How to deal with banks after a loved one dies

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[00:00:09] **Lucia Ariano:** Settling. The affairs of a loved one is never easy, but new research from which shows that banks and the probate service are causing unnecessary delays. Welcome to Witch Money. Hello and welcome to the show. I'm Lucia Ariano, and with me I have an all-star cast from Witch. I have Holly Lanyon from Witch Money.

[00:00:28] **Lucia Ariano:** Hello Holly. Hi, and James Buchan from the Witch Legal Team. Hello James.

[00:00:34] **James Buchan:** Hi, Lucia. How you doing?

[00:00:35] **Lucia Ariano:** I'm good. Thank you all. Thank you both so much for joining us today. Um, shall we start right at the top with this one? I mean, James, can you give us an overview of what probate actually is?

[00:00:46] **James Buchan:** So probate is the way of, uh, when somebody dies, uh, it may be necessary, uh, in order to deal with their affairs to get something called a grant of probate.

[00:00:56] **James Buchan:** And probate is a Latin term, which literally means to prove. And so probate literally is the act of. Proving somebody's will, if you like. So it is going through the probate, probate with the, sorry, the probate process. With the probate registry, uh, in order to get your kind of golden ticket, as it might be, the grant of probate, which then enables you as the executor, um, to then deal with the assets in somebody's estates.

[00:01:18] **James Buchan:** That could be to sell or transfer a property or to close a bank account or sell shares and do those kind of things if you don't have a will. Um, the term you are what's called in test state. And then you get something called a grant of letter of administration. But generally the term probate is used as like a catchall for all, all, all those applications that go to the probate registry in order to deal with those estates.

[00:01:41] **Lucia Ariano:** And today we're gonna be talking about delays. Um, but just to give a bit more context, can we just run through what the process should look like? You know, what, what are the steps you'd need to take if you are, name the executor of someone's will.

[00:01:53] **James Buchan:** So the first step is to kind of assess the estate and understand what is in the estate and what the value of the estate is, and then when you know the value of what's included, that then kind of, that then determines what, where, what application you need to make.

[00:02:08] **James Buchan:** So it may be that you need to do a full inheritance tax return if you've got a. Estate or there's certain allowances that you want to claim, um, that's called an IHT 400. And then you kind of do that along at the same time you do your application for probate. Um, if you're not a taxable estate or you're not trying to claim any, uh, allowances, um, that, that out, out of the ordinary allowances, if you like.

[00:02:29] **James Buchan:** Um, you can do an application to the probate registry online, uh, using a form called a PA one. Uh, P or with PA one A if you are, uh, if you don't have a will. Um, and then you complete that form and you add the details about the estate onto that form, uh, and the application goes, uh, digitally through to the probate registry.

[00:02:47] **James Buchan:** And then if you have a will, you send that via post to the probate registry. Um, then when you've got your grant to probate, you can then deal with. Assets in the estate, like transferring property or selling shares or, you know, if you've got large bank accounts or investments, you can then cash them in

[00:03:01] **Lucia Ariano:** Now already.

[00:03:01] **Lucia Ariano:** It seems like there are many layers to this, and I know that was That's right. Just what it should look like in a nutshell. Um, yeah, so I, so I suppose, Holly, should we bring you in now then and hear about the investigation you've been doing and, and can you give us some of the headlines?

[00:03:15] **Holly Lanyon:** Yeah, absolutely.

[00:03:16] **Holly Lanyon:** So yeah, as you said, um, delays with the probate registry in England and Wales are kind of what sparked this investigation. Um, so yeah, we wanted to hear from executives about how those delays had affected them, um, and also hear about their experience, experiences dealing with banks once they've been granted probate, um, in terms of the headlines.

[00:03:36] **Holly Lanyon:** So what we found is that. When it came to dealing with a bank once they've been granted probate, um, unfortunately lots of people just found it really difficult. So one in five of the people that we surveyed who dealt with someone's affairs in the last two years said they found that the process was actually quite difficult dealing with their bank.

