



FOLLOWING BEREAVEMENT - AUTHORITY TO CLOSE FORM

What is this form used for?

If you're the Personal Representative or Executor you can use this form to close any Vernon Building Society account(s) following bereavement. To help keep the process as simple as possible, there is just one form to complete for all accounts.

For support you can contact your local branch, telephone us on 0161 429 6262 or email us info@thevernon.co.uk We also have a 'Guide to Managing Affairs After a Bereavement' which is available in branch and on our website.

Which sections do I need to complete?

This depends on how much money was held in the account and whether or not there is a Grant of Probate or Letters of Administration. There are three options below:

Total balance is £5000 or less and there is no Grant of Probate or Letters of Administration.

Complete section 1, 2, 3 and 4 of this form

Section 3 – the Personal Representative(s) will need to provide their details and sign this section and provide us with Identification.*

Total balance is £5000.01 to £25,000.00 and there is no Grant of Probate or Letters of Administration Complete section 1, 2, 4 and 5 of this form.

Section 4 needs to be signed by the Personal Representative(s) and witnessed by a Solicitor, Commissioner for Oaths, Justice of the Peace or Authorised County Court Official (there may be a cost for this service, so please ask the witness to let you know what if any charges apply). Return the form to us with Identification.*

Where there is a Grant of Probate or Letters of Administration or for all accounts where the total balance is £25,000.01 or more.

Complete section 1, 2, 4 and 6 of this form and return it to us with identification* and the original Grant of Probate or Letters of Administration.

*see page 2 of our 'Guide to Managing Affairs after a Bereavement' for ID requirements.

Section 1: Information about the Deceased

Title	<input type="text"/>	Account numbers for Vernon Building Society accounts held (if known)
Forename(s)	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Residential address	<input type="text"/>	<input type="text"/>

**Section 2: Personal Representatives/Executors Details (all)****1st Personal Representative / Executor**

Residential address

Title

Forename(s)

Surname

Telephone

Relationship to deceased

2nd Personal Representative / Executor

Residential address

Title

Forename(s)

Surname

Telephone

Relationship to deceased

3rd Personal Representative / Executor

Residential address

Title

Forename(s)

Surname

Telephone

Relationship to deceased

4th Personal Representative / Executor

Residential address

Title

Forename(s)

Surname

Telephone

Relationship to deceased

**Section 3: Small Estates for Accounts £5000.00 or less**

(Where No Grant of Probate or Letters of Administrations has been obtained)

I/We named in section 2 declare that I am/we are the Executor(s) named in the last Will of the deceased or the only person/people beneficially entitled to receive the monies in the above numbered account(s).

I/We request Vernon Building Society pay the funds in the above to me/us or in accordance with my/our instructions. (see Instructions for funds release below)

I/We confirm that I/We do not intend to apply for a Grant of Probate and one has not been obtained.

I/We undertake to indemnify and keep indemnified Vernon Building Society against all demands, claims, liabilities, losses, costs and expenses whatsoever which may be incurred or sustained in any manner or way by reason of any payment or transfer made to me/us or at my/our request.

This indemnity shall be governed by the construed in accordance with English Law.

Signed (1st Personal Representative)

Date

Signed (2nd Personal Representative)

Date

Signed (3rd Personal Representative)

Date

Signed (4th Personal Representative)

Date

Section 4: Instructions for funds release**Funds Release / Withdrawal Details**

I /we the Personal Representatives named in Section 2 request the Vernon Building Society to pay the funds in the above in accordance with my/our instructions outlined below.

I / we would like to make the withdrawal via *(please tick the required option below)*

Cash

☐

Cheque

☐

Electronic Transfer

☐

Where payment has been requested via cheque or electronic transfer, please complete the corresponding payment details section on the following page.

Cash Payment Details

Please enter below the details of the cash payment required. Please note cash payments can only be made to the value of £500 unless a minimum of 2 days advance notice is provided where these can be made up to a maximum of £2,000 OR alternatively cash payment can be made at our St. Petersgate Head Office branch where the payment can be made up to the value of £3,000 which must also be notified in advance.

£ Value

Amount in words

VBS to complete

--	--

Cheque Payment Details

Please enter below the details of the cheque payment required.

£ Value

Payable To

VBS to complete

--	--

Amount in words

--

Electronic Transfer Payment Details

Please enter below the details of the electronic payment required

☐

Transfer to Vernon Building Society Account

☐

Transfer to Bank

Transfer to Vernon Building Society Account

£ Value

VBS Account Number

Account Name

VBS to complete

--	--	--

Amount in words

--

Transfer to Bank

£ Value

Value in words

Bank Name

Sort Code

Account Number

Account Holders Name

Payment Reference

Section 5: **Statutory Declaration for Accounts between £5000.01 and £25,000.00**
(Where No Grant of Probate or Letters of Administrations has been obtained)

I / We* the Personal Representative named in section 2 do solemnly and sincerely declare that:
The deceased (named in section 1) left a sum of money invested with Vernon Building Society not exceeding £25,000.00 (including interest).

