



CID/File reference number

Deceased Customer Notification

We're sorry for your loss

If you have recently suffered the loss of a loved one, we are here to help you through this difficult time.

For support in completing this form, please call our Estate Settlement and Support Specialist team on **1800 686 153**, Monday to Friday.

What you need to know and do

- This form will be used by the Bank to identify accounts held by our customer.
- This form should be completed by the Estate's representative ie. Executor or Next-of-Kin.
- All copies of documents must be certified. Our Branch staff can certify the documents if you attend a Branch and bring the original document with you.
- Accounts and cards belonging solely to the deceased are stopped to prevent further transactions, including existing recurring payments and direct debits. If you have any of these cards, please destroy them.
- Any credit cards in which the deceased was the primary cardholder will be cancelled. If you're an additional cardholder, your cards will also be cancelled, and you'll need to apply for a credit card in your own name. You can do this either in the branch or over the phone.
- The name, contact details and relationship to the customer from Section 2 on who you would like us to correspond with; may be shared with Colonial Mutual Life Assurance Society Limited (CMLA) where the customer holds a product that is issued or administered by CMLA.
- Attach or provide the Bank with evidence of death (e.g. Death Certificate) and any other relevant documents you may have such as a Will.

Section 1 – Deceased customer details (This is so we can locate all of the relevant accounts)

Full name

Provide CBA account number(s), if known

Address

State

Postcode

Date of Birth

Date of Death

Marital status

☐ Widowed ☐ Married ☐ Never Married ☐ In a de facto relationship ☐ Separated ☐ Divorced

Length of time the deceased was separated, divorced or in a de facto relationship

Section 2 – Your details (This is so we can reply to you)

Title

☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Daytime phone number

Full Name

Your residential address (required in all instances for identification purposes)

State

Postcode

Alternative address or PO Box (if you would rather us send correspondence there)

State

Postcode

Email address

I am the: ☐ Spouse (wife/husband) ☐ Parent (mother/father) ☐ Child (over 18)☐ Domestic Partner☐ Sibling (brother/sister)☐ OtherI am the: ☐ Executor☐ Administrator☐ Other (please specify)☐ Select if you hold a 'Power of Attorney' for the immediate next-of-kin (a copy will be required if not already held by the Bank)

Section 2 – Your details (This is so we can reply to you - continued)

Who would you like us to correspond with?

- ☐ **Option 1** ▶ For estate matters, please deal with me directly.
- ☐ **Option 2** ▶ If the estate's Solicitor/Lawyer/Executor/Administrator contacts the Bank, please deal with them directly. Their details are:

Section 3 – Will/Probate details (This will help determine what documents you will need to provide to us)

Is there a Will?

☐ Yes ☐ No ☐ Unsure

Has anyone applied (or is intending to apply) for Probate?

☐ Yes ☐ No ☐ Unsure

Has anyone applied (or is intending to apply) for Letters of Administration?

☐ Yes ☐ No ☐ Unsure

▶ **Grant of Probate** is a document issued by the Supreme Court. It confirms that a Will is valid, and gives the executors the authority to act. You may need to provide a Grant of Probate depending on the value of the estate. We'll let you know.

▶ **Letter of Administration** are documents granted by Supreme Court, giving authority to an administrator to collect and distribute the assets of the estate, in the absence of a valid Will. You may need to provide a letter of administration depending on the value of the estate. We'll let you know if you do.

▶ Please provide us with **certified copies** of the documents if you answered '**Yes**' to any of the questions in this section.

Section 4 – Your identification (this is a Government requirement)



Please note: You only need to complete this section if you are the Authorised Representative of the estate.

To satisfy Government Regulations it is necessary for the Bank to identify you by sighting direct evidence of your identity using **one** of the following options. (Select the option for how you wish to be identified).

- ☐ **Option 1** ▶ Provide one of your existing CBA account numbers:
- ☐ **Option 2** ▶ Provide acceptable identification details to us at a CBA branch for endorsing by branch staff.

Document type	Document number	Name on document	Place of issue	Issue date	Expiry date

Verification has been performed for the customer

☐ Full name, **and** ☐ Date of birth, **or** ☐ Residential Address

Bank Officer's name

Bank Officer's signature

Date

- ☐ **Option 3** ▶ Alternatively, complete a '**Certified Copies Identification**' form. You will need to provide the original and a copy of acceptable identification documents to a prescribed person who is required to complete the actions as set out in the form. (For more details on acceptable identification documents and prescribed persons, refer to Sections 4 & 5 of the Certified Copies Identification Form).

Next steps

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

OR

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

Processing Services
Estate Settlement & Support
PO BOX 334
Silverwater NSW 2128
Australia

Please don't send original documents – certified copies will do.

Privacy Statement

The Commonwealth Bank of Australia and its subsidiaries (the Group) provide banking, finance, insurance, funds management, financial planning and advice, superannuation, stockbroking and other services. The Group includes the CommSec, CommInsure, Commonwealth Financial Planning, and Financial Wisdom, Bankwest and Colonial First State businesses. All of the Group's Australian members must follow the Privacy Act and Australian Privacy Principles (APPs).

For more information about the Group, including a complete list of Group members, see CommBank's latest Annual Report, available at commbank.com.au/shareholders.

In this policy, "we", "us" or "our" means each Australian member of the Group, except the businesses that have their own privacy policy.

We collect, use and exchange your information for the relevant deceased estate so we can:

- Identify the deceased customer's details
- Confirm your identity as an informant to the estate
- Manage our relationship with you
- Minimise risks and identify or investigate fraud and other illegal activities
- Contact you, for example, when we need to tell you something important
- Improve our service to you and your experience with us
- Comply with laws, and assist government or law enforcement agencies for example the Anti- Money Laundering and Counter-Terrorism Financing Act 2006, Taxation Administration Act 1953 and Income Tax Assessment Act 1936
- Manage our businesses.

We may also collect, use and exchange your information for other reasons where the law allows or requires us.

You may decline to share certain personal information with us, in which case we may not be able to proceed with managing the deceased estate process.

We may share your information with other members of the Group. This helps us offer you a high-quality customer experience.

We may also share your information with third parties for the reasons listed above or where the law otherwise allows. These third parties can include:

- Service providers — for example, mortgage insurers, loyalty program partners and our product distributors
- Businesses who do some of our work for us — including direct marketing, statement production, debt recovery and IT support
- Brokers, agents, advisers and people who act on your behalf — such as your parent (if you are under 14), guardian, or a person with Power of Attorney
- Guarantors and other security providers
- Organisations involved in our funding arrangements — like loan purchasers, investors, advisers, researchers, trustees and rating agencies
- People who help us process claims — like assessors and investigators
- Other banks and financial institutions — for example, if we need to process a claim for a mistaken payment
- Auditors, insurers and re-insurers
- Current or previous employers — for example, to confirm your employment
- Government and law enforcement agencies or regulators
- Credit reporting bodies and credit providers
- Organisations that help identify illegal activities and prevent fraud
- Other people (like cardholders) using the same account.

Sometimes, we may send your information overseas, including to:

- Overseas businesses that are part of the Group
- Service providers or third parties who store data or operate outside Australia
- Complete a transaction, such as an International Money Transfer
- Comply with laws, and assist government or law enforcement agencies

Sometimes, we may send your information overseas, including to:

You can find out which countries your information may be sent to at commbank.com.au/security-privacy/country-list.pdf.

For further information on how we manage privacy please refer to our [Group Privacy Policy](#). Our Privacy Policy applies to the handling of your personal information by our Australian businesses. The Privacy Policy also contains information about how you may access the personal information we hold or if seeking the correction of such information.

To ask a question, access your personal information, make a correction or a complaint, or get a printed version of this policy, [contact us](#). To find more information about how we manage your complaint please also refer to our Privacy Policy as it contains information about how an individual may complain about a breach of the Australian Privacy Principles, or a registered APP code (if any) that binds us.



Branch Use Only

Deceased Customer Notification Branch Checklist



Purpose of this Branch Checklist

- This checklist has been designed to enable **Branch staff** to effectively complete all of the required steps.
- The process has been streamlined so all staff can take accountability for the process and manage it in an effective manner.
- It is important to ensure you follow these steps, as failure to do so may have a negative impact on the customer experience.
- Complete **all** of the applicable actions below.

If you have any questions, please call the Estate Settlement and Support hotline on **1800 686 153** for assistance.

Bank use only – Branch Checklist

Please obtain from the informant:	Provided	Outstanding
Any documents, such as the Death Certificate, the Will or Probate, and take a copy and certify the document (return the original). Submit the copy with this form. Alternately, the informant may provide staff with certified copies of the documents.	<input type="checkbox"/>	<input type="checkbox"/>
Probate: all estates worth over \$50,000 will require one.	<input type="checkbox"/>	<input type="checkbox"/>
Please provide the informant with:		
A copy of the 'Losing a loved one support guide' brochure (ADB487) to assist them to understand what may be required to proceed further.	<input type="checkbox"/>	<input type="checkbox"/>

1	Products/Services	Action Required	Completed
a	Accounts	All accounts in the sole name of the deceased have been stopped.	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
b	Cards stopped	All debit and travel money cards in the sole name of the deceased have been stopped.	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
c	Credit cards	All credit cards where the deceased is the primary cardholder have been temporarily blocked in CommSee.	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
d	Safe Custody	SCS has been searched and customer status has been changed to 'Deceased'. Any facilities in the sole name of the deceased have been annotated. Mailing name has been updated to remove the name of the Deceased customer (for joint facilities with surviving facility holders).	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A



Please Note: This form and any other documents provided by the informant must be imaged onto the deceased customer's profile under one cover sheet. The customer facing team member collecting them must certify all documents.

Creating a CommSee Work Item (from customer chevron): Select Request> Category: Client Management> Request Type: Deceased> Assign to: SMT – DECEASED ESTATES> Template: Branch – New Deceased Notification

Notes