[00:03:52] **Holly Lanyon:** Um, and the same proportion were dissatisfied with their providers skill and knowledge. Um, so unfortunately. At a time that's already quite difficult. We just found that banks were putting up like unnecessary obstacles. There were mistakes, sometimes lack of knowledge from staff, um, that were just yeah, making what is already quite complicated administrative process as, as James has said.

[00:04:14] **Holly Lanyon:** Um, yeah, making that even harder.

[00:04:16] **Lucia Ariano:** And I know you've spoken to a number of which members directly and you've heard some really extreme cases. C can we hear some of the, the case studies? Just because I thought that really does kind of bring, bring this to life.

[00:04:28] **Holly Lanyon:** I'll tell you a little bit about Claire. So really tragically, both of her parents died within the same week.

[00:04:34] **Holly Lanyon:** So when she was going through this probate process, she was dealing it for like two parents at the same time, which already must have been really tough. Um. And what can happen sometimes when, um, when someone dies and you let the banks know, they'll normally like freeze all of the accounts immediately, but you can arrange for funeral expenses to be paid out before probate's granted, which is, which is what Claire had done.

[00:04:56] **Holly Lanyon:** Um, and so her parents had a joint bank account with Halifax, um, and the funeral director had sent two invoices to Halifax for them to be paid directly from the account, one for her father and one for her mother. One was paid without issue. But the other, it didn't get paid, didn't hear anything from Halifax.

[00:05:16] **Holly Lanyon:** It was only when the funeral director got in touch with Claire and said, yeah, some of this money for the funeral still hasn't come through. That she realized something had gone wrong. Um. So she went back to the bank and basically what had happened is that her mother had been completely removed from the joint account.

[00:05:31] **Holly Lanyon:** So when the invoice came through, the names didn't match and Halifax just wouldn't pay it. But I think what was difficult about that case is kind of rather than getting flagged with Claire at some point or. Oh, it's clear that something had gone wrong, but, but no one told her. And it wasn't until the funeral director flagged it that she realized there was an issue when she did speak to Halle Flags.

[00:05:50] **Holly Lanyon:** Yeah, they were, they, you know, they really rectified the situation as they should have done. And she ended up, um, receiving some compensation and luckily it was all sorted. But it's just those kind of administrative errors that I think a really, a really stressful and just really unnecessary, um, at a time like that.

[00:06:05] **Lucia Ariano:** There's a level of communication that you really expect isn't there, especially given the circumstances. I mean, James, what, what do you make of this case? And I suppose you must have come across many, many examples like this and, you know, similar I.

[00:06:19] **James Buchan:** Yeah, definitely. I think as Holly said, the the, the approach that banks take is all very much individual to the bank, so there isn't a kind of a uniform process if you could just have one uniform process where if everybody's acted in the same way or you just uploaded something to one place and it went to everybody that would make everything very.

[00:06:38] **James Buchan:** Uh, much more simple. Um, but I think the problem that you've got is like all of the banks have individual processes, so some you have to go into branch, some you have to email them, some you have to call them, some you. And so it's kind of like, it's very haphazard in terms of what you need to do. And a lot of people don't know.

[00:06:54] **James Buchan:** A lot of the big banks used to have bereavement teams years ago, which were actually quite good 'cause they obviously, that was their specialist thing to deal with people. Paul's accounts where they, where they died. Um, uh, but unfortunately we tended to find over the past five to 10 years that there's been a real move away from that.

[00:07:11] **James Buchan:** And it's actually just been a kind of a more generalized thing. So it really depends. I mean, the vast majority of the time it's fine. I will say that, that I will caveat what I'm saying. The vast majority of times it is fine and that's what we are finding. But there are instances, and I've had issues. I mean, when I was in private practice a long time ago, um.

