

Updated 3 February 2025

Provisions for Deceased Estates

Notifying us

You (the Deceased Estate Representative) should notify us of a customer's death as soon as practicable.

We may require you to provide us with documents to confirm the customer's death, such as a verified copy of the death certificate. If you are having difficulty obtaining a death certificate, please contact us to discuss alternative documents that may be acceptable (for example, a verified copy of a medical report).

What happens after we are notified

Following notification of the customer's death, we will take reasonable steps to promptly secure any accounts in the sole name of the deceased by:

- (a) removing the deceased customer's internet and app banking login credentials; and
- a) restricting the types of debit transactions that can be performed on the account. Certain transactions may still be processed (for example, those referred to in paragraph 139(a).

What happens after we are notified

For any accounts in the sole name of the deceased, we will also:

- (a) promptly identify and stop charging any fees that are for Banking Services that can no longer be provided, or will not be provided to the deceased's estate; and
- (b) if any fees referred to in paragraph 136(a) above have already been charged since the customer's death, refund those fees.

Fees for Banking Services that will continue to be provided to a deceased's estate may continue to be charged (for example, account keeping fees).

Notifying us that you are a Deceased Estate Representative and acting on instructions

To allow us to determine that you are a Deceased Estate Representative, to share information with you and to take your instructions concerning a deceased's accounts, we will usually require proof of identification together with the following:

- (a) if the deceased customer has made a Will and you are the Executor(s) nominated in that Will, we will require a verified copy of the Will; or

- (a) if the deceased customer has not made a Will, a verified copy of the death certificate identifying you as the Next of Kin(s) (if not already provided) or other documentation that recognises you as the Next of Kin.

We may require additional documentation to the documents listed above. If you cannot produce the documents referred to in 137(a) and 137(b) above, please contact us to discuss.

If we have received verified copies of documents to establish a Deceased Estate Representative, we will act on a valid Deceased Estate Representative instruction concerning a deceased's accounts within 14 business days of receiving that instruction. If there are multiple Deceased Estate Representatives (for example, two Executors named in the Will), we may require valid instruction from each Deceased Estate Representative.