



Please be aware of scammers that pretend to be from HSBC. Scammers may ask you for security codes over the phone or via text messages. They might try to contact you in the same text message thread that has legitimate messages from HSBC. Never share your log on credentials or authorisation codes with anyone, such as codes to register your device for mobile banking, to verify your identity, or to authorise a transaction. Contact us now if you are worried about fraud on your account, or to learn more about common types of fraud or scams.

# Dealing with Bereavement

The death of someone close is always a difficult time. When you're experiencing grief, dealing with practical matters and making important financial decisions can seem overwhelming. We are here to support you through those steps and decisions.

HSBC AU > Help > Dealing with Bereavement

## Step 1: You can notify us by

- visiting an [HSBC Branch](#)
- calling us on [1300 308 008](tel:1300308008)
- [Contact us](#) online via chat on the website or mobile banking app

Our staff will help you complete a Deceased Customer Notification form or alternatively, *you can download the form below* and complete it before visiting the branch. You can also send it to GPO Box 5302 Sydney, NSW 2001.

The deceased's Executor, Administrator, Next of Kin or an authorised representative of these people may access information on the deceased's accounts.

[Deceased Customer Notification Form](#)

### Along with the completed form, please bring the following documents with you:

- The original or a certified copy of the original Death Certificate
- An original or certified copy of any official document that lists you as the deceased's next of kin (this is only needed if you haven't applied for Probate/Administration and want access to information about the deceased's account or want to make repayments on the deceased's account)
- Original funeral receipts (if funds are required from the Estate to pay for funeral expenses)
- Your photo ID with an address if you are not already an HSBC account holder

### [Release and Indemnity Form](#)

If you are an executor of the Will:

- The original or a certified copy of the original Will
- The original or a certified copy of the original Grant of Probate (if Probate has been granted)

### If you are an administrator of the Estate, or if there is no Will:

- A certified copy of the original Letters of Administration (if Administration has been granted)

## Step 2: We will contact you regarding next steps

Once we have assessed the documentation for the deceased Estate, we will notify you in writing with details of what you will need to do to settle the Estate. If you have not obtained Probate or Administration, then we will need the original or certified copy of the Probate/Letters of Administration before we can make payment of the balance in the deceased's bank accounts to you. Please read further.

You'll need to consider what regular payments are going out of the account and if you want us to cancel them – which we'll do promptly if you tell us to. We can give you the last 13 months of direct debit payments out of a deposit account if you ask us to.

Recurring payments made by credit card need to be cancelled directly with the person who's receiving payments, and we can't cancel these.

You'll also need to consider whether any loan repayments need to be made to us and whether a hold on repayments may be needed until the Estate is finalised.

## Step 3: Additional Forms

On occasions, we may request that you complete additional forms in order to assist us with finalising an Estate. These will be sent to you if we need you to complete them.

### Additional information:

#### PAYING FOR THE FUNERAL

- As the next of kin or a representative of the estate, you can ask us to pay for the funeral service straight away from the deceased's bank account.
- Provide us a certified copy of original Death Certificate or a Medical Certification of Cause of Death and the original funeral tax invoice
- When you send us the original funeral tax invoice, we will make the payment on your behalf. If there aren't enough funds in the account, we will make a part payment with the money available.
- We can only pay out up to AUD15,000 for funeral expenses without having a Grant of Probate or Letters of Administration.
- We will either transfer the funds to the account of the funeral director quoting surname of deceased, or to the funeral director. The following fee will apply:

Telegraphic Transfer: AUD20.00

#### JOINT ACCOUNTS

- We require certified copy of the original Death Certificate.
- If you are a joint account holder with a deceased customer, you can continue to operate the account subject to the terms and conditions of the account.
- The ownership of the account will automatically revert to the surviving account holder.

#### DECEASED DIES LEAVING A WILL

- A Will is a legal document that states how the deceased's person assets are to be distributed after their death.
- The Executor of the Will is responsible for distributing the deceased's assets. We'll act on the instructions of the Executor within 14 days of receiving the necessary information we've asked for.
- If the combined value of the estate does not exceed the amount of AUD50,000 and real estate is not part of deceased estate, the Bank can waive a requirement of obtaining a Probate, provided we receive an indemnity from all recipients of funds.
- If the combined value of the estates exceeds the amount of AUD50,000, the Bank requires Probate to be provided.

#### DECEASED DIES WITHOUT A WILL

- If there is no Will, an Administrator will be appointed by the Supreme Court in the State/Territory where the assets are held. Please contact your local branch with the Death Certificate, and explain to them that a Will has not been located. You can also refer to your local Public Trustee for more information and to determine what your next steps should be.
- If the combined value of the estate does not exceed the amount of AUD50,000 and no real estate is the part of deceased estate, the Bank can waive a requirement of obtaining the Letters of Administration, provided we receive an indemnity from all recipients of funds.
- If the combined value of the estates exceeds the amount of AUD50,000, the Bank requires the Letters of Administration to be provided.
- We'll act on the instructions of the Administrator within 14 days of receiving the necessary information we've asked for.

