Plain English
Approved by NALA

COIGILTEAS STÁIT NA hÉIREANN | IRELAND STATE SAVINGS

# Bereavement Guide

**Your guide to managing the Ireland State Savings holdings of your loved one after their passing.**

## Contact us for support


Telephone 0818 20 50 60 or 01 705 7200

Email: service@statesavings.ie

Website: www.statesavings.ie






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# Purpose of this guide

We understand this can be a difficult time and dealing with a loved one's finances can add extra stress. We hope this guide helps you to manage the Ireland State Savings accounts and products of your loved one after their death.

Sometimes we use the phrase 'loved one' and sometimes we use the phrase 'deceased customer' where needed. Throughout this process, we will treat you with respect and understanding.

In this guide, you will find information on:

- The three steps to take to manage your loved one's accounts
- The documents you need to fill in and send us. See the checklist on pages 10-11
- Different types of accounts and how we check them
- How we repay what is in accounts
- Useful websites and services

If you need support, please contact us.

- Email **service@statesavings.ie**
- Call 0818 20 50 60 or 01 705 7200 between 8am – 8pm Monday to Friday
- Visit your local post office where we can certify documents (formally stamp them)

You can find details of other helpful organisations in 'Useful Contacts' on page 22.

The information in this guide is for general guidance only. It is not legal, financial or taxation advice. We suggest you contact a professional for advice on tax and inheritance.

# Next steps

There are three steps to take to manage your loved one's Irish State Savings accounts.

Step 1: You complete Deceased Claim Form and key documents

Step 2: Ireland State Savings searches our records

Step 3: Manage accounts payments or transfers

We talk you through each of these steps on the following pages.



# Step 1: You complete Deceased Claim Form and other key documents

The first step to manage your loved one's Irish State Savings account is to complete a Deceased Claim Form. When you send this completed form back to us, this will notify us of the death and provide us with some of the information we need to start.

You can get a form by:

- Visiting the 'Help and Support' section on our website: **statesavings.ie** or see other ways on page 22
- Visiting your local post office

## Prize Bonds

If your loved one held Prize Bonds, please complete the Prize Bonds Deceased Claim Form and return it to:

FREEPOST
Ireland State Savings
Prize Bonds
Fexco Centre
Killorglin
Co. Kerry
V93 WN9T

## All other Ireland State Savings Holdings

For all other Ireland State Savings products, such as Fixed Term and Deposit Accounts, please complete the Deceased Claim Form and return to:

FREEPOST
Ireland State Savings
GPO
Dublin 1
D01 F5P2

## Deceased Claim Form

When filling in the Deceased Claim Form, please include details of all names and addresses your loved one had since they first purchased an Ireland State Savings product.

For example, the name 'Patrick Murphy' could be 'Pat Murphy' or 'Paddy Murphy' or they could use a middle name. If someone changed their name after marriage, please include their original family (maiden) name.

## Personal representative

We also need to know who the personal representative is. This is the person representing the deceased customer's estate (money, property and other assets). We need to confirm if the personal representative has the legal permission to receive the holdings. They are usually:

- The executor (named in will)
- Administrator (if there is no will)
- A surviving joint holder

Read more about personal representative on page 17.

After we receive a completed Deceased Claim Form, we will check what accounts and products the deceased customer held with us.

## Other documents we must receive

As well as the Deceased Claim Form, we also need to get some other documents:

1. An original or certified** copy of the death certificate or coroner's certificate
2. Last will and testament: Please send the original or a certified copy to confirm the executor of the estate.

**Certified Copy: This is a copy of an original document that has been stamped as a true copy by a Post Office official, a solicitor, or a member of An Garda Síochána. Read more about how to get a document certified on page 19.

We also require your information if you are the personal representative. The documents you send us for this must also be certified copies.

3. Valid proof of identity (A photo ID such as a passport or driving licence)
4. Valid proof of address such as an electricity bill. Proof must be dated within the last 6 months. Proof of identity is only needed for **Prize Bonds**.

## If you are using a solicitor

If a solicitor is managing the estate and you would prefer that we work with them, we can. Please add their name and contact details on the Deceased Claim Form.

## Next steps

When we know what holdings and accounts your loved one had, we will tell you or your solicitor about any further requirements we may have. For example, we may need a Grant of Representation or a Revenue Clearance Certificate (IT8). See page 18 and 19 for details.



