

# Stopping Direct Debits

# **If You Need Urgent Access to the Bank Accounts of the Person Who Has Died**

You need to contact the bank directly.

Most banks have a dedicated specialist support for bereaved customers.

Once the bank is informed of the death, they will freeze all the accounts and cancel any direct debits, standing orders and credit/debit cards.

Depending on the contract that arranged the direct debit payments, you might have to inform the company of the death as well, instead of just simply cancelling the direct debit.

The bank will be able to provide funds from the account of the person who has died in order to pay for the funeral fees - you will have to contact the bank and discuss your options.

## The Death Notification Service

The Death Notification Service is a free online notification service that allows a member of the public to notify participating banks, building society and institutions' related brands, of the death of a family member, friend or care home resident.

To access the service, type the following website address into the search bar of your internet browser.

[www.deathnotificationservice.co.uk](http://www.deathnotificationservice.co.uk)



If you are experiencing difficulty when using the service you should contact the Service helpline on (local rate) 0333 2076574 where an advisor will be able to guide them through the notification service

### Companies included in the scheme are

Bank of Scotland

Lloyds Bank

Barclaycard

M&S Bank

Barclays

Nationwide Building Society

Cahoot

Natwest

Clerical Medical

Santander

First Direct

Scottish Widows

Halifax

The Mortgage Works

HSBC

UCB Home Loans Ltd

**To use The Death Notification Service, you will need to give the following information regarding the person who has died:**

- Full Name
- Date of birth
- Date of death
- Last address
- Death Certificate number (if known)

**You will also be asked to provide details about yourself for identification purposes**

You will not have to provide proof of death when using the service but you might be asked to do so later by your bank. This varies from depending on the company.

Once you submit the notification to the service, you will receive confirmation and information about what to do next within 10 days.