



Supporting you
through bereavement

By your side



LLOYDS BANK

LLOYDS BANK INTERNATIONAL

BEREAVEMENT GUIDE

When you lose someone close to you, it can be a very emotional time. This can make even the easiest task seem difficult. This guide is to help you through what you need to do. Our Specialist Bereavement Team are also on hand to talk you through each step and confirm what you need to do after telling us.

Our Specialist Bereavement Team can help guide you through what you need to do with a call on

(+ 44 (1624) 641 711

Lines are open 9am–5pm (UK time), Monday to Friday.

You can also email us: **techbanking10M@lloydsbankinternational.com**

When emailing us, please make sure you do not send sensitive personal information as email is unsecure and could be read by others.

Let us know once, we'll do the rest

The person who has passed away may have accounts or products you didn't know about. These could be current accounts, savings accounts, mortgages, loans, insurance and others. If they have accounts and products within Lloyds Banking Group, we can let the companies below know with just one phone call to the Bereavement Team.



There are a few companies that are part of Lloyds Banking Group that you'll still need to tell separately.

Intelligent Finance (IF): **0345 609 4343**

Black Horse: **0344 824 8888**

Lex Autolease: **0800 389 3690**

REVIEWING THE ACCOUNTS

What you need to provide

Joint accounts

For joint accounts where one of the account holders has died, we need a copy of the death certificate. Where the account holder resided in the UK, we can accept a photocopy of the death certificate by email or post.

Where the account holder resided outside of the UK, we may be able to accept a photocopy of the death certificate, or it may need to be certified. Please contact us and we will confirm if certification is required. A certified copy means the document is being confirmed as a true copy of the original; this is signed and dated by a professional person.

Once received, we will change the account to a sole account in the remaining account holder's name. There will be no other changes, and the account and all regular payments will continue to operate as normal.

Sole accounts

Before we can help the Executor review the deceased person's accounts, products and services we need to check their identity. We also need to check that they have the right to be given access to this information. This means we will need some documents to be sent to us – these are shown in the table on page 4. The enclosed form also shows who can certify documents.

We recommend wherever possible that you send certified copies of these documents to us rather than the originals.

1. Confirming the Executor's identity

We will need a certified copy of the Executor's passport or driving licence.

2. Confirming the Executor's right to access the account(s)

Location of account(s)	If the total balance of all accounts is under £10,000 (or currency equivalent)	If the total balance of all accounts is £10,000 or over (or currency equivalent)
Jersey	<ul style="list-style-type: none"> ■ Bereavement form (we will supply this to you/ the Executor) ■ Will ■ Death certificate 	<ul style="list-style-type: none"> ■ Jersey Grant of Probate ■ Will ■ Death certificate
Guernsey and Isle of Man located account for a <u>UK Resident</u>	<p>If the total balance for all accounts is <u>under</u> £50,000 (or currency equivalent)</p> <ul style="list-style-type: none"> ■ Bereavement form (we will supply this to you/ the Executor) ■ Will ■ Death certificate 	<p>If the total balance for all accounts is <u>over</u> £50,000 (or currency equivalent)</p> <ul style="list-style-type: none"> ■ Guernsey or Isle of Man Grant of Probate ■ Will ■ Death certificate
Guernsey and Isle of Man located account for a <u>Non-UK Resident</u>	<p>If the total balance for all accounts is <u>under</u> £25,000 (or currency equivalent)</p> <ul style="list-style-type: none"> ■ Bereavement form (we will supply this to you/ the Executor) ■ Will ■ Death certificate 	<p>If the total balance for all accounts is <u>over</u> £25,000 (or currency equivalent)</p> <ul style="list-style-type: none"> ■ Guernsey or Isle of Man Grant of Probate ■ Will ■ Death certificate

For Isle of Man and Guernsey Accounts, funeral and probates fees can be paid in advance of Probate being received. To arrange this please contact us using the contact details noted in this brochure.

If you need help to understand where the account(s) is/are located, then please call us.

Send these documents to:

Certified copies or originals of these documents need to be sent to:



Lloyds Bank Corporate Markets plc
Bereavement Team
Villiers House
2 Victoria Street
Douglas
Isle of Man
IM1 2LN

What happens next?

Once we receive these documents, we will get in touch with the Executor within 8 working days to talk through the next steps. We'll also tell you when we will be posting any originals back.