[00:07:29] **James Buchan:** I was dealing with an estate where my firm were the executors and we used to be next door to a Lloyd's bank. And I went in just to say, I'm about to go on holiday. I'm just bringing you a death certificate so you can freeze the account. So I know nothing's gonna go on whilst I'm away. Um, and they wouldn't let me walk out of that bank without a check for nearly 50,000 pounds.

[00:07:47] **James Buchan:** Now all I had was a copy of a will and the death certificate. And I wasn't asked for any details. I could have been anyone and they were insistent on, on me walking away with a very, very large amount of money. Now, obviously it's fine for me, I missed this. It went straight into our client account and it was fine, but it's one of those things there, I, I could have been somebody that was, you know, doing something that they shouldn't have been.

[00:08:07] **James Buchan:** So I think it's really, it's, it's really hard and I think when you are, when somebody has died, it's all a very alien process. You are bereaved, you're trying to kind of navigate all of that. And then you are met with this very kind of. Clunky journey. Um, and you're not necessarily getting the right information from the right people who should be kind of helping you and, and, and, and giving you kind of what you need in order to make it a little bit easier.

[00:08:30] **James Buchan:** So I can see why. But yeah, there, I mean, in answer, in short to your question, yes, I've had some horror stories with banks and, you know, you know, investment shares, those sort of things where people have really had a, a difficult time and, and shouldn't have really.

[00:08:44] **Holly Lanyon:** That was something that lots of the executives mentioned to us.

[00:08:47] **Holly Lanyon:** And, and something that Claire said specifically is that just wishing there was like a point of continuous contact that you could have with the bank who, you know, understands what's happened, understands the state of your case and, and the kind of support that you're gonna need would make that whole journey so much easier.

[00:09:03] **Lucia Ariano:** And James, um, you mentioned earlier that there have been cuts to bereavement teams at banks. I mean, is this what's causing the problems or are there. Other elements here?

[00:09:14] **James Buchan:** I don't know. I don't necessarily think it is. I mean, obviously they, they banks, some banks never used to have specialist bereavement teams and, you know, they, they managed to deal with it.

[00:09:22] **James Buchan:** I think that there's a lack of training, particularly in branch, uh, about understanding what, what. What probate is and what the probate process is, and actually understanding the bank's own probate process. Um, and so I think that there's, you know, some, some, some banks are pretty good when you go into branch if they've had good training and they're able to deal with it.

[00:09:41] **James Buchan:** Whereas sometimes in branch we've had some quite difficult. Stories where people have really struggled. It's like that example that Holly gave about Claire. I knew exactly why that would've happened, and that's because when you've got two people that own a joint bank account, whoever received the first death certificate would've been removed from that account and it would've transferred automatically to the surviving owner, which I think would've been the the husband in that situation.

[00:10:03] **James Buchan:** So when the bank obviously received. The wife's bill for her, her funeral, they would've said, well, this, it's not her account. 'cause her name's not on the account. Now, it wouldn't have taken two minutes to have looked and seen the history of the account and what's happened. But that's just again, a lack of understanding of, of the the, and if there'd been somebody that had been dealing with that they would've known.

[00:10:24] **James Buchan:** So yes, it's one of those things where I, I don't know if it's necessarily they, they don't have bereavement teams, dedicated bereavement teams, but I think. From my experience, it was easier to deal with those bereavement teams, um, than, than generally kind of what, what you tend to get now, which is that anybody who has kind of had some training can pick it up and deal with it.

[00:10:44] **Lucia Ariano:** Mm-hmm. And is there a way then that. We can speed up the general process. Can we hear a little bit about, you know, how long it might take doing it the paper way and doing it the digital way, Holly?

[00:10:59] **Holly Lanyon:** Yeah. So in general, the advice, if possible, when it comes to applying for probate in England and Wales, um.

[00:11:06] **Holly Lanyon:** Definitely try and apply online. There'll be some cases where you can't and they're more complex and you'll have to do a paper based application. But in general, the applications are approved much more quickly for online. Um, and we did hear a lot of positive experiences from people who'd use the online service.