## Checklist of required documents

**Provide the following documents for the deceased person**

| Document: | Tick to confirm |
|---|---|
| Their death certificate or coroner's certificate (Original or certified copy) | ☐ Yes |
| Their will and testament (Original or certified copy) | ☐ Yes |

**Please also provide the following documents for the deceased person if they held a Deposit Account (Post Office Savings Bank)**

| Document: | Tick to confirm |
|---|---|
| Original copy of the Post Office Savings Book.<br>If you do not have the original, let us know please. We will send you a form to complete and return. | ☐ Yes |

## Provide the following documents for their personal representative

| Document: | Tick to confirm |
|---|---|
| **Proof of their identity:** Current and valid driving licence<br>Or<br>**Passport**<br>This proof must be certified. | ☐ Yes |
| **Proof of their address** (you only need this if claiming Prize Bonds)<br>Proof of address might be a document or letter with the personal representative's address, and dated less than 6 months ago, for example a household bill or bank statement.<br>The proof of address must be certified. | ☐ Yes (if necessary) |

## Further documents

We may need further documents. If we do, we will contact you.

**Important:** If a Grant of Representation is required, you must provide it to us before we can finalise the payment.

# Step 2: Ireland State Savings searches our records

After we get all the documents we need, we will search our records. If we need more information, we will send you any relevant forms for the nearest living relative to complete.

The nearest living relative can be the next-of-kin or a personal representative(s) as stated in the will or other documents controlling the estate.

We aim to write to you within **10 working days (Monday to Friday)** with any further requirements.

After you respond to us with the documents we need, we aim to finish the process within the next **10 working days.**



# Step 3: Manage account repayments or transfers

## For sole accounts

We repay the accounts and products held in the sole name of the deceased to the personal representative(s) or next-of-kin.

## Transfer

You can transfer the ownership of the product(s) to a person(s) legally entitled to receive the benefit of the product(s).

If you want to do this, please tell us on the Deceased Claim Form. We will then send you a Transfer Form.

To successfully transfer to a person(s), they must:

- Be eligible to purchase or hold Ireland State Savings product(s)
- Provide evidence of their identity and other information such as address and PPSN

This is in line with the General Terms and Conditions for Ireland State Savings products.

## For joint accounts

We transfer the accounts and products held jointly to the surviving joint holder(s).

## Deposit accounts

We will repay the funds in the deposit account. We cannot transfer deposit accounts (Post Office Savings Bank) that were held solely by the deceased person.

## What if your product issue goes over our limit of holdings?

If you inherit an Ireland State Savings (ISS) investment, you can request to either:

- transfer the inherited investment into your name, or
- have it repaid to you.

Each Ireland State Savings product issue has a Maximum Holding Limit. This is the maximum amount that one person can normally hold in that product issue.

In cases of inheritance, there is an exception in place, to allow your product issue to go over the limit of holdings (called the Maximum Holding Limit).

However, after the inherited holdings have been transferred to your name, and if your total holdings are above the Maximum Holding Limit, this will mean that you will not be able to buy more of the same product issue.

A product issue could be:

- Prize bonds (see example 1 on the next page)
- A fixed-term product such as a saving certificate (see example 2 on the next page)
- A payment instead of a transfer of the holding (see example 3 on page 16).

### For your information:

The current Maximum Holding Limit for National Solidarity Bonds, Savings Certificates and Savings Bonds is €120,000 for each person per product issue.

The current Maximum Holding Limit for Deposit Accounts (Post Office Savings Bank) and Prize Bonds is €250,000 for each person.

## Explaining Maximum Holding Limits with three examples

### Example 1: Prize Bonds

John holds €50,000 in Prize Bonds.

After the death of a loved one, he inherits €250,000 in Prize Bonds.

We can transfer the €250,000 to John, which will bring his total holdings to €300,000 in Prize Bonds. He can hold this even though this is above the Maximum Holding Limit.

However, because John's holding of €300,000 is over the Maximum Holding Limit of €250,000, he is not allowed to buy any more Prize Bonds.

### Example 2: Transfer of a fixed term product

Mary holds €100,000 in Savings Certificates.

After the death of a loved one, Mary inherits €100,000 in Savings Certificates. Mary chooses to have the €100,000 in Savings Certificates transferred into her name rather than repaid.

Mary now holds the combined balance of €200,000 in Savings Certificates, even though this over the Maximum Holding Limit. The Maximum Holding Limit is €120,000.

However, because her holdings are now over the Maximum Holding Limit, she cannot buy any more of that Savings Certificate issue.

### Example 3: Repayment instead of a transfer

Patricia already holds €100,000 in Savings Certificates.

After the death of a loved one, Patricia inherits another €100,000 in Savings Certificates. Patricia doesn't want to transfer this second €100,000 into her name. Patricia chooses to receive a repayment of €100,000 instead. We can make this payment.

As Patricia already holds €100,000 in that Savings Certificate issue and the Maximum Holding Limit is €120,000, she can only purchase up to €20,000 more of that Savings Certificate issue.

She would not be able to reinvest the full €100,000 repayment into the same product issue because if she did this would exceed the Maximum Holding Limit.

