|  |
| --- |
| **Closing a bank account following the death of a direct payments customer** |
| You can use this letter template to write to the bank to request the closure of a direct payments account following the death of the account holder. When writing to the customer’s bank to close their account the bank may request some or all of the following paperwork:* The full name of the deceased customer, together with a note of their account number and sort code.
* Your full name, address and contact telephone number.
* The original Death Certificate or Coroner’s Interim Certificate which will have been provided by the Registrar when the death was registered.
* The full addresses of the next of kin.

Requirements will vary between banks so it is best to contact the bank individually before writing to them to find out what their requirements are. The contact details of major banks are listed below.  |
| **Lloyds TSB** |
| Lloyds TSB Bank PLC, Estate Settlement Unit,Dept. 62-42,Box 4,BX1 1LT**Tel: 0845 3 000 000** |
| **HSBC** |
| Bereavement Support TeamHSBC Bank PLCHarry Weston RoadBinleyCoventryCV3 2TQ**Tel: 0800 085 1992** |
| **NatWest** |
| NatWest Customer Estates Team Bolton Customer Service Centre PO Box 2027 De Havilland way Horwich Bolton BL6 4YU **Tel: 0845 3036100** |

|  |
| --- |
| **Santander** |
| **Tel: 0845 600 6025** |
| **Barclays** |
| **Tel: 0845 300 1085** |
| **Halifax** |
| **Tel: 08457 20 30 40** |

Name

Address line 1

Address line 2

Country

Post Code

**(Insert Date)**

Dear Sir/ Madam

**Re: The account of [name of account holder]. Account number [insert account number] & sort code [insert sort code]**

I am the appointed personal representative for **[name of account holder]** writing to request the closure of the above account following **[name of account holder]’s** death on **[insert date]**.

I have enclosed documentation showing that **[name of account holder]’s** account contained only Direct Payments (West Sussex County Council) money. There is no personal money in this account belonging to **[name of account holder]’s** estate.

Please ensure that the bank honours the cheques, direct debits and standing orders listed below which will settle **[name of account holder]’s** outstanding commitments re their employment of personal assistants using Direct Payments.

The payments that need to be honoured are:

* Cheque number/ direct debit ref/ standing order ref \_\_ to **[insert name of recipient]** for £ **[ ]**
* Cheque number/ direct debit ref/ standing order ref \_\_ to **[insert name of recipient]** for £ **[ ]**
* Cheque number/ direct debit ref/ standing order ref \_\_ to **[insert name of recipient]** for £ **[ ]**
* Cheque number/ direct debit ref/ standing order ref \_\_ to **[insert name of recipient]** for £ **[ ]**

The remaining funds in this account will be refunded to West Sussex County Council once these payments have cleared. Please send me a bank statement showing the remaining balance in the account once these payments have cleared so that I can return the remaining funds to West Sussex County Council.

Yours faithfully,