[00:11:22] **Holly Lanyon:** I think one of the members we spoke to had their application approved in like less than 10 minutes or something. Um, so it can go very smoothly. Um, at the moment, I think it's taking around four weeks on average for online applications to be approved. Um, and a bit longer for paper.

[00:11:39] **James Buchan:** Just adding to what Holly said, that it's felt relatively smooth.

[00:11:43] **James Buchan:** If it, if it's relatively smooth, if there's a problem with the application, that's when I think we tend to be seeing significant delays, uh, in terms of application. So if somebody hasn't completed the paperwork right, or there's an issue with the will, that's when we tend to be seeing real issues and delays.

[00:11:58] **James Buchan:** And I think part of that. Goes back to, uh, I mean, when I was, again, when I was in in, in practice years ago, before there was this drive with the probate registry to be digitalized and more streamlined, you had probate registries in all of the local kind of big. Towns and cities, and if you had an issue, you could actually phone them up and speak with the registrar or deputy registrar, uh, and, you know, say, I've got, I've got this issue.

[00:12:24] **James Buchan:** I think this is what I need to do. Is that kind of how you want it? And they would talk you through what they needed. And then, you know, if you needed expediting, you could speak to them. Uh, and they would kind of put it through as a, as a, as a favor if you like, just trying to get through quickly. But I think what we tend to find with.

[00:12:39] **James Buchan:** The, since the switch to a more digitalized process, which I think the whole reason behind it was to try and make it quicker and to make the process cheaper, is actually what we've seen is that it, it now takes a lot longer generally to get grants of probate, and we find that the quality of the help and the guidance that's being given by the probate registry.

[00:12:59] **James Buchan:** Is a lot, um, poorer if you like, than it, than it used to be a long time ago. 'cause they have reduced significantly the amount of registrars and the experienced staff that work in the appropriate registry. So whilst I think that, you know, go going digitalized and having that thing has, its, has its positives.

[00:13:15] **James Buchan:** I think on the whole, the service is, um. It's a poorer service than it used to be. And now that's had some teething issues. It may take time to kind of come out the other end. Um, and, you know, I'm hoping that it is going to improve significant, I think it has Holly, from what your, your, uh, research shows that things have got better significantly over the past few years.

[00:13:37] **James Buchan:** Um, but I think that there are, there are instances certainly that we have experienced where the. Probate registry are telling people wrong or they're requesting things that they don't need. Uh, and actually it's creating an awful lot of problems for people that are dealing with the states themselves.

[00:13:50] **James Buchan:** That they're, they're being asked for things and they, they, they just don't need to provide. And they're therefore getting themselves in a bit of a panic and a bit, uh, uh, and not really understanding what they're being asked for.

[00:13:59] **Lucia Ariano:** And you made a point there about, um, wills and I suppose the idea of wills being watertight and saying exactly what you need them to say.

[00:14:09] **Lucia Ariano:** Um. Does, does it kind of come back to that and, you know, just how important would you just want to stress how important getting your will right, is?

[00:14:18] **James Buchan:** Yeah, definitely. I mean, it's, it's, I mean, as I always say to anybody, nobody has to make a will. In the uk we have, you know, we have testamentary freedom, but if you don't have a will, then you get what you get, which is the intestacy rules, and that may not benefit the people that you want to benefit.

[00:14:31] **James Buchan:** So the best way you can do that is to make a will. Um, there's no, no such thing as a, a watertight will. Any will can be challenged, uh, whether it's a perfectly valid, perfectly legal will, and it's all fine, you know, that it could still be challenged and whether that challenge would succeed or not is a different, is a different matter.

[00:14:48] **James Buchan:** But any will, any estate can be challenged, but I think if you have a will, you have your wishes. Down in writing. It's a legal document, which actually sets out what you want to happen. What I would also suggest is that you, you know, if you're doing something in your will, which could be potentially controversial, so if you're not providing for somebody or you're leaving on an equal provision, or something on those lines is actually write your wishes down in a letter and explain to your executives why you've done that.

