What Happens Next?

Your complete guide to completing your probate application and administering the estate.

Start here

This guide explains what to do with the documents we have prepared for you, what to submit to the court, what to do while waiting for the Grant of Probate, and how to start collecting in estate assets once the Grant arrives.

A quick note on fees

Court fees change from time to time. The figures in this guide have been updated using the Northern Ireland court fees in force from 1 April 2026: £326 application fee plus £81 personal application fee where the estate exceeds £10,000. Certified or sealed copies are currently £17 each.

Prepared by Probate Direct NI

www.probatedirectni.com | hello@probatedirectni.com

1. Your documents

We have sent the following documents to the email address you provided:

Document	Format	What it is for
Executor Estate Spreadsheet	.xlsx	Pre-populated with the information you provided. Keep this for your records and use it as your working reference throughout the process.
Form NIPF7 - Estate Summary Form	.docx	Completed with the deceased's name, date of death, and estate values. Review it carefully before submission to the Northern Ireland Courts and Tribunals Service.
Step-by-Step Submission Guide	.pdf	Instructions explaining how to submit your probate application through the online court portal.
Bank Account Closure Letters	.docx	Personalised letters for each bank or building society account, filled in with the executor's and deceased's details.

Didn't receive the email?

Check your spam or junk folder first. If it is not there, contact us at hello@probatedirectni.com and we will resend your documents.

2. Submit your application

Review your documents

Before submitting anything, carefully review all the information in your documents. Check names, dates, addresses and financial figures. If you spot an error, correct it in the Word document before submission.

Apply through the court portal

Follow the step-by-step guide we have provided to submit your application through the Northern Ireland Courts and Tribunals Service online probate system at:
https://check-eligibility.nidirect.gov.uk/probate

You will usually need:

- The original Will. This must be posted to the court. Do not remove staples or bindings from the original Will.
- A certified copy of the death certificate.
- Your completed NIPF7 form.
- The court fee, where payable. From 1 April 2026, this is £326 plus the £81 personal application fee for estates over £10,000, giving a total of £407 for a personal application.

3. While you wait for the Grant

The court may take several weeks to process your application and issue the Grant of Probate. While you wait, you can get the estate administration moving in a sensible way.

Prepare your bank closure letters

We have generated personalised bank closure letters for each bank and building society account in the estate. These letters are pre-filled with:

- Your name and address as executor.
- The deceased's name and date of death.
- The bank or building society name.
- Account number and sort code, where provided.
- The date of the letter.

What the letters ask the bank to do

1. Freeze the account with immediate effect.
2. Provide a final balance statement as at the date of death.
3. Confirm the process for releasing the funds once the Grant of Probate has been obtained.

How to send the letters

1. Print each letter from the Word document attached to your email. There should be one letter per bank or building society account.
2. Sign each letter above your printed name.
3. Enclose a certified copy of the death certificate with each letter. You can request multiple death certificates from the General Register Office.
4. Send the letter to the bank's bereavement team. Use the bank's official bereavement page to check the current postal address before posting.
5. Send by recorded delivery so you have proof of posting. Keep a copy of each letter for your records.

Tip

Most banks will acknowledge bereavement correspondence and freeze sole accounts before the Grant is issued. They will not normally release the funds until you provide the Grant of Probate. Sending the letters early means the accounts should be ready to close once the Grant arrives.

Other things you can do now

- Secure property and valuables. Make sure any property is locked, insured and checked regularly. Deal with perishable items and redirect post if necessary.
- Set up an executor's estate account. A dedicated account keeps estate money separate and makes your records much cleaner.
- Keep detailed records. Record every estate expense, including funeral costs, property costs, postage and insurance. Proper executor records save pain later.
- Do not distribute assets yet. Do not pay beneficiaries until the Grant has issued and debts, liabilities and expenses have been dealt with.

4. After you receive the Grant

The court will send you the official sealed Grant of Probate by post. This document gives you authority to administer the estate.

Order enough copies

Request enough sealed copies of the Grant so you can deal with more than one institution at the same time. A sensible starting point is 3-5 copies, depending on the number of banks, investments and insurance companies involved. Certified or sealed copies are currently £17 each.

Closing the bank accounts

If you sent the bank closure letters during the waiting period, the banks should already have frozen the accounts and recorded the death. Once the Grant arrives:

1. Send a sealed copy of the Grant to each bank with a brief covering letter referring to your original closure request.
2. Wait for the bank to release the funds. Many institutions release funds within 2-4 weeks of receiving the Grant, but timescales vary.
3. Follow up if you have not heard back within about 3 weeks. Contact the bereavement team by phone or online message for an update.

Estate administration steps

1. Collect all assets. Close bank accounts, cash in investments and collect any other monies owed to the estate.
2. Pay debts and liabilities. Settle outstanding bills, loans, credit cards, funeral expenses and estate costs from estate funds.
3. Consider statutory notices. Advertising in the Belfast Gazette and a local newspaper can help protect you against unknown creditors. It is recommended, but not mandatory in every estate.
4. Prepare estate accounts. Keep a clear record of all money received, all expenses paid and how the estate is to be distributed.
5. Distribute to beneficiaries. Pay the balance to the beneficiaries named in the Will according to the shares specified.