#### DECEASED DIES OVERSEAS WITHOUT A WILL

- If there is no Will, and the combined value of the estate is less than AUD15,000, we require a certified copy of the Letters of Administration\*\*
- Completed and signed [Release and Indemnity](#)
- If the combined value of the estate is more than AUD15,000, A certified copy of the re-seal of Letters of Administration by an Australian court\*\*
- A grant of Letters of Administration by an Australian court if the original grant of Letters of Administration cannot be re-sealed by an Australian court of where the assets/liabilities are held.

*\*\*Where is states by an "Australian Court", Probate (inclusive of Re-Seal)/Letters of Administration is provided in the Australian Court of the State where the Assets/Liabilities are held\*\* For example, if you hold a term deposit at our Sydney Town Hall branch then the Supreme Court of New South Wales would need to issue/re-seal Letters of Administration*

#### DECEASED DIES OVERSEAS LEAVING A WILL

- If there is a Will, and the combined value of the estate is less than AUD15,000, we require a certified copy of the Will
- Completed and signed [Release and Indemnity Form – For Estate Funds](#)
- If the combined value of the estate is more than AUD15,000, A certified copy of the re-seal of Probate by an Australian court\*\*
- A grant of Probate by an Australian court if the original grant of Probate cannot be re-sealed by an Australian court of where the assets/liabilities are held.

*\*\*Where is states by an "Australian Court", Letters of Administration (including Re-seal) is provided in the Australian Court of the State where the Assets/Liabilities are held\*\* For example, if you hold a term deposit at our Sydney Town Hall branch then the Supreme Court of New South Wales would need to re-seal the Probate*

#### SAFE DEPOSIT BOXES

- Any authority provided by the Licensee to their duly appointed representative to have access to the safety deposit box will be valid until written notice of death of the Licensee is given to the Bank. After that, the authority will automatically cease to exist.
- Upon the death of the last surviving Licensee, access to the safety deposit box shall only be provided to the Executor/Administrator or any other person who was duly appointed by the appropriate Australian Court or some other representative properly identified to the sole and absolute satisfaction of HSBC. If access is sought in order to obtain a Will, we will only then grant access to the deceased's Next of Kin. We will require proof of rent of Next of Kin's status.
- Note that where a safety deposit box is held by the deceased with another person, the surviving person will have sole access to the safe deposit box.
- Should you require access to a safety deposit box to get the Will, you will need to present at least one of the proof of death requirements for access and a Death Certificate or Medical Certification of Cause of Death.

#### HOME LOANS, CREDIT CARDS & PERSONAL LOAN

- The home loan account will be blocked until the Estate of the Late customer has been finalised.
- Please contact us on [1300 301 168](tel:1300301168) to stop repayments of the home loan account(s) until Estate has been finalised.
- The Credit card account of the primary account holder who passed away will be closed. Any secondary cardholder will no longer be able to use credit card account.
- Please contact us on [132 152](tel:132152) for any credit card related enquires
- The credit balance in the account can be transferred to any account by HSBC as nominated by the Executor/Administrator.
- The personal Loan account will be blocked until the Estate of the Late customer has been finalised if held in a sole account holder name.
- If you're the joint account holder, you'll need to continue making payments on your account.
- Please contact us on [132 152](tel:132152) to stop repayments of the personal loan account(s) until Estate has been finalised.

#### POWER OF ATTORNEY/ENDURING GUARDIANSHIP

- Note: these documents become invalid at the time of death of the deceased.

### Glossary

#### SAFE DEPOSIT BOXES

- Administrator** - Person/s appointed by the court to manage a deceased person's Estate where there is no Will.
- Beneficiary** - Someone who receives or shares in the proceeds from a deceased person's Estate.
- Death certificate** - An official document issued by the Registry of Births, Deaths and Marriages containing the information registered when someone passes away, including the date, place and cause of death.
- Deceased estate** - Property and assets of someone who has passed away.
- Executor** - Person/s named in a Will who take charge of the deceased's assets and property, ensuring all expenses (funeral costs, debts or any outstanding invoices) are paid and distributing the remaining assets to the beneficiaries in accordance with the Will.
- Grant of Probate** - A document issued by the Supreme Court that confirms the validity of a Will, and authorises the executor/s to act.
- Intestate** - The scenario wherein an individual has passed away without leaving a valid Will.
- Letters of Administration** - Letters of Administration are documents granted by the Supreme Court, giving authority to an administrator to collect and distribute the assets of the Estate, in the absence of a valid Will.
- Power of Attorney** - A formal document wherein a person, known as the principal or donor, gives someone else the legal authority to look after their financial affairs on their behalf. However, this authority ceases upon the death of the principal/donor.
- Testate** - The scenario wherein an individual has passed away, leaving a valid Will.
- Will** - A legal document in which a person specifies how they wish their Estate to be distributed after their passing.

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