

# Closing accounts and releasing funds for a Deceased Estate

Please complete this form in full in black or blue pen using CAPITAL LETTERS and  where appropriate.

The credit provider is National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ('Credit Provider', 'we' or 'us').

## What this form is for

Please complete this form to instruct the Credit Provider to close the Deceased's account(s) and release any available funds to the estate.

## Who must complete this form

This form must be completed and signed by each person administering the estate ('estate representative'):

- All Executors/Administrators where applicable; or
- If no Executor or Administrator, the immediate Next of Kin of the Deceased (noting multiple individuals may be acting equally in this regard).

## How the form must be signed

- If there is more than one of you, all of you can sign the same form. If you are unable to sign the same form, a separate form can be signed, but the entire form must be filled out and not differ from the other form.
- You may sign electronically. When we verify your identity, we will check your electronic signature using certified copies of photo ID documents (such as a passport or driver licence). If your ID documents do not match your electronic signature, we will contact you for further verification.

If you need help completing this form, please call the phone number shown on the attached letter (weekdays between 8am-5pm AEST). Please refer to the attached letter for details on how to lodge this form with the Credit Provider.

## Documents you need to provide with the form

Please provide certified copies of the following documents with this form (if not previously provided):

- **Proof of death** such as a death certificate
- **Proof of your authority** to act for the estate
  - the Will, if there is one; or
  - if there is no Will, proof of your relationship to the Deceased. If you have siblings making a claim to an estate, a copy of the youngest sibling's birth certificate, noting all of the older siblings.

- **Grant of Probate / Letters of Administration**

A copy of the Grant of Probate / Letters of Administration if any of the following applies (or otherwise at our discretion):

- the total available funds to be paid from the Deceased's accounts is \$100,000.00 or more;
- an application for a Grant of Probate / Letters of Administration has been, or is intended to be, made; or
- We receive multiple claims to the estate.

**For Victorian estates**, simply provide the Application Number and Unique Identifier on your (RedCrest) electronic Grant as we can use this to find the relevant information.

**For South Australian estates**, provide a certified copy of the Registrar's Certificate with Grant of Probate / Letters of Administration.

**For New South Wales estates**, provide a certified copy of the Inventory of Property with Grant of Probate / Letters of Administration.

A Grant of Probate / Letters of Administration obtained overseas will not be accepted unless resealed in an Australian jurisdiction.

- **Photo ID**

Current government-issued photo ID for each estate representative. We can accept certified scanned copies of photo ID by email.

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## Details you must complete

### Section 1 Deceased customer details

Full Name

Date of Death

Case Reference No. (if known)

**Section 2 Declarations (to confirm you're acting within your powers as estate representative)**

2.1 I am entitled to access and disburse the available funds held in the Deceased's accounts in my capacity as **(please tick one only)**:

Executor     Administrator     Next of Kin

2.2 I declare that the Deceased **(please tick one only)**:

left a valid Will.  
 did not leave a valid Will.

2.3 I declare that **(please tick one only)**:

a Grant of Probate / Letters of Administration has been obtained.  
 an application has been made (or is intended to be made) for a Grant of Probate / Letters of Administration.  
 I do not intend to apply for a Grant of Probate / Letters of Administration.

2.4 I declare that (to the best of my knowledge), no other persons have applied, or intend to apply, for a Grant of Probate / Letters of Administration; and there are no other persons contesting my representation of the estate.

**(To acknowledge you have read and agreed to Declaration 2.4, please tick the box. In the event the box is unticked, we may be unable to proceed)**

**Section 3 Acknowledgements and consents of the estate representative**

By signing this form, I agree and consent to the following:

- (a) The Credit Provider will only act on my instructions to release available funds from the Deceased's accounts with the Credit Provider, if the Credit Provider can verify who I am, and that I am authorised as the estate representative.
- (b) The Credit Provider will not be responsible for loss or damage arising out of or in relation to:
  - (i) delays, errors, or omission in transmission or payment beyond its control; or
  - (ii) acts of default or omission of any kind by me or any third party outside its control.
- (c) The Credit Provider will not be responsible for any loss, damage, cost, expenses, liability or claim suffered or incurred by me, the estate or any third party which relates to the Credit Provider following my instructions as set out in this form including making any payment to me and/or other estate representatives (except to the extent caused by the Credit Provider's fraud, negligence or misconduct, or that of the Credit Provider's authorised persons, officers, agents, employees or contractors).
- (d) The Deceased's accounts may have transactions that are yet to be finalised and as a result the overall balance may have changed at the date of closure.

