Online accounts after death

In an era where you can connect with friends and family with the click of a button and buy items without needing to step inside a shop, it is inevitable that estate planning will evolve to keep up with changes in technology.

Due to the numbers of people who now have access to smartphones, tablets or computers, it is common for most people to have some form of 'digital footprint', whether that involves an online banking account, membership of a social networking page or an email account.

Increasingly, people may also have online share trading accounts, PayPal accounts, cryptocurrency wallets and online libraries of family photographs, games, music, books or other cloud based data. Online accounts can be very convenient and useful, provided that you hold the key to accessing them.

But what happens to an encrypted or password protected account when you die?

Without notifying someone about the account your executors may be oblivious to its existence and, if your passwords die with you, they may also be unable to access the account assets.

This might not be a problem if the result is no access to your supermarket shopping account, but what if the password opens an account containing your life savings or a valuable cryptocurrency wallet?

According to Chainalysis, a blockchain analysis company, around 2.78-3.79 million bitcoins may have already been lost. This might amount to as much as around a staggering $20-30 billion (at current approximate values).

It is therefore very important to consider firstly, what may happen to your online accounts in the event of your death and, secondly, whether or not your executors will be able to access your online assets.

Of course, we are usually advised not to write down or share account passwords during our lifetime and rightly so. But you should consider leaving a list of your online assets/accounts with someone you trust, so that assets can be identified after your death. For example with your solicitor when you make your will, together with details of how your securely stored passwords can be located.

People also sometimes store incredibly sensitive information online (especially in social media accounts) believing that only they will be able to view this. It is therefore vital to consider who may be granted access to

Tel: 0344 967 0793 | Email: info@LA-Law.com | www.lesteraldridge.com

Lester Aldridge LLP is authorised and regulated by the Solicitors Regulation Authority (SRA ID: 463177). It is a limited liability partnership registered in England and Wales under number OC321318. Managing Partner: Tom Alder; Compliance Officer for Finance and Administration: Dan Baker-Mist (Financial Controller); Compliance Officer for Legal Practice: Joanne Clarke (Partner) - See more on the Lester Aldridge Privacy Policy

© 2026 Lester Aldridge

this data in the event of your death.

For example, Facebook offers relatives the option to 'memorialize' members' pages after death and also for members to appoint a 'legacy contact'. These options can be useful.

However, some people may not appreciate that the legacy contact can download an archive of certain information which you have shared, including any photographs and videos which you have uploaded and also a list of your friends. If you want others to be able to access this information, that is fine, but what if that is not the case?

Online companies also have terms and conditions which dictate what happens to your account after your die and it is important to be aware of these and that they can vary greatly.

For example, when you purchase films, music and books from some online services, you often do not own the item. Instead you purchase a right to access this content and this is often not transferable to someone else. Indeed, Apple's terms of service state; *"You agree that your Account is non-transferable and that any rights to your Apple ID or Content within your Account terminate upon your death."*

And this is not only limited to Apple purchases, so an expensive music, film or game library which you have paid for could be lost. You might therefore want to consider the alternatives, for example, Apple does offer users the chance to share their online purchases with friends and family during their lifetime.

If you do not want to leave your password with anyone, you could perhaps leave details of how to find it with your solicitor. For example, you could leave a sealed envelope containing a reference to page/word numbers in another document which is stored separately and securely.

The password might not be obvious to anyone reading either the document or page/word reference on their own, but if your executor is later given access to both the page/word reference and the document after your death, it could then reveal the password to them.

It is also important to remember that solicitors are obliged to keep client information confidential, they are highly regulated and insured. Internet passwords can be securely stored with a will and only released to certain people in particular circumstances. All an individual would have to do is advise their friends or family that, in the event of their death, they should contact the solicitor, who will have been left instructions with regard to how their online information is to be managed.

Given the above, it is important to consider your online accounts as part of your future estate and factor this into the will and estate planning process.

Tel: 0344 967 0793 | Email: info@LA-Law.com | www.lesteraldridge.com

Lester Aldridge LLP is authorised and regulated by the Solicitors Regulation Authority (SRA ID: 463177). It is a limited liability partnership registered in England and Wales under number OC321318. Managing Partner: Tom Alder; Compliance Officer for Finance and Administration: Dan Baker-Mist (Financial Controller); Compliance Officer for Legal Practice: Joanne Clarke (Partner) - See more on the Lester Aldridge Privacy Policy

© 2026 Lester Aldridge