REVIEWING THE ACCOUNTS

How we deal with accounts and credit cards

	Sole account	Joint account
Regular payments	<ul style="list-style-type: none">■ We'll stop all regular payments.■ We can give you a list of the payments being made from the account(s) held with us.■ This will help you to decide whether you need to set up new payments. You should contact the person or original company to make or cancel future payments.	<ul style="list-style-type: none">■ Joint accounts will be transferred to the sole remaining name and stay open. <p>Taking money out</p> <ul style="list-style-type: none">■ If you are the remaining name on the account, you'll be able to use it as normal. <p>Regular payments</p> <ul style="list-style-type: none">■ Standing orders and Direct Debits will continue and the remaining account holder will be given a list of payments to check.

Lloyds Bank Corporate Markets plc is authorised and regulated in the UK as the non-ring fenced bank of the Lloyds Banking Group. The Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc are each separately licensed as regulated deposit-takers in their respective jurisdictions.

Lloyds Bank Corporate Markets plc is independent from Lloyds Bank plc, which is authorised and regulated in the UK as the ring fenced bank of the Lloyds Banking Group. For more information on ring-fencing visit international.lloydsbank.com/ringfencing

Important Information

Lloyds Bank Corporate Markets plc. Registered Office and principal place of business: 25 Gresham Street, London EC2V 7HN. Incorporated in England and Wales with company number 10399850. Lloyds Bank Corporate Markets plc in the UK is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 763256. Authorisation can be checked on the Financial Services Register at www.fca.org.uk

Services provided by the Jersey, Guernsey and Isle of Man Branches of Lloyds Bank Corporate Markets plc will be subject to the regulatory regime applicable in their respective jurisdiction, which will differ in some or all respects from that of the UK. Further information about the regulatory status of the Jersey, Guernsey and Isle of Man Branches of Lloyds Bank Corporate Markets plc, is set out below.

The Jersey Branch of Lloyds Bank Corporate Markets plc, principal place of business: 9 Broad Street, St Helier, Jersey JE2 3RR, is licensed by the Jersey Financial Services Commission to carry on deposit-taking business under the Banking Business (Jersey) Law 1991 and general insurance mediation business under the Financial Services (Jersey) Law 1998 and has also notified the Jersey Financial Services Commission that it carries on money service business. Lloyds Bank Corporate Markets plc, Jersey Branch, subscribes to the Jersey Code of Practice for Consumer Lending.

The Guernsey Branch of Lloyds Bank Corporate Markets plc, principal place of business: 1 Smith Street, St Peter Port, Guernsey GY1 2JN, is licensed by the Guernsey Financial Services Commission to carry on a deposit-taking business under the Banking Supervision (Bailiwick of Guernsey) Law 2020; as an insurance intermediary

under the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002 (as amended); to undertake credit business under the Lending, Credit and Finance (Bailiwick of Guernsey) Law, 2022, Part II; and is also registered with the Guernsey Financial Services Commission as a money service provider.

The Isle of Man Branch of Lloyds Bank Corporate Markets plc, principal place of business, Villiers House, 2 Victoria Street, Douglas, Isle of Man IM1 2LN, is licensed by the Isle of Man Financial Services Authority to conduct deposit-taking and is also registered as an insurance intermediary in respect of general business.

Lloyds Bank International and Lloyds Bank International Private Banking are the registered business names of Lloyds Bank Corporate Markets plc in Jersey and the Isle of Man.

Depositors may wish to form their own view on the financial standing of Lloyds Bank Corporate Markets plc and their parent company based upon publicly available information. Lloyds Bank Corporate Markets plc latest annual financial statements are available on our website at lloydsbankinggroup.com/investors/financial-downloads

Legislation or regulations in your home jurisdiction may prohibit you from entering into such a transaction with us. We reserve the right to make final determination on whether you are eligible for any products or services.

Residents or Nationals of certain jurisdictions may be subject to exchange controls and should seek independent advice before entering into any transactions with us.

Information correct as of June 2023.

Further support

If you have a Relationship Manager, then please call your dedicated contact. You can also speak to, or email our Specialist Bereavement Team direct. They are available 9am–5pm, Monday–Friday, UK time.

Call us on + 44 (1624) 641 711

Email us on TechBankingIOM@LloydsBankInternational.com

We may monitor or record telephone calls to check we carried out your instructions correctly and to help us improve the quality of our service. Calls are charged according to the telephone service provider's published tariff.

If you would like to register a complaint, please follow the steps shown in our "How to Complain" leaflet, which can be provided on request or from any branch of Lloyds Bank Corporate Markets plc in Jersey, Guernsey and the Isle of Man.

Complaints involving the Jersey and Guernsey branches of Lloyds Bank Corporate Markets plc that it cannot settle should be referred to the Channel Islands Financial Ombudsman.

Complaints involving the Isle of Man branch of Lloyds Bank Corporate Markets plc that it cannot settle should be referred to the Financial Services Ombudsman Scheme for the Isle of Man.



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