[00:15:16] **James Buchan:** Um, I mean, I don't. I mean, like a blow to blow account, like EastEnders. I think that because obviously that letter of wishes could become a public document one day if there is a court hearing, and you don't want kind of all of your dirty laundry being kind of, uh, air, uh, in, in, in an open forum. Um, but really kind of, kind of keep quite basic facts.

[00:15:34] **James Buchan:** You know, if you've got a child, for example, you haven't. Seen them for 25 years. There's nothing wrong with just saying I have a child. I haven't seen them, I've not supported them. That's why I haven't made provision for them. You don't need all the kind of the background history, but that then just helps explain why you've made your will in the way you've made it.

[00:15:49] **James Buchan:** And then if there are any claims, your kind of voice can be heard if you like. Um, so I think it's really important, first of all to have your will. Make sure you review it every now and again. You know, it's one of those things. Oh, I've done it, thank goodness. Put it in the drawer and forget all about it.

[00:16:03] **James Buchan:** Actually, you need to kind of, you need to review it and you need to look at it every, you know, every few years or if there's a life changing event like a child or a grandchild or a marriage or a divorce and up update your will and change it. As you know, as time goes by, and I think people forget that. I think they think I've made my will, uh, and then I can forget all about it.

[00:16:20] **James Buchan:** Uh, and actually unfortunately, a will is kind of not a. It's not a, a lifetime lasting document. If you like, if things change, you might need to change. You might never need to change it, but it's worth, it's worth looking at it, um, and to make sure. But yeah, I mean, have a will in place and you know, you get what you, what you, what you want.

[00:16:36] **James Buchan:** If you don't have a will, you get what you get, which is the intestacy rules really.

[00:16:39] **Lucia Ariano:** And I mean, just while we're on that, should we just quickly go into. This, I mean, the, the phrase you're using the intestacy rules, is that right?

[00:16:47] **James Buchan:** Yeah, that's right. So if you d if you, if you die without a will, you are, um, you are called, uh, an in intestate.

[00:16:53] **James Buchan:** And that basically means is you don't have a testamentary document, a will in effect. Uh, and so who inherits in there? There's a strict list, uh, of who, who inherits. So if you are married, um, and you have no children, then. Spouse would inherit everything that didn't use to be the case. That only changed quite recently.

[00:17:11] **James Buchan:** Um, but if you have children, then the spouse gets a set amount and then the rest is divided in two and half will go to the spouse and half will go to the children. So it's, um, it. If you don't have, if you're unmarried, the intestine rules do not recognize unmarried partners. So if you don't, if you are cohabiting and you would want your, uh, partner to inherit something and you've made no will, they aren't recognized under the intestacy rules.

[00:17:34] **James Buchan:** So if you're unmarried, it's actually really important to make a will, to make sure that you are. You are or you're not in a civil partnership, sorry, that your partner, uh, does actually inherit something, um, rather than not. And that could leave them in quite a difficult position, um, if they're not a homeowner or something along those lines.

[00:17:49] **James Buchan:** So it's really important that, you know, the intestine rules are quite strict. Um, and if that doesn't fit with your, your lifestyle or your family situation, it's really, really important that you do. You do make it well.

[00:18:00] **Lucia Ariano:** Thanks James. And shall we bring in banks now then? Because I know Holly, that you've been speaking to banks about this, and we do know that dealing with banks during this time, as we've spoken about, can be a hurdle.

[00:18:12] **Lucia Ariano:** So what do the banks have to say?

[00:18:14] **Holly Lanyon:** Yeah, so we spoke to 25 major banks, um, about the provision and the support that they have in place for bereaved customers. Um, and all of us told us that they have special policies designed, um, specifically to support bereaved customers. Um, I think what we found in our research is, is that point that James was making about.

