

The aim of this guide is to help you manage the financial affairs of a customer of Danske Bank A/S (the “Bank” or “Danske”) who has passed away. We understand that this can be a very difficult time for you and we have a dedicated Estate Handling Team to assist you with any questions you have. You can contact the Estate Handling Team at:

Email: estatehandling@danskebank.ie

Postal address: Estate Handling, PO Box 3345, Dublin 1, Ireland

Notification Process

The first step is to contact the Bank to inform us that a customer has passed away. To allow us to progress matters as quickly as possible we would be obliged if you could complete and return the attached **Notification Form** to us. Please see the link below to the required Form and checklist.

We have set out in this guide an overview of the other information which the Bank will require. The information required by the Bank will vary depending on the type of accounts held by the deceased customer, the gross monetary value of the deceased customer’s estate and whether or not you are engaging a solicitor to act on your behalf.

Releasing funds for funeral expenses

If the deceased customer had sufficient credit funds in a Danske account in their sole name, it is possible for the Bank to release money to pay for their burial/cremation costs, before the administration of their estate is complete. This is subject to certain monetary limits and receipt of original approved Invoices and/or itemised receipts. Please contact the Estate Handling Team for further details in this regard.

Jointly held Accounts

If the deceased customer held a joint account, the Bank will check the Danske joint account mandate to ascertain whether any money held in the account can be released to the surviving parties of the account. If that is the case, then this money does not form part of the deceased customer’s estate, and instead it automatically goes to the other surviving account holder(s).

Prior to the Bank releasing any money from a Danske joint account to the surviving parties of the account, we will need to see the original or a certified copy Death Certificate. If the money in a joint deposit account is more than €50,000, the survivor(s) of the joint deposit account(s) will be required to furnish an original IT8 Tax Clearance Certificate before withdrawing any money from the account. However, this does not apply to joint deposit accounts held between husband and wife or civil partners and in this instance the Bank will require an original Marriage or Civil Partnership Certificate.

List of documents which the Bank requires

As the Bank has confidentiality obligations in respect of a customer’s financial information, we require specific documents before we can progress matters. In all instances we will require the document numbered 1 below. If you are not engaging a solicitor we will also

require the documents numbered 2-4 (inclusive) below. In addition, dependent on the value of the deceased customer's overall estate we will also require either the document numbered 5 or the document numbered 6 below.

1. Proof of Death

An original Death Certificate/copy Death Certificate which has been certified by a solicitor as being a true copy of the original or an Interim Coroner's Certificate is required by the Bank. A Death Certificate can be obtained from the Registrar of Births, Deaths and Marriages Office, Joyce House 8-11 Lombard Street East, Dublin 1, Phone 01 8638200. If a Death Certificate is not immediately available, the Coroner's Office will provide an Interim Death Certificate (see website www.coroners.ie for contact details).

2. Copy of Will

If the deceased customer made a Will, the Bank will need to see the original Will or a copy which has been certified by a solicitor, accountant, garda, bank official, commissioner for oaths or notary public, as being a true copy of the original Will.

If the deceased customer did not leave a Will, we will require written confirmation from you stating your relationship with the deceased customer. We will also require written confirmation as to whether or not you intend to apply for a Grant of Letters of Administration. In this regard please see the requirement for a completed Notification Form as detailed under the Notification Process heading above.

3. Proof of Identification

If you are the person entitled to administer the estate of the deceased customer, and if you have not engaged a solicitor to act for you, we will require a certified copy of your current passport or driving licence or an EU National I.D card (from EU/EEA countries only). This may be certified by a solicitor, accountant, garda, bank official, commissioner for oaths or notary public.

4. Proof of Address

If you are the person entitled to administer the estate of the deceased customer, and if you have not engaged a solicitor to act for you, we will also need an original or certified copy of one of the documents listed below. The document may be certified by a solicitor, accountant, garda, bank official, commissioner for oaths or notary public and it must have issued within six months prior to the date of release of any monies by the Bank.

- Utility Bill (e.g telephone, mobile, gas, electricity, broadband, heating oil or waste collection) which confirms your residential address or
- Car or House insurance certificate which confirms your residential address or
- Bank statement from a regulated financial institution (bank/building society/insurance company) which confirms your residential address.

If the total gross value of the deceased customer's estate is less than €25,000 please complete and return the following form to us:

5. Small Estate Indemnity Form

If the overall monetary value of the deceased customer's estate is less than €25,000 the Bank can release credit monies held in a deceased customer's Danske account without the requirement for a Grant of Probate or Grant of Letters of Administration, provided a Small Estate Indemnity Form is completed. Please see the link below to the required [Form](#) and instructions for completion of same.

Alternatively, if the total gross value of the deceased customer's estate is more than €25,000 please furnish us with the following:

6. Grant of Probate/Grant of Letters of Administration

If the overall monetary value of the deceased customer's estate is more than €25,000 the Bank cannot release any credit monies held in the deceased customer's Danske account until we are furnished with an original or solicitor's certified copy Grant of Probate or Grant of Letters of Administration. You should ask your solicitor for advice on how to apply for a Grant of Probate/Grant of Letters of Administration. If you don't wish to engage a solicitor, the Probate Office at First Floor, Phoenix House, 15-24 Phoenix Street North, Smithfield, Dublin 7, Phone (01) 888 6174 can provide assistance to you.

If the deceased customer had any outstanding loans/overdrafts/credit cards

If there are any personal loans or overdrafts held by the deceased customer in their sole name, interest will continue to be added to the account(s) until the balance is cleared in full. To help reduce the amount of interest added to the loan account(s) or overdraft balance(s) we will use credit funds in any sole account(s) held by the deceased customer to clear (or part clear) the loans or overdrafts. Any remaining balance will need to be settled from the estate of the deceased customer.

If there is an outstanding balance on a credit card, this will be cleared or part cleared from any credit money held in an account(s) in the sole name of the deceased customer. Any remaining balance will need to be settled from the estate of the deceased customer.

If the deceased customer had a loan or overdraft held in joint names, responsibility for repayment of the outstanding amount can pass to the surviving parties.

If the deceased customer had a Danske mortgage

It is important that the Bank is informed of the death of a mortgage holder as soon as possible. If there is a valid life policy or mortgage protection policy which has been assigned to the Bank, the proceeds may clear (or part clear) the mortgage account. If there is no policy which has been assigned to the Bank, interest will continue to be added to the mortgage account until the balance is repaid in full. If the deceased customer had a mortgage held in joint names, responsibility for repayment of any outstanding amount will pass to the surviving parties, if the mortgage is not cleared from the proceeds of a life policy. If you have any concerns in this regard we suggest that you speak to your legal advisors or contact the Bank.