

Deceased Customer Notification

We're sorry for your loss

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 8:30am to 6.30pm, Sydney time.



What you need to know and do:

- This form will be used by the Bank to identify accounts held by the deceased.
- Where possible, this form should be completed by the deceased's representative, e.g. Estate Executor or Next-of-Kin.
- All copies of documents must be certified (they can be certified by our branch staff). **Note:** if these documents have already been given to us (including your identification documents), you do not need to supply them again.
- 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 joint accounts will continue to operate as normal.
- Any credit cards in which the deceased was the primary cardholder will be cancelled. If there is an additional cardholder, their cards will also be cancelled, and they'll need to apply for a credit card in their own name. They can do this either in the branch or over the phone.
- We will stop all access and activity related to personal loans and home loans.
- For further information on how we treat accounts and cards belonging to the deceased, please visit <https://www.commbank.com.au/support/deceased-estates>
- If the deceased held a life insurance policy, you should contact the insurer to find out whether you can lodge a claim.
- 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.
- **Privacy Notice** – We collect your name, contact details and relationship to the deceased so we can identify the deceased customer's details and confirm your identity as an informant of the deceased. More information about how we collect and handle your personal information, including how you can access your personal information or make a complaint, is available in our Group Privacy Statement at www.commbank.com.au/privacy.
- If the deceased held products with us that are now issued or administered by AIA Australia Limited (AIAA), Colonial First State (CFS) or Hollard Insurance Partners Limited (Hollard), we will need to share your personal information with AIAA, CFS and/or Hollard so they can contact you about servicing your request for those products. By submitting this form you consent for us to share your full name, postal address, phone number and your relationship to the deceased with AIAA, CFS and/or Hollard. If you do not wish to share your information with AIAA, CFS, and/or Hollard then please contact 1800 686 153, Monday to Friday, and do not submit this form.
- Once you've completed this form, follow the "Next Steps" section to provide us with this form and all required documents to finalise the estate.

Section 1 – Deceased Customer Details

Full name

Date of Death (DD/MM/YYYY)

To help us with identification, please provide additional details via **one** of the following options:

Option 1 ▶ Provide a file reference number, or customer identification number:

Option 2 ▶ Provide additional customer details:

Provide CBA account number(s), if known

Address

State

Postcode

Date of Birth (DD/MM/YYYY)

▶ Please provide us with evidence of death (e.g. Death Certificate), if available and