**Section 4 Account details for payment of funds****Payment of any available funds**

Please specify the account details into which you authorise us to transfer any funds.

Please ensure you've provided the correct BSB and account number. Account names aren't used to process payments. An incorrect BSB or account number will result in the money being paid to the wrong account and may result in the loss of the funds.

Account name

BSB number

Account number

Receiving bank name

Payment reference/message (optional)

For international electronic bank transfers, please complete the additional details below:

SWIFT/BIC code

IBAN

Beneficiary address (not a PO Box)

State

Postcode

Note: A fee applies for all international estate disbursements. The estate will be finalised in Australian dollars and fees charged will be deducted during the conversion of funds.

Please provide any additional instructions in relation to the distribution of funds, including set-off against secured loans.

**Section 5 Identity verification and signatures (complete this section in ALL cases)**

Each estate representative must complete and sign this form.

**Executor / Administrator / Next of Kin 1**

Full Name (Print)

\_\_\_\_\_

Residential / Correspondence address (not PO Box)

\_\_\_\_\_

State

Postcode

**Note:** We require a copy of certified ID documents for signature verification purposes

I acknowledge the information I have provided is correct

Signature

Date

 \_\_\_\_\_

\_\_\_\_ / \_\_\_\_ / \_\_\_\_

**Executor / Administrator / Next of Kin 2**

Full Name (Print)

\_\_\_\_\_

Residential / Correspondence address (not PO Box)

\_\_\_\_\_

State

Postcode

**Note:** We require a copy of certified ID documents for signature verification purposes

I acknowledge the information I have provided is correct

Signature

Date

 \_\_\_\_\_

\_\_\_\_ / \_\_\_\_ / \_\_\_\_

**Executor / Administrator / Next of Kin 3**

Full Name (Print)

\_\_\_\_\_

Residential / Correspondence address (not PO Box)

\_\_\_\_\_

State

Postcode

**Note:** We require a copy of certified ID documents for signature verification purposes

I acknowledge the information I have provided is correct

Signature

Date

 \_\_\_\_\_

\_\_\_\_ / \_\_\_\_ / \_\_\_\_

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## Banking Code of Practice

The Credit Provider has adopted the Banking Code of Practice ('the Code') and relevant provisions of the Code apply to this account (or these accounts), if you are an individual or small business referred to in the Code. You can obtain from the Credit Provider upon request general descriptive information concerning our banking services, including:

1. Account opening procedures.
2. Our obligations regarding the confidentiality of your information,
3. Complaint handling procedures,
4. Informing us promptly when the estate is in financial difficulty,
5. The terms and conditions applying to each banking service the Credit Provider provides to you.

## Privacy Declaration

You (being the Applicant) declare that where you have provided personal information about an individual (such as a beneficiary, an employer, relative, solicitor or contact person), you have made or will immediately make the individual aware of that fact and:

- that their personal information has been collected by the Credit Provider for the purpose of providing you with the Service the subject of this Application (including assessing your application) and managing and administering the service and protecting against fraud;
- that the Credit Provider Group is managed, operates businesses and processes customer information internationally and across corporate entities, and accordingly, information about or relating to individuals may be provided to other Credit Provider Group organisations, transmitted within the Credit Provider Group between countries, and where required by law, regulation or convention, provided to governmental and regulatory authorities, both in the country where the relationship with the Group Organisation is primarily situated, and in other countries where the Credit Provider Group may operate and the individual consents to that occurring;
- that their personal information may be disclosed to other organisations involved in the provision, management or administration of the Services, as required by law or with their consent;
- that you may not be able to obtain the Services the subject of this Application if that individual's personal information is not provided; and
- that the individual can gain access to their personal information by contacting the Group Organisation and Group Organisation's contact details.

## Complaints

The Credit Provider has available on request information about the procedures for lodging a complaint.

If you're not satisfied with our response to your complaint, or if we haven't resolved it within the required timeframe, you can make a complaint to AFCA. Keep in mind there might be a time limit for contacting them, so it's best to get in touch with them quickly or check their website for more information.

You can contact AFCA:

- on their website: [www.afca.org.au](http://www.afca.org.au)
- by email: [info@afca.org.au](mailto:info@afca.org.au)
- by phone: 1800 931 678 (free call)
- in writing: Australian Financial Complaints Authority, GPO Box 3, Melbourne, VIC 3001.