irish Banks, p.l.c. are regulated by the Central Bank of Ireland.



If you require further information on anything outlined in this document, please speak with a member of staff at your local AIB branch, phone our Bereavement Support Team on **+353 1 641 5182** or email us at **[bereavement.support@aib.ie](mailto:bereavement.support@aib.ie)**

Branch. Phone. Online.  
Call **+353 (0)1 641 5182**  
Email **[bereavement.support@aib.ie](mailto:bereavement.support@aib.ie)**  
or Drop in to any branch.

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