I am / We* are beneficially entitled under the last Will of the deceased or under the applicable law of intestacy to receive the sum invested.

I/We* make this solemn declaration conscientiously believing the same to be true by virtue of the Statutory Declaration Act 1835.

*Delete as appropriate

Signed (1st Personal Representative)

Date

Signed (2nd Personal Representative)

Date

Signed (3rd Personal Representative)

Date

Signed (4th Personal Representative)

Date

Before me a Solicitor / Commissioner for Oaths /Justice of the Peace (delete as appropriate)

Signed

Address

Name (block capitals)

Name of Firm

Instruction for fund release

Section 6: Grant of Probate or Letters of Administration for all accounts of £25,000.01 or more

Please ensure the original copy of the Grant of Probate or Letters of Administration is presented to the Society.

All Executors or Administrators will need to sign this section.

ID is required for at least the lead representative who is dealing with the transaction.

Signatures of all Executor(s) or Administrator(s).

Signed

Date

Signed

Date

Signed

Date

Signed

Date

Checklist: Please complete to check you’ve complete all details and have all the correct information

Total balance is £5000.00 or less (and there is no Grant of Probate or Letters of Administration)

☐ Section 1

☐ Section 2

☐ Section 3

☐ Section 4

ID ☐

Total balance is £5000.01 to £25,000.00 (and there is no Grant of Probate or Letters of Administration)

☐ Section 1

☐ Section 2

☐ Section 4

☐ Section 5

ID ☐

Where there is a Grant of Probate or Letters of Administration

☐ Section 1

☐ Section 2

☐ Section 4

☐ Section 6

ID ☐

☐ Original Grant of Probate or Letters of Administration



Section 6: For office use only (must be completed in BLACK)

Account Holder Customer Number

Executor/Pers Rep 1

☐ Existing Customer

Customer No:

Executor/Pers Rep 2

☐ Existing Customer

Customer No:

(A) Verification of identity:

Date Smart Search Completed

(A) Verification of identity:

Date Smart Search Completed

or

I.D. Description

Reference/Expiry Date

or

I.D. Description

Reference/Expiry Date

(B) Verification of address:

Date Smart Search Completed

(B) Verification of address:

Date Smart Search Completed

or

I.D. Description

Reference/Expiry Date

or

I.D. Description

Reference/Expiry Date

Input By

Date (DD/MM/YYYY)

/

/

Checked By

Date (DD/MM/YYYY)

/

/



Section 6: For office use only (must be completed in BLACK)

Account Holder Customer Number

Executor/Pers Rep 3

☐ Existing Customer

Customer No:

Executor/Pers Rep 4

☐ Existing Customer

Customer No:

(A) Verification of identity:

Date Smart Search Completed

or

I.D. Description

Reference/Expiry Date

(A) Verification of identity:

Date Smart Search Completed

or

I.D. Description

Reference/Expiry Date

(B) Verification of address:

Date Smart Search Completed

or

I.D. Description

Reference/Expiry Date

(B) Verification of address:

Date Smart Search Completed

or

I.D. Description

Reference/Expiry Date

Input By

Date (DD/MM/YYYY)

/

/

Checked By

Date (DD/MM/YYYY)

/

/



Protected



Basic information about the protection of your eligible deposits	
Eligible deposits in the Vernon Building Society are protected by	The Financial Services Compensation Scheme ("FSCS") ¹
Limit of protection:	£85,000 per depositor per bank / building society / credit union ²
If you have more eligible deposits at the same bank / building society / credit union:	All your eligible deposits at the same bank / building society / credit union are "aggregated" and the total is subject to the limit of £85,000 ²
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately ³
Reimbursement period in case of bank, building society or credit union's failure:	10 working days ⁴
Currency of reimbursement:	Pound sterling (GBP, £) or for branches of UK banks operating in other EEA Member States, the currency of that State.
To contact the Vernon Building Society for enquiries relating to your account:	Vernon Building Society, 19 St Petersgate Stockport Cheshire SK1 1HF Tel: 0161 429 6262
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme, 10 th Floor Beaufort House 15 St Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 0207 741 4100 Email: ICT@fscs.org.uk
More information:	http://www.fscs.org.uk

Additional Information (all or some of the below)

¹ Scheme responsible for the protection of your eligible deposit
Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

² General Limit of Protection
If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferrable. These are eligible deposits connected with certain events including:

- a) certain transactions relating to the depositor's current or prospective only main residence or dwelling;
- b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction. More information can be obtained under <http://www.fscs.org.uk>

Please turn over...



Protected

- ³ Limit of protection for joint accounts
In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business, partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

- ⁴ Reimbursement
The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

Exclusion List

A deposit is excluded from protection if:

- 1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.
- 2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- 3) It is a deposit made by a depositor which is one of the following:
 - credit institution
 - financial institution
 - investment firm
 - insurance undertaking
 - reinsurance undertaking
 - collective instrument undertaking
 - pension or retirement fund ⁶
 - public authority, other than a small local authority

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

⁶ Deposits by personal pension schemes, stakeholder pensions schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded