

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

At Bendigo and Adelaide Bank Limited ('Bank') we appreciate losing a family member or friend 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.

Should you require further information regarding the steps contained within this form, please refer to the [Deceased Estate Guide](#). For support in completing this form, please call our specialist team directly on **03 5485 6853, option 1** Monday to Friday 9am to 5pm (AEST) or email us at DeceasedAccounts.mailbox@bendigoadelaide.com.au

Important information about completing this form:

1. Complete **ALL** sections of this form, ensuring Section 5 is signed by all Executors listed on the Will or the closest Next of Kin (if no Will exists) for solely held accounts.
2. Please tick (✓) only the relevant boxes throughout this form.
3. Provide certified supporting documents - refer Section 6.
4. Provide proof of account documentation if you have instructed us to release funds into an account held at another financial institution (e.g. bank statement, screenshot of account name, BSB and account number or solicitor trust account name, BSB and account number on a solicitor letterhead/email) - refer Section 6.
5. Please return this completed and signed form to the Bank by providing it to the Bendigo Bank branch or mailing it to the address in this form, together with the certified supporting documentation and proof of account 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 Legal Name

Previous Name (if any):

Date of Birth / / Date of Death / /

Residential Address

State

Postcode

- | | | |
|---|-----|----|
| (a) Did the deceased leave a Will? | Yes | No |
| (b) 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

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

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 3

Type:

Executor

Administrator

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 4**Type:**

Executor

Administrator

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 4 - Authorisation to Close the Deceased's Account(s) and Distribution of Funds

I/We the Personal Representative(s) of the Estate, as detailed in Section 3, by signing this form in Section 5, authorise and request the Bank to:

- (a) Close all deposit accounts held solely in the Deceased's name; and
- (b) Clear any debts held solely by the Deceased in relation to personal loans, credit cards, overdrawn transaction accounts and the like; and
- (c) Distribute the balance of the estate funds as follows:

Account Name	
BSB	
Account Number	
Financial Institution	<i>*If the funds are to be distributed to a bank account held at another financial institution, we will require a proof of account document (for example: a bank statement, screenshot of account name, BSB and account number or solicitor trust account name, BSB and account number on a solicitor letterhead/email) to release the funds</i>

Section 5 - Indemnity & Undertaking from Personal Representative(s) & Privacy Statement

I/We, the Personal Representative(s) of the Estate as detailed in Section 3, by signing this form below, release and indemnify and covenant to keep released and indemnified, the Bank, its related bodies corporate, its directors and officers, against any action, proceeding, claim, demand, loss, damage, costs and expenses whatsoever made against the Bank or sustained by the Bank which are directly or indirectly related to payment of the Estate as authorised by me/us in Section 4 without requiring production of the Grant of Probate or Letters of Administration in the Estate and by reason of complying with this request, AND

I/We **FURTHER UNDERTAKE**, should the necessity arise or should I/we be called upon by the Bank to take out a Grant of Probate or Letters of Administration in the Estate of the deceased, to immediately take the necessary steps to obtain such Grant of Probate or Letters of Administration and cover all costs incidental in obtaining the Grant of Probate or Letters of Administration. Should I/we be instructed by the Bank that funds must be released to an Estate of Account (held with any financial institution), I/we will undertake the necessary steps to instruct which Estate of Account the funds be released to, and will be responsible for the opening, maintaining, and closing of the Estate of Account.

Privacy Statement

I/We acknowledge that the Bank and its related companies (including subsidiaries) are collecting my/our information in order to deal with a deceased account request. By signing this authority, I/we acknowledge and agree that: (a) The Bank may also use and disclose my/our information for its internal administration and operations; and (b) The Bank may disclose my/our information to credit reporting or debt collecting agencies; its alliance partners, agents, contractors and advisers; and to other parties authorized and/or required by law to collect your information. I/We may request access to my/our information at any of the Bank's branches. Access will be granted in accordance with the Privacy Act 1988 for a fee. If any of my/our information is inaccurate, I/we may request that it be corrected.

For further information on how we manage privacy, please see the Bank's Privacy Disclosure Statement at:

<https://www.bendigobank.com.au/disclosure-documents/privacy-disclosure-statement/>

Personal Representative 1

Signature

Date

Personal Representative 2

Signature

Date

Personal Representative 3

Signature

Date

Personal Representative 4

Signature

Date

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, BSB and account number or solicitor trust account name, BSB and account number on a solicitor letterhead/email)

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 a 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 and proof of account 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 and proof of account documentation to:

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

Upon completion and submission of this form and related documents, the Bank will release and distribute estate funds within 14 business days.