

building societies will release money needed to pay for a funeral, probate fees and inheritance tax but nothing else until you have been granted probate or letters of administration.

This depends entirely on the policy of the organisation in question. They do not have to release anything, however small the amount of money. If the organisation refuses to release money without probate or letters of administration, you must apply for probate or letters of administration even if it is not otherwise needed.

Do you need a solicitor:

Many executors and administrators act without a solicitor. However, if the estate is complicated, it is best to get legal advice. You should always get legal advice if, for example:

- the terms of a will are not clear
- part of the estate is to pass to children under the age of 18
- the person who died has left money or property in a trust
- the person who died owned land or property abroad
- the person who died owned a business
- anyone is likely to dispute the will.

If there are any problems with the way that executors or administrators deal with the estate, for example, if there is unreasonable delay or if the executors or administrators misuse their legal powers, you will need legal advice. The legal fees can be paid for from the estate.

How to apply for probate or letters of administration:

You can apply for probate online or by post. However, you can only apply by post if you're applying for letters of administration.

Applying for probate online:

You can apply online if you're the executor of the will and:

- the person who died lived permanently in England or Wales or was planning to return there
- you have the original will and the death certificate (or interim death certificate) from the coroner
- you've already reported the value of the estate of the person who died (this includes their money, property and possessions) to HMRC

You can apply online at www.gov.uk. You will need to sign a statement of truth online and send documents to the probate registry after you've finished the application. You will be informed of what you need to send.

Applying for probate or letters of administration by post:

To apply for probate or letters of administration by post, you'll need to fill in a number of forms. You'll need PA1P if the person left a will and PA1A if they didn't. These forms ask for details about the person who died, their surviving relatives and/or the personal representative. If you're filling in form PA1P you'll need to answer some questions about the will.

You'll need to fill in other forms depending on what's in the estate and how much it's worth.

You can get the PA1P and PA1A forms on www.gov.uk. You can also get them by calling the HMRC Probate and Inheritance Tax Helpline. They can also help with filling out the form.

Telephone: 0300 123 1072

Sending your forms: