



Bereavement GUIDE



We're here for you

DURING THIS DIFFICULT TIME.

Losing someone you love is never easy. Alongside the emotional weight, there are practical steps that need attention, and we know this can feel overwhelming. This guide is here to help you through the process, one step at a time, with care and understanding.

1

GATHER KEY DOCUMENTS AND NOTIFY RELEVANT ORGANISATIONS

You will need a death certificate, a scan of the identification documents and details, contact info, and funeral bills (*if applicable*).

2

CONTACT US AND PROVIDE DETAILS

Choose your preferred method: phone, email, or branch.

3

ALLOW US TO REVIEW AND FREEZE ACCOUNTS

We will guide you through stopping payments and securing accounts.

4

SETTLE OUTSTANDING BALANCES, LOANS, AND CARDS

We will help you manage any debts or credits.

5

REQUEST HELP WITH FUNERAL COSTS

If needed, we can arrange payments.

6

WAIT FOR OUR LEGAL TEAM'S REVIEW

Our legal team will review the documents and the notary will contact you.

7

RECEIVE FUNDS

Once everything is complete, funds are released to the heirs.



First Steps

BEFORE CONTACTING US, YOU MAY NEED TO:

1

REGISTER THE DEATH

- Visit <https://identita.gov.mt/public-registry-useful-info-death> for guidance.
- Certificates are usually issued within 3–6 weeks.

2

NOTIFY SOCIAL SECURITY (IF APPLICABLE)

- <https://socialsecurity.gov.mt/en/report-a-death-of-a-social-security-beneficiary>
- If the surviving spouse doesn't have a sole account, they'll need one for benefits.

3

INFORM OTHER ORGANISATIONS, SUCH AS:

- Insurance companies.
- Utility providers (*electricity, water, phone, internet*).
- Telecare and support services.

What We'll Need FROM YOU

To help us assist you quickly, please provide:

DETAILS ABOUT THE PERSON WHO HAS PASSED AWAY:

- Full name
- ID or passport number
- Date of death
- Spouse/partner details
(if applicable)

ABOUT YOU (THE NOTIFIER):

- Full name
- ID or passport number
- Relationship to the
deceased
- Contact details
(*email and phone*)

HELPFUL DOCUMENTS:

Burial permit and/or death certificate (*not mandatory, but useful*).



Documents

YOU WILL NEED

Before you start, here are the main documents and details you'll need:

Death certificate

You'll need a DH35 Certificate of Death and Cause Thereof, issued by the doctor certifying your loved one, together with your Identification Document and of your loved one, to register their passing at the Public Registry. Once the registration is completed, a Public Registry Death Certificate will be issued. You may need to submit this to your notary, and other organisations; like insurance companies or utility providers, may also ask for it.

ID details (for the deceased and for you)

Having the ID or passport number for your loved one helps us and other organisations locate the correct accounts. You'll use these when notifying the bank, attending appointments, or acting on behalf of the family.

Contact information

Your phone number and email address to keep you updated, answer your questions, and let you know if we need anything else.

Funeral bill (if applicable)

If you'd like us to help with funeral costs from your loved one's account please have the funeral bill to hand. Such costs are generally released directly to the funeral organiser, against valid invoices.

How to

LET US KNOW

When you're ready, choose the way that feels easiest for you:

- **Call us:** Customer Service Centre +356 2131 2020
- **Email us:** customercare@bov.com
- **Visit us in person:** Find your nearest branch <https://www.bov.com/find-us>



What Happens TO ACCOUNTS

We'll guide you through every step:

- Freezing of the sole account and joint accounts.
- Stop direct debits and standing orders (*we'll help you make alternative arrangements*).
- Cancel cheque books, online banking, and powers of attorney.

TIP:

If payments like dividends or bond interest go into a joint account, we'll help you redirect them to a sole account.

Cards

- Debit and credit cards in the deceased's name will be cancelled.
- Supplementary cards will be cancelled.
- Receive life cover for peace of mind (*to main cardholders under 75 years old*):

Subject to terms and conditions, you're entitled to

- **Visa Gold:** up to €6,000;
- **Visa Platinum:** up to €7,000.

If there's an outstanding balance, we'll work with you to settle it from the account or through the heirs.

Loans, Business Accounts & INVESTMENTS

- **Loans:**
We'll help you manage any outstanding balances, just speak to your branch representative.
- **Business Accounts:**
Contact our Business Branch for guidance.
- **Investments:**
We'll explain your options, whether transferring or cashing in.

Help with FUNERAL COSTS

If funds are available in the account, we can arrange payment directly to the funeral director.

We can also issue a banker's draft for the payment of inheritance tax (*Causa Mortis*) once your notary or advocate provides us with the necessary instructions. We'll make this process as simple as possible.

Legal STEPS

- **Indicative Timeline:** Once your notary submits all the required documentation, our Legal Office will carry out a full review.
- Your notary will be your main point of contact throughout the legal procedure and will keep you updated on the progress of your documentation.

Releasing FUNDS

Once all documentation is in order, you may:

- Request your notary to submit the relevant form for the direct transfer of inheritance funds into your bank account.
- Call our Customer Service Centre for an appointment on **+356 2131 2020**.
- Visit the branch directly to schedule an appointment.

If you are abroad, we will provide guidance on how to securely submit your bank details.

Emotional SUPPORT

You don't have to go through this alone. These are some of the organisations that can help:

	RICHMOND FOUNDATION <ul style="list-style-type: none">• Tel: 1770 or Oli Chat• https://www.richmond.org.mt
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	KARL VELLA FOUNDATION <ul style="list-style-type: none">• https://karlvellafoundation.org/index.php/life-beyond-loss
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	CARITAS <ul style="list-style-type: none">• Tel: +356 2219 9000• https://caritasmalta.org/services/fondazzjoni-caritas-malta/social-work-counselling-unit
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	HOSPICE MALTA <ul style="list-style-type: none">• Tel: +356 2144 0085• https://hospicemalta.org/product/support-the-bereavement-services
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	CRISIS RESOLUTION MALTA <ul style="list-style-type: none">• Tel: +356 9933 9966
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	SUPPORTLINE <ul style="list-style-type: none">• Tel: 179
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	KELLIMNI <ul style="list-style-type: none">• https://kellimni.com
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We're Here FOR YOU

From the first call to the final step, we'll support you with care and respect. If you have any questions, please reach out, we're here to help.