[00:18:34] **Holly Lanyon:** There's a kind of, something's getting lost in translation when our staff like fully aware of these policies and really understand how to enact them or, or why they're in place or, or what the kind of support they're supposed to be offering to customers. And, and that's something we found in, in, um, in our survey and our customer research.

[00:18:51] **Holly Lanyon:** Lots of people were telling us that staff were really lovely, staff, were really compassionate, but they just didn't really understand the kind of ins and outs of the policies or why things were a certain way. So I think one member told us that they went and spoke to their staff in branch who told them one thing, and then when they did speak to the specialist bereavement department.

[00:19:11] **Holly Lanyon:** They got told, you know, something, a completely different set of requirements, which, which obviously just makes this process, which is already new. And um, and yeah, it might be your first time doing it, like James said, just makes that even more confusing.

[00:19:23] **Lucia Ariano:** And Holly, I found it interesting, you know, reading your article that not all high street banks fed the same, how did banks do and which ones came out, you know, top and bottom.

[00:19:34] **Holly Lanyon:** Yeah. So we asked executives, um. How they rated their bank in terms of their skill and knowledge during this process of a state administration. Um, and we did find some, some big differences. So at the top of the table, um, Santander did well. So 80% of the executives, um, who banked with Santander told us that they were satisfied, um, at the other end of things.

[00:19:57] **Holly Lanyon:** Um, so H-S-N-B-C scored 56%, um, and Barclays scored 66, 60 2%. So, um, yeah, obviously there's this big variation between. How executives find it working with providers. Um, and unfortunately that there's not, as an executive, there's not much you can do. It will be about, you know, the bereaved and where they held their accounts, who you end up dealing with.

[00:20:18] **Lucia Ariano:** And so do you think anything is, is likely to improve? Is the FCA looking into this?

[00:20:25] **Holly Lanyon:** So, the FCA published a review actually in April. Um, so they. Worked with retail banks, looking at the customer journeys for bereaved customer journeys, and those with power attorney, and now their findings were mixed. They found some, some evidence that the consumer JC was working really well, um, to support vulnerable customers.

[00:20:43] **Holly Lanyon:** Lots of banks have bereavement policies in place, but they did also find lots of areas for improvement. So, and they were quite clear that no bank can afford to be complacent in this area. Um, particularly around areas like ensuring staff are fully aware of and trained in the policies. Um, and, and when errors are introduced, like when errors do occur, sorry, making sure that.

[00:21:05] **Holly Lanyon:** Some sort of feedback loops are there in place, so there's additional training or competency, competency checks to, to make sure the kind of same issues don't repeat themselves.

[00:21:13] **Lucia Ariano:** It does seem, uh, does seem like to me, and it's come up a few times during this conversation, that there might be a lack of kind of standardization across the board.

[00:21:23] **Lucia Ariano:** Um, I mean, James, you're nodding. I mean, is that something that, that, that you'd agree with that There may be, there needs to be a little bit more of that.

[00:21:32] **James Buchan:** Yeah, there, there does. And I think the problem is, is there's no reason why it can't be standardized. 'cause it is the same process. The information that you are requesting and what you're asking is the same.

[00:21:41] **James Buchan:** It's, you know, you're, you are, you're asking for the same thing. Every, every estate should request the same information. Uh, and if you're going through the probate process at the end, you're either closing an account or the funds are being transferred into another account. So either way, that account is closing and the money is going somewhere.

[00:21:57] **James Buchan:** So there, there's no reason why there shouldn't be. A standardized why the FCA, for example, couldn't say this is the standardized process and every bank follows that. It's, for example, the amount of money banks will release without there being a grant of probate Varies wildly. So some banks will release, uh, you know, if you've got more than 5,000 pounds with that bank, they won't release the money without a grant of probate.

[00:22:20] **James Buchan:** Whereas some banks, it's up to 50,000 pounds and which is a lot of money. Um, and I think what's not explained very well to people with. Banks, is that actually when you sign that form to say, yes, I'm the executor to release the money without a grant to probate? Actually, what you're saying is that there's no other assets in the estate and that this is the only asset.

