

## Temporary High Balances

### Written evidence requirements

The evidence required must be original documents, and must be posted to FSCS in hard copy format with the application form.

#### **Property transaction – purchase**

- An original letter from the Claimant's solicitor/conveyancer detailing the offer, including the:
  - Address of the property being purchased; and
  - Date, amount and status of the offer as at the date the Bank failed.
- If no solicitor/conveyancer was appointed, an original letter from the estate agent appointed in relation to the property detailing the Claimant's offer (as set out above).

#### **Property transaction – sale**

- An original letter from the claimant's solicitor/conveyancer detailing the sale, including the:
  - Address of the property that was sold;
  - Completion date and purchase price;
  - Identity of the purchaser;
  - Date and amount of the sale proceeds transferred to the claimant; and
  - Confirmation that property was the Claimant's 'main or only' home for CGT purposes
  - Confirmation of the name(s) in which the property was registered.

#### **Property transaction – equity release**

- An original letter from your solicitor or equity release provider detailing the equity release, including the:
  - Address of the property; and
  - Date and amount of the equity release funds transferred to the claimant.

#### **And:**

- A recent utility bill or bank statement addressed to Claimant at the property.

### **Insurance policy payout**

- An original letter from the insurance provider detailing the relevant insurance policy and payment(s), including the:
  - Identity of the policyholder (and contact details if different to the Claimant);
  - Nature of the insurance contract and risk(s) insured;
  - Details of the event giving rise to the insurance payout; and
  - Date and amount of the payment(s) to the Claimant.

### **State benefits for disability or incapacity**

- An original letter from the relevant Government department/body detailing the relevant benefits payments, including the:
  - Type of benefit;
  - Details of the disability or incapacity;
  - Date and amount of the payment(s) to the Claimant.

### **Compensation (personal injury, wrongful conviction, unfair dismissal)**

- An original letter from the Claimant's solicitor detailing the relevant compensation payment(s), including the:
  - Type of compensation;
  - Reason for paying compensation to the Claimant;
  - Date and amount of the payment(s) to the Claimant.
- If no solicitor was appointed, an original letter from the relevant Court/body detailing the relevant payments (as set out above).

### **Redundancy**

- An original letter from the Claimant's former employer detailing the redundancy payment(s), including the:
  - Effective date of the Claimant's redundancy; and
  - Date and amount of the payment(s) to the Claimant.

### **Marriage or Civil Partnership (“CP”)**

- An original letter from the person who made the payment detailing the:
  - Relationship to the Claimant;
  - Reason for the payment(s); and
  - Date and amount of the payment(s) to the Claimant.

#### **And either:**

- an official copy of the marriage certificate, or
- If the marriage has not taken place, sworn affidavits from the claimant **and** the person who made the payment detailing the payments (as set out above).

### **Divorce or dissolution of a Civil Partnership**

- An original letter from the Claimant's solicitor detailing the:
  - Parties to the divorce/dissolution;
  - Court that made the relevant order and case reference number;
  - Effective date of the divorce/dissolution;
  - Date and amount of the payment(s) to the Claimant.

### **Retirement and pensions**

- An original letter from the pension/retirement scheme provider detailing the:
  - Type of scheme;
  - Name of Claimant's relevant former employer;
  - Effective date of the retirement;
  - Date and amount of the payment(s) to the Claimant.

### **Payments in relation to a death**

- An official copy of the death certificate for the deceased person;

#### **And either:**

- For benefits payments, an original letter from the policy provider detailing the:
  - Name of the policyholder (and contact details if different to the Claimant);
  - Name of the deceased;
  - Details of the policy;
  - Policy/claim reference number; and
  - Date and amount of the payment(s) to the Claimant.
- For compensation payments, an original letter from the official body that made the decision detailing the:
  - Name of the deceased;
  - Claim reference number;
  - Date and amount of the payment(s) to the Claimant.
- For ISA transfers, an original letter from the ISA provider detailing the:
  - Date that the deceased's ISA was transferred to the Claimant;
  - Amount transferred.

### **Inheritance**

- An official copy of the death certificate for the deceased person;

#### **And:**

- An original letter from the Executor/Administrator detailing the:
  - Name of the deceased;
  - Date of death; and
  - Date and amount of the payment(s) to the Claimant.

#### **And either:**

- A certified copy of the deceased's Will with Grant of Probate; or
- If there is no Will, Letters of Administration

**Personal Representative of a deceased person**

- An official copy of the death certificate for the deceased person;

**And:**

- Proof that the monies in the account were realised from the deceased's estate (e.g. original letter from bank, investment firm, solicitor/conveyancer);

**And either:**

- Grant of Probate naming the Claimant as Executor, or
- If there is no Will, Letters of Administration naming the Claimant as Administrator