describe bereavement as the experience of losing someone important to us. It is characterised by grief, which is the process and the range of emotions we go through as we gradually adjust to the loss.
Death and loss can be difficult to talk about and many people struggle to know what to say when trying to support someone who has been bereaved.

Bereavement affects everyone in different ways, and it's possible to experience any range of emotions.

There is no right or wrong way to feel.

At Monzo, we want to make this as straightforward as possible for you.
About the person who's died

Most organisations will ask this, so it's a good idea to write this down here.

Name

Date of birth

Date of death

Address

Postcode

In the days and weeks immediately following the death of a loved one, many individuals appreciate a degree of practical support from family and friends.

Cooked meals, child care, assistance with errands, and of course help with organising the funeral and possibly even the estate of the deceased are all things that can be offered to help lighten the load of the bereaved.

Professionals such as solicitors and/or accountants who can help explain legal rights and responsibilities following the death may also be able to lend practical support at this time.

A Citizen's Advice Bureau may be able to offer practical information and advice as well, as detailed by funeral aspirations.

We understand that dealing with a bereavement can be difficult and overwhelming, so we have created this guide to help you during this time.
What to do first

- **Register the death**
  This must be done within 5 days in England, Wales and Northern Ireland, and within 8 days in Scotland. Where possible, do this at the register office in the area where the person died.

  If the death happened outside of the United Kingdom, there may be additional steps you need to take.

  You can find out more information from the government about [how to register a death](#).

- **Obtain copies of the death certificate**
  We, like most companies, will ask for a clear digital copy of an original document. A scan or clear photograph would be ok.

  However, some companies ask you to send a physical death certificate to be sent before settling affairs, it can be useful to get copies but you might have to buy these.

  Read government guidance about [how to order a death certificate](#).

Next: find out if there’s a will
What to do first

Find out if there's a will

Wills are important as they detail the wishes of the person who has died. The person or people named as executor(s) in the will are responsible for carrying out these wishes. If there's no will:

- This is called 'dying intestate' and means that the deceased's estate is likely to take longer to be wound up.
- If there is anything complex in the deceased's financial, business or family affairs, it's best to take advice from a solicitor experienced in probate law.

You can find a solicitor at [The Law Society](https://www.lawsociety.org.uk/).

Manage the estate

Depending on the size of the estate, the next of kin may need to apply for probate or a grant of representation. This gives them the legal right to access things like the person's bank account and deal with the deceased's estate. Find out [how to apply for probate](https://www.gov.uk/guidance/applying-for-probate).

We will let you know if we need any of these documents.

- A grant of probate is only issued to the named executors of the will, while letters of administration are issued to the person who is entitled to inherit under the rules of intestacy, if the deceased died without a will.

Next: make funeral arrangements ➔
What to do first

Make funeral arrangements

If you don’t know how or where to get started when it comes to arranging the funeral, here’s a step by step guide.

If it makes it easier for you, and there’s enough money in the Monzo account of the person who has died, we can send a payment to the funeral director to cover the funeral cost. Find out more about how we can support you if someone with a Monzo account dies.

The Department for Work and Pensions offers funeral support for those on low incomes. Find out more on the government website.

Tell organisations that need to know

In addition to Monzo, you should contact the person who has died’s other banks (if applicable), their mortgage lender or landlord, insurance companies, pension provider and utility companies as soon as possible.

To let us know someone with a Monzo account has died, email bereavements@monzo.com.

To help us find their account, we’ll ask you to give us some information about the person who’s died.

This could be their:
- account number
- telephone number
- email address connected to their account.

It’s also a good idea to redirect any post so you don’t miss anything important. You can submit a special circumstances form to Royal Mail.

Next: use the government’s ‘Tell Us Once’ service →
What to do first

Please note: there may be a cost to using some of these services.

Use the Government's 'Tell Us Once' service

Your local registrar should tell you about this service when you register the death. This service will only inform government bodies such as HMRC, Department for Work and Pensions, the Passport Office, the DVLA and the local council. The Tell Us Once service is not available in Northern Ireland. Find out more about Tell Us Once.

There are independent organisations that can offer services to help notify other firms like utility companies and banks, such as LifeLedger, InheritanceData and Settle.

Check if you can get bereavement benefits

If your husband, wife or civil partner died in the last 21 months, you may be able to get Bereavement Support Payment. To find out if you’re eligible, visit the government website.
Borrowing with Monzo

You'll need to repay any outstanding debts if the estate has enough money to cover it. This includes any borrowing with us such as a loan, overdraft or Flex account in the customer's name.

We’ll help you close their Monzo account(s) and transfer any money to the right person. This is usually the next of kin or executor of the estate.

Anyone can tell us about a bereavement. But when it comes to paying back money, certain people must instruct us:

- the executor of the estate
- next of kin
- a solicitor on their behalf

Next of kin is the term used to describe your closest living relative, such as your spouse or civil partner. The UK does not have laws around who you can name as your next of kin. But there are specific rules for who takes responsibility when someone dies. Find out more at Farewill, what is next of kin.
Saving with Monzo

If they had any Savings Pots, Monzo Plus or Monzo Premium, we will close these and any other Savings Pots they opened with one of our partner banks through Monzo. We will send any money in them back to their next of kin.

We will also close any membership plans and make sure we correct any recent automated fee charges. Once that's done, we can close their bank account.

Membership plans

We'll also close any membership plans. If there are any automated fees that have been charged but shouldn't, we'll fix it.
Joint and Business accounts

You can also tell us that someone with a Monzo business or joint account has died in exactly the same way. If you are aware of any instructions for the business on how the account will be managed, please let us know.

The government has advice and next steps regarding the closure of a limited company.

Crowdfunding

If the person who's died was a crowdfunding investor, you'll need to contact Crowdcube to discuss their shares in Monzo.
Other helpful resources

We're here to help. If you have any questions, email bereavement@monzo.com.

Financial support

Money Helper
Provides free money guidance and debt advice online and over the phone.
[link]
0800 138 7777
Welsh speaking: 0800 138 0555

Citizens Advice Bureau
Provides free, confidential information and advice to assist people with financial, legal and other issues.
[link]
0344 411 1444

StepChange Debt Charity
Offers free, independent debt advice and cover various debt scenarios.
[link]
0800 138 1111

Power of attorney

Office of the Public Guardian
Helps people in England and Wales to stay in control of decisions about their health and finances and make important decisions for others who cannot decide for themselves.
[link]
Other helpful resources

We're here to help. If you have any questions, email bereavement@monzo.com.

Emotional and wellbeing support

The Bereavement Advice Centre
Supports and advises people on what they need to do after a death.
bereavementadvice.org
0800 634 949

Cruse Bereavement Care
A free helpline offering bereavement support.
cruise.org.uk
0808 808 1677

Mind
Have a team that provides information on a range of topics including: types of mental health problems, where to get help, medication and alternative treatments. They can also signpost you to services offering help and support in your local area.
mind.org.uk
0300 123 3393 or text 86463
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