[00:22:38] **James Buchan:** And actually you could be closing loads of different bank accounts up to 20, 30, 40,000 pounds and, and cashing all the money in when actually that's not what you should be doing. And even the bank's forms are saying that. But again, I don't think that's something, for example, if it's dealt with in branch, that they're necessarily getting over to people that, that you should only be closing the account in certain circumstances.

[00:22:55] **James Buchan:** So I think. I mean, I, I think it's one of those where the FCA probably needs to lead on this in order to try and get the banks to act in a uniform way and have uniform set amounts and to have a process and all the forms be standardized. But I don't know if, if that will will ever happen. I mean, I've been doing this.

[00:23:13] **James Buchan:** You know, nearly 20 years, a long time and, you know, it hasn't changed. The, the kind of the, you, you have had some changes, but it hasn't changed in a uniform way so that everybody's doing the same things. So I, I dunno if you'll ever get, we'll ever get to that point, but it seems to me that there's, there's no reason why we couldn't get there.

[00:23:32] **James Buchan:** It just seems to be a bit of joined up thinking that needs to be done, really,

[00:23:36] **Lucia Ariano:** because it does feel like, you know, even each part of the journey, how long that should take. Should really be part of a, some kind of standardized process. And that, and that would really help in terms of, you know, knowing if, if you are being treated fairly, uh, or not.

[00:23:51] **Lucia Ariano:** Um, along, along the way, because we probably should just get into, you know, if you don't feel like, uh, you, you've been treated fairly, you know, um, what should you do next? You know, could you end up going to the Financial Ombudsman service with a complaint?

[00:24:05] **Holly Lanyon:** Yeah, unfortunately, as we've been talking about, it doesn't always go smoothly.

[00:24:09] **Holly Lanyon:** Um, and lots of the executives spoke to, that we spoke to, told us they ended up having to raise a formal complaint with their provider. Um. Oftentimes that going through that formal complaints process was enough to kind of get some, some progress on their case. Definitely. If, if you, if things aren't getting better, you should take your case to the Ombudsman.

[00:24:29] **Holly Lanyon:** Um, and I would say really important, kind of keep records along the way of conversations that you have with your provider. Um, yeah, make sure you've got kind of, yeah, a detailed timeline of what happened. 'cause all of that will be really useful information for the ombudsman. Um. Another one of the case studies that we spoke to went through the complaints, uh, process with Barclays, um, in the end escalated to the, to the ombudsman.

[00:24:52] **Holly Lanyon:** And, and at that point Barclays did agree to, um, provide money as a gesture of goodwill. So it can be an effective way to get a case. Yeah, progressed.

[00:25:02] **Lucia Ariano:** And it's really important that customers just even know that that's possible, uh, to, to do that. And I suppose then, before we wrap up, um, for today, I suppose any general advice that you'd like, that you'd like to, to stress, but also it might just be useful, um, to give a bit of advice.

[00:25:18] **Lucia Ariano:** You know, if anybody is named as an executor, what should they do, if anything? Um, what, what can they do to, to prep? James, you wanna want to start us off with that one?

[00:25:29] **James Buchan:** I mean, I always, um. Compare being an executive to like moving house. Like if you're moving house, you have to make a list of everything you need to do, and that is in a, that is what you are doing really.

[00:25:39] **James Buchan:** You are having to sort out all of the utilities, all the bank accounts, all the investments, property, the cat, the dog, and all those sort of things. It, it all needs, you know, it is a huge job and I think if you, somebody asked. Ask you to be an executor. Really think carefully before you say yes. Because actually it is an awful lot of work that is involved, you know, from registering the death, to organizing the funeral, to organizing the wake, to sort out the back accounts, to doing the taxation.

[00:26:04] **James Buchan:** And I think it's also really important that people remember that, you know, if you get. If you're reporting an estate for tax purposes, for inheritance tax purposes and you get it wrong, that can be a personal liability that you could actually be held personally liable. So it could actually be you that ends up paying a fine, for example, if you've reported something incorrectly.

