

Bereavement Guide

We're here for you at this difficult time.

About this guide

We understand that losing someone close to you is an emotional time and can be overwhelming. Not only do you have to deal with your loss, but it's also necessary to take care of practical matters and it can be difficult to know where to start. We've produced this guide to explain the steps you'll need to take to sort out any loans held with us and hopefully answer any immediate questions you may have.

Above all please remember that we're here to help.

- You can call our dedicated Specialist Support team on 0800 085 1474 (lines are open Monday to Friday 9am to 5pm). Please note that calls will be answered as Santander Consumer Finance.
- You can write to us at: Specialist Support, Polestar Finance, 86 Station Road, Redhill, Surrey, RH1 1SR.
- You can email us at: sst@vcfsuk.co.uk

What to do first

There are a few things you'll need to do before getting in touch with us.

Register the death	Where possible, you should do this at the registry office closest to where the death happened. They'll then be able to provide you with a death certificate.
Find out whether probate or confirmation is needed	<p>'Probate' refers to the right to manage the affairs of the deceased (in England, Wales and Northern Ireland). 'Confirmation' refers to the same right in Scotland.</p> <ul style="list-style-type: none"> ➤ If there is a Will, you'll need to apply for a 'grant of probate'. ➤ If there isn't a Will, you'll need to apply for a 'grant of letters of administration'. ➤ In Scotland, both of the above are called a 'certificate of confirmation'. ➤ We use 'grant of representation' as a generic term to cover all of the above.

Getting in touch and what you'll need

You can call us, notify us online or write to us to notify us of a death. Here is a summary of what you'll need.

Proof of death	Either the original death certificate, a certified copy or a photocopy. It can also be an interim death certificate or coroner's certificate.
Proof of your identity	For example, a valid passport or an unexpired UK/EEA (or Switzerland) photocard driving license.

Proof of authority to act	The Grant of Probate or Letters of Administration (Confirmation in Scotland). If you don't have this document, or don't need it currently, you can send it to us at a later date.
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What happens next

Once you have provided us with the relevant documents, we will advise you what options are available, which will largely depend on what type of loan the deceased had.

Secured loan

Conditional Sale and secured Personal Contract Purchase products fall under this category.

It's sometimes possible to pay off the loan using the proceeds of the estate or an insurance policy. Breathing space can be granted for a period while this is in process. Where this isn't possible, we will need to know what you intend to do with the vehicle. For example, if a beneficiary plans to keep it, we may be able to arrange a new finance agreement to be set up for them to continue with monthly instalments until the loan is cleared and title of the vehicle can be transferred over to them. Applications are subject to status and lending criteria.

Alternatively, if there is no use for the vehicle any longer it may be returned to us.

Unsecured loan

Personal Loan and unsecured Personal Contract Purchase products fall under this category.

The debt remains the responsibility of the deceased's estate (including any insurance pay outs or property). Once probate has been granted, the representative executing the estate should let us know when the estate will be in a position to settle the loan. Breathing space can be granted for a period while this is in process. We can then provide you with a settlement figure and suitable methods of payment. If there are no remaining assets, the debt will likely be written off.