

Deceased Estate Notification, Indemnity & Authority to Close Account(s)

At Bendigo and Adelaide Bank Limited ('Bank') we appreciate losing a family member is heart breaking and we understand you're dealing with a lot right now, so we've developed this form to make it as simple as possible to settle the estate.

Important information about completing this form:

1. Complete Sections 1,2,3,4 & 5 of this form ensuring Section 5 is signed by all Executors and/or the closest Next of Kin.
2. Please tick (✓) only the relevant boxes throughout this form.
3. Provide certified supporting documents - refer Section 6.
4. Please return this completed and signed form to the Bank, together with the certified supporting documentation.

Different requirements apply depending on the total of the Deceased's solely held assets with the Bank. If the estate assets held with the Bank:

Do not exceed \$15,000: The bank will release funds into any of the following account types held with any financial institution:

- Solicitor's Trust Account, or;
- An Estate of Account, or;
- A Personal Account in the name of an authorised Personal Representative(s).

Depending on the circumstances we reserve our right to request funds be released only to an Estate of account at our discretion.

Exceeds \$15,000: The bank will only release funds into any of the following account types held with any financial institution:

- Solicitor's Trust Account, or;
- An Estate of Account

Exceeds \$100,000: The Bank requires Grant of Probate or Letters of Administration – refer Section 6.

Section 1 - Deceased Customer's Details

Full Name: _____

Previous Name (if any): _____

Date of Birth: _____

Date of Death: _____

Residential Address: _____

	State	Postcode
_____	_____	_____

- | | | | |
|--|-----|----|--------|
| a) Did the deceased leave a Will? | Yes | No | Unsure |
| b) Have the funeral expenses been paid? | Yes | No | |
| c) Are you applying for Probate/Letters of Administration? | Yes | No | |

Section 2 - Deceased's Accounts held with Bendigo Bank (e.g. deposits, savings, loans, credit cards)

Please complete all known customer numbers the deceased holds with the Bank either solely or jointly.

Customer Number(s)	Name of Joint Account Holder (if applicable)
_____	_____
_____	_____
_____	_____
_____	_____

Section 3 - Personal Representative(s) of the Estate: Personal Details & Identification

Personal Representative 1

Type: Executor/Administrator Closest Next of Kin

Full Name

Address

Date of Birth / / Phone No. Relationship to the Deceased

Email

Identification Certified Copy of ID attached (e.g. Current Australian Drivers Licence or Passport)

Personal Representative 2

Type: Executor/Administrator Closest Next of Kin

Full Name

Address

Date of Birth / / Phone No. Relationship to the Deceased

Email

Identification Certified Copy of ID attached (e.g. Current Australian Drivers Licence or Passport)

Nominating a Single Representative

Where there are multiple representatives managing the estate, you may choose to nominate an individual authorised to act on behalf of the estate i.e. Executor, Next of Kin as the primary point of contact with the Bank for the matters related to preparing and finalising the deceased estate. Please note that nominating a single representative is optional and does not affect the rights of other representatives. The Bank will continue to issue the final account statement to all listed representatives once the estate is finalised.

Would you like to nominate a single representative to liaise with the bank?

N/A – There is only one representative or a solicitor acting on behalf of all representatives

No – Move to next Section

Yes – Provide details below and complete Sections 4,5 & 6

We would like to nominate (Full Name) _____ to act as the primary point of contact with the Bank for the matters related to preparing and finalising the deceased estate (this may include receiving the funds to distribute on behalf of the estate in accordance with the Bank requirements).

Section 6. Confirmation of Death & Supporting Documentation

Please tick ✓ the relevant boxes below for certified copies of documents you are providing with this form – refer **Note 1**.

The following certified copies of documents are usually required so that we can determine the closest Next of Kin and/or Executors:

Death Certificate – refer **Note 2**

Will (most recent valid Will), if there is one.

All Executors/closest Next of Kin will require identification documents e.g. Current Australian Drivers Licence or Passport.

Satisfactory evidence of domestic relationship with the Deceased (de facto or life partner if not specified on the death certificate). e.g. utilities bill in both names, rental invoice, joint account evidence, or statutory declaration.

The following copies of documents are usually only required if we have been instructed to release funds into an account held at another financial institution:

Proof of Account (*for example, a bank statement, screenshot of account name & number, or account number on a solicitor letter/email*)

The following documents are required if the funeral expenses are to be paid from the Deceased's Account or expenses refunded:

Funeral Invoice

Bank confirmation showing the payment amount, BSB, and account number for reimbursement of funeral invoice

The following certified copies of documents are usually only required if the Deceased's solely held assets with the Bank exceed \$100,000:

Grant of Probate or Letters of Administration

Registrar's Certificate of Disclosure (required in South Australia only)

Letter from Public/State Trustee or Solicitor if acting on your behalf.

Other conditions and requirements:

Depending on the circumstances we reserve our right to request further information and supporting documentation. We also reserve the right to request a Grant of Probate or Letters of Administration for Deceased's solely held assets with the Bank under \$100,000.

Note 1:

Original documents may be photocopied at a Bendigo Bank branch and certified as a true and correct copy of the original by a Bendigo Branch Officer. The original documents are then returned to you.

If documents are not original, the Bank requires an original certified copy (certified by an eligible witness).

Note 2:

For personal deposit and savings accounts held jointly with another party, only the Death Certificate is required. Additional documentation may be required for business accounts.

Next steps

Attend any **Bendigo Bank Branch** with certified copies of all required supporting documentation. If you bring the original document, we can copy and certify the documents at the Branch.

OR

Mail this completed and signed form with certified copies of all required supporting documentation to:

**Deceased Estates
Bendigo Bank
PO Box 480
Bendigo VIC 3552 Australia**

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