

# Checklist for a person who has lost a loved one



We have put together a checklist of things you need to do after the loss of a loved one. For more information, please visit our website at [nordea.fi/en/FAQs/Death estates](https://nordea.fi/en/FAQs/Death%20estates).

## First steps

### Letting people know

In addition to friends and family, inform at least the employer and landlord of the deceased as well as their insurance company and Kela if the deceased received any benefits.

### Take care of yourself

Give yourself time to grieve. You don't have to go through bereavement alone. There are lots of ways to get support, whether you prefer to talk to family and friends or join a support group, for example.

### Arrange the funeral

Find out if the deceased had expressed any funeral wishes in their will or other papers. If making all the necessary arrangements yourself feels overwhelming, ask other family members and friends to help or use a funeral director.

## Managing the estate

### Agree on the person(s) who will identify the parties to the estate for the estate inventory

To identify the parties to the estate, you can start by contacting the deceased's parish or their Digital and Population Data services agency DVV.

### Request balance statements from the deceased's banks and insurance companies – and the widow(er)'s statements too

You will need a list of the deceased's assets and debts for the estate inventory, including a balance statement that Nordea will send automatically. If the deceased has a living spouse, their balance statement must be ordered separately.

### Take care of the inventory of the deceased's safety deposit box if they had one

Book an appointment in branch for the inventory of a safety deposit box by calling Nordea Customer Service, tel 0200 70 000, Mon-Fri 8.00–18.00 (local rates apply), or by using our chat, which also works with the online banking codes of other banks.

### Please make sure to submit the estate inventory deed within three months of the death

You can apply for an extension to this deadline from the Tax Administration. You should seek legal advice on the submission of the estate inventory deed, if necessary.

### Deliver the estate inventory deed to the Tax Administration within 1 month of the estate inventory

If you are an inheritor, you are liable to pay inheritance tax. Visit the Tax Administration's website for further information.

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## Banking

### Notify us of the death

Digital and Population Data services agency DVV notifies banks of the death of a customer but this information often comes with a delay. Please call Nordea Customer Service, tel 0200 70 000, Mon-Fri 8.00–18.00 (local rates apply), or contact us via chat to notify us so that you can start dealing with the estate's banking as soon as possible.

### Provide us with an extract from the population register

Contact the deceased's local register office or parish to get an extract from the Digital and Population Data services agency DVV. You can deliver the extract from the population register to us digitally via Omaposti at [www.nordea.fi/omaposti](http://www.nordea.fi/omaposti). Select "Estate documents" as the topic of your message.

### Pay the bills addressed to the deceased or the estate

Even one party to the estate alone may pay the bills before the estate inventory is completed. The easiest way to do this is to open a new expense account that allows you to pay the bills of the estate in the authorized persons Nordea Netbank. Read more about the expense account on our website at [nordea.fi/laheisen-kuolema](http://nordea.fi/laheisen-kuolema). Also remember to terminate any direct debits from the deceased's accounts.

### Contact the deceased's banks to deal with any debts

If the deceased had debts, we will advise you on how to deal with this new situation and what to do about the loans.

### Provide us with the estate inventory deed

Deliver the full estate inventory deed to Nordea. If the Digital and Population Data services agency DVV has not confirmed the parties to the estate, you will need other documents to identify the parties. See the "Estate's banking at Nordea" brochure for more information. You can deliver the documents to us digitally via Omaposti at [www.nordea.fi/omaposti](http://www.nordea.fi/omaposti). Select "Estate documents" as the topic of your message.

### Detailed power of attorney

After the estate inventory, handling the estate's banking matters will require the consent of all parties to the estate. The easiest way to give consent is to fill in the power of attorney template available on our website and send it to us digitally via Omaposti at [www.nordea.fi/omaposti](http://www.nordea.fi/omaposti). Select "Estate documents" as the topic of your message.

## Other matters to take care of

### Report a change of address

Report a change of address to Posti so that any bills and other mail will be redirected to the person managing the estate. You can get the change of address form from your local post office or register office.

### Open all letters addressed to the deceased

If the deceased receives bills, make sure they are paid. Inform the sender of the death if needed.

### Cancel all subscriptions

Cancel all newspaper, magazine, phone and internet subscriptions as well as other similar services. When you cancel the deceased's credit cards, any subscriptions taken out with them, such as Spotify and Netflix, will be cancelled automatically.

### Notify the deceased's life insurance company

Find out if you are entitled to any compensation paid out from the life insurance policy of the deceased's last employer or from the employees' group life insurance pool.

### Close the deceased's email, Facebook and Twitter accounts or memorialise them

See the help and support pages of each service for more information.

### Invalidate the deceased's passport and other identity documents

### Apply for survivors' pension from Kela or the deceased's pension provider

Children under the age of 18 may be entitled to survivors' pension and the widow(er) to spouse's pension. If the widow(er) is the legal guardian of the deceased's underage children, the widow(er) may be entitled to the single-parent supplement to child benefit.