## What does it mean if the deceased person's holdings were matured?

Matured holdings are holdings that have no more interest, bonus or other amount due for that product. They have come to an end. This means that where an Ireland State Savings product held by deceased person has matured (reached the end), you get the amount in these holdings.

For example: Let's look at a customer called Jack and his holdings.

Jack had a savings certificate of €10,000 and the holdings matured in June 2025, but Jack passed away in November 2025. His total holdings were €10,000. The holdings had passed the point of maturity. This means no further interest could be earned and the value could not change.

# Useful information

## Register the death

To register a death, the following needs to happen.

- Wait or ask for the doctor or hospital to give you a death notification form.
- Bring the completed form, your ID and €20 with you to your local civil registration office. (You need the money to pay for the death certificate.)
- Send us the death certificate or an interim death certificate.
- Send us the deceased person's last will and testament.

A will and testament is a legal document that directs how someone's assets and possessions are given out when a person dies. It also outlines who is going to represent the person who died.

## Personal representative

Personal representative means the person(s) responsible for administering the deceased's estate.

If there is a will with a named executor(s), the executor(s) is the personal representative(s).

If there is no will or there is no named executor(s), the personal representative(s) is the administrator of the deceased's estate.

## The National Treasury Management Agency (NTMA)

The National Treasury Management Agency (NTMA) manages Ireland State Savings products on behalf of the Irish Government. An Post and the Prize Bond Company act as agents for these products, but do not hold or manage customers' savings. All money invested in Ireland State Savings goes directly to the Irish Government. It fully guarantees repayment of the funds.

### Next of kin

Next of kin is:

- The nearest living blood relative(s) or
- The legally recognised surviving spouse or civil partner of the deceased account holder

This person generally has the legal right to inherit or administer the estate if there is no valid will.

### Grant of Representation (Grant of Probate)

To get the authority to deal with the estate, the personal representative may need to get a legal document called a Grant of Representation from the Probate Office.

Under Ireland State Savings, you will need to provide a Grant of Representation if the value held in the sole name of the deceased is €25,000 or over on the date of death.

There are different types of grants. This depends on whether there is a will or not. The Probate Office can guide you as to which one you need.

If you are getting a Grant of Representation for any other reason, Ireland State Savings will also require this Grant of Representation.

### Revenue Clearance Certificate (IT8)

When someone dies and holds money or assets jointly with someone who is not a spouse or civil partner, we need an IT8 Revenue Clearance Certificate. We need this so we can release funds to relevant parties.

To get an IT8 from Revenue, please complete a CA4 form (Capital Acquisitions Tax Clearance request). The CA4 is also available from Revenue. It has details on the deceased customer, including their assets and beneficiaries.

### How to get certified copies of original documents

To get a certified copy of an original document, for example a death certificate, you need:

- a photocopy of the original document

Bring the original and the photocopy to someone who can confirm (certify) it is correct.

You can get copies certified:

- At your local post office
- With a member of An Garda Síochána
- With a solicitor
- With a commissioner of oaths

You may have to pay a fee to get documents certified. It depends on who you ask.

# How to contact us

## Phone

Contact our Bereavement Support Team by phone:

- 0818 20 50 60
- 01 705 7200

Our lines are open from 8am to 8pm, Monday to Friday (excluding bank and public holidays). We are happy to support you in any way.

## Visit a post office

You can get forms at any post office.
Our post office staff can certify the below documents:

- Proof of the death, such as a death certificate or coroner's certificate
- A copy of the will
- Proof of your identity, for example, a passport or a driving licence
- Proof of your address, for example, a gas or an electric bill for your home

## By post

If the deceased customer held **only Prize Bonds** and no other Ireland State Savings products, write to us at:

FREEPOST
Ireland State Savings Prize Bonds
Fexco Centre
Killorglin
Co. Kerry
V93 WN9T

For all other Ireland State Savings products (Fixed Term and Deposit Accounts) write to us at:

FREEPOST
Ireland State Savings
GPO
FREEPOST
Dublin 1
D01 F5P2

## By email

For further details, email **service@statesavings.ie**

# Useful contacts

| Purpose | Who to contact |
|---|---|
| To download forms and get more information on Ireland State Savings | Ireland State Savings<br>Website: **www.statesavings.ie**<br>Email: **service@statesavings.ie** |
| To get a death certificate | Online from the HSE:<br>**www2.hse.ie/services/births-deaths-and-marriages/order/**<br>Order it from your local Civil Registration Service:<br>**www2.hse.ie/services/civil-registration-services/** |
| To get information and advice on public services | Citizens Information<br>**www.citizensinformation.ie** |
| To get a Grant of Representation | The Probate Office<br>**www.courts.ie** |
| To get information on Capital Acquisitions Tax | Revenue<br>**www.revenue.ie** |



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Find out more at **statesavings.ie**