[00:26:22] **James Buchan:** And so what I would say is if you are not sure of the process, but you want to be an executor 'cause it's a close family relative or a friend is, is go and get some advice and don't, not necessarily asking a sister to do the probate. Process for you, but go and get some advice and actually find out what is involved and what you need to do before you do anything.

[00:26:42] **James Buchan:** Um, because once you start, you can't stop. You're then doing something what's called inter meddling, which sounds quite, uh, it sounds quite serious, but it basically means that once you've kind of, you've taken on the role of an executor and you've started to act as an executor, you can't then stop, you have to carry on.

[00:26:58] **James Buchan:** So before you start doing anything, I would say going. Go and get some help and, and ask what is involved. And actually if you think actually I need some help with this, you know, get some quotes for dealing with certain elements of the probate and make sure that you are fully armed with everything that you need to do, uh, before you then start on the process.

[00:27:15] **James Buchan:** 'cause what. You know, we've seen, I've seen lots of horror stories with people with great intent and, and, uh, you know, being the executors and got themselves into a bit of a mess, uh, later on down the line because they've not, you know, notified the insurer that the person's died and that invalidates the insurance or that you, there's all those sorts of things that people don't think about, um, that you need to do.

[00:27:33] **James Buchan:** So yeah, it housekeeping, you're moving house, what do you need to do? It's exactly the same. But then there's actually more complications as well with dealing, uh, with the probate applications and the, and all those sorts of things.

[00:27:44] **Lucia Ariano:** I, we probably should also just shout out that, that if you do need help with probate or, or managing an, an estate, um, there is of course, which legal, um, and James, um, h how, how can which legal h help in those situations?

[00:27:59] **James Buchan:** So we have a team of three really excellent solicitors who are, are, are wills and probate lawyers. And we, we can't. Do the application for you, but we can hold your hand throughout the whole of the probate process. If you phone up and, and make an appointment with one of our team, they can explain what you need to do, how you need to do it, when you need to do it, uh, and assist you in making sure that you are getting everything right.

[00:28:21] **James Buchan:** It's a bit like helping you get to the next stage. And then when you've got there, you can phone the team back up and say, right, I've got my grant of probate. What do I do now? And they can then talk you through the process in order to every stage during, during probate. So we find we get some excellent feedback and some really, really.

[00:28:36] **James Buchan:** Rate results from people who really value our service in order to make sure that they give them the peace of mind to make sure that they're dealing with it everything correctly, without the great expense of going to a solicitor. You know who, who will charge whatever they charge in order to deal with the estate for you.

[00:28:51] **Lucia Ariano:** Thank you, and we'll pop a link, uh, to which legal in the description of today's show, so you can have a look if you, if you want to find out, um, find out more about that. And Holly, is there any final thoughts that you'd like to share? Anything you'd like to add, add to what James was just saying, or, you know, anything from what we have said or haven't said today?

[00:29:06] **Lucia Ariano:** Uh, that, that you'd just like to stress?

[00:29:09] **Holly Lanyon:** Yeah. On that point about being an executor, um, I spoke to lots of people doing this research. I think as well, something that a lots of people brought up was just, yeah, the importance to be kind to yourself during the process. Lean on friends and family. It's a lot of administrative work.

[00:29:24] **Holly Lanyon:** You have to be really organized. Um, but you're also, you're going through something really tough. You're grieving. Um, and yeah, multiple other people that I, that I spoke to just shouted out, you know, what a rock their partner was or their friends were during that process. So yeah, just to remember that kind of, that part of looking after yourself as well, as well as all the practical and, and legal stuff.

[00:29:44] **Lucia Ariano:** Thanks, Holly. A really important note to end on, and it's been a really important show, so thank you both so much for joining us today.

[00:29:50] **James Buchan:** You're welcome.

[00:29:52] **Lucia Ariano:** Thank you.

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