6 Keep records. Keep copies of all documents, receipts and correspondence relating to the estate.

Expected timeline

Stage	Timeframe	What happens
Now	Immediately	Submit your completed NIPF7 form through the online portal. Print, sign and send bank notification letters where appropriate.
Banks notified	1-2 weeks after letters	Banks usually acknowledge notification, freeze accounts and confirm what they need to release funds.
Court processing	Several weeks	The court reviews your application and may contact you if clarification or further documentation is needed.
Grant issued	After court processing	You receive the sealed Grant by post. Send sealed copies to the relevant institutions.
Funds released	Often 2-4 weeks after banks receive Grant	Banks release account balances to the executor's estate account or issue payment as directed.

Bank bereavement directory

Important

Bank contact details and postal addresses change regularly. Before posting original or certified documents, check the bank's own bereavement page or phone the bereavement team. Do not rely on a local branch unless the bank tells you to do so.

Northern Ireland banks

Institution	Phone / contact	Online / notes
Danske Bank	028 9004 8840 Mon-Fri 9am-5pm	danskebank.co.uk/personal/help/bereavement-guide Registered office: Donegall Square West, Belfast, BT1 6JS. Check before posting.
Ulster Bank	0800 096 3612 Mon-Fri 9am-5pm	ulsterbank.co.uk/help-and-support/bereavement.html Use online notification, phone support or branch guidance. Check postal instructions before posting.
Bank of Ireland UK	Check current bereavement page	bankofirelanduk.com/help-and-support/extra-help-centre/bereavement/getting-started/ Current published postal address for BOI UK notification forms: Bereavement Unit, PO Box 2298, Belfast, BT1 9AP.

UK-wide banks and building societies

Institution	Phone / contact	Online / notes
HSBC UK	0800 085 1992 Mon-Fri 8.30am-6pm, Sat 9am-2pm	hsbc.co.uk/help/life-events/bereavement/
Barclays	0800 068 2238	barclays.co.uk/what-to-do-when-someone-dies/ Online notification available.
Lloyds Banking Group	0800 015 0012 7 days, 8am-6pm	lloydsbank.com/help-guidance/bereavement.html
NatWest Group	0800 161 5903 Mon-Fri 9am-5pm	natwest.com/life-moments/bereavement.html
Santander UK	0800 587 5870 Mon-Fri 8am-6pm, Sat 9am-2pm	santander.co.uk/personal/support/customer-support/bereavement
Nationwide	0800 464 3139 Mon-Fri 9am-5pm, Sat 9am-12pm	nationwide.co.uk/help/challenging-times/bereavement

Savings, investments and digital banks

Institution	Phone / contact	Online / notes
NS&I;	08085 007 007	nsandi.com/help/manage-money-for-others/customers-who-have-died
Legal & General	0345 077 8778 Mon-Fri 9am-5pm	legalandgeneral.com/existing-customers/life-cover-support/
Aviva	0800 015 1142 Mon-Fri 9am-5pm	aviva.co.uk/help-and-support/contact-us/notify-us-of-a-bereavement/
Standard Life	0345 278 5555 Mon-Fri 9am-5pm	standardlife.co.uk/help/bereavement

Digital banks

Institution	Contact	Online / notes
Monzo	bereavements@monzo.com	monzo.com/bereavements
Starling Bank	0207 930 4450	starlingbank.com/faq/customer-support/bereavement/
Revolut	bereavement@revolut.com	revolut.com/help/profile-plan/profile-settings/bereavement/

If the bank is not listed

Search the bank's website for "bereavement" or call the main customer service number and ask to be transferred to the bereavement team.

Your progress checklist

Done	Task
☐	Submit your application through the court portal.
☐	Print and sign your bank closure letters.
☐	Check each bank's current bereavement instructions before posting.
☐	Send bank letters by recorded delivery, where posting is required.
☐	Request enough sealed copies of the Grant, usually at least 3-5.
☐	Send a sealed copy of the Grant to each bank or financial institution.
☐	Track responses and follow up after about 3 weeks if there is no reply.
☐	Set up an executor's estate account for receiving funds.
☐	Pay outstanding debts and liabilities from the estate.
☐	Prepare estate accounts.
☐	Distribute assets to beneficiaries according to the Will.

Frequently asked questions

How many sealed copies of the Grant should I request?

We recommend requesting enough sealed copies to deal with several institutions at the same time. For many straightforward estates, 3-5 copies is a sensible starting point. You may need more if there are several banks, building societies, insurers or investment providers. Certified or sealed copies currently cost £17 each.

Can I send the bank closure letters before receiving the Grant?

Yes. The letters notify the bank of the death and ask it to freeze the account, confirm the date-of-death balance and explain the release process. The bank will not normally release funds until you provide the Grant.

What if the court needs more information?

The court will contact you directly. This is a normal part of the process. Common requests include clarification on valuations, executor details or supporting documents. Respond promptly to avoid delay.

How long does it take for banks to release the funds?

Many banks and building societies release funds within 2-4 weeks of receiving the Grant, but each institution has its own process. If you have not heard back within about 3 weeks, contact the bereavement team for an update.

What if I discover additional assets after submitting my application?

If you discover additional assets before the Grant is issued, contact the court immediately to update your application. If you discover material additional assets after the Grant has issued, you may need to correct the court record. Take advice if the figures are significant or affect inheritance tax, beneficiaries or estate accounts.

Need help?

Query	Where to go
Document questions	hello@probatedirectni.com
Court process questions	Northern Ireland Courts and Tribunals Service: www.nidirect.gov.uk/contacts/contacts-az/northern-ireland-courts-and-tribunals-service Phone: 0330 133 8838

Important service note

Probate Direct provides document preparation services only. We do not provide legal advice or ongoing support for court applications or estate administration. If you need legal advice or assistance with complex estate matters, please consult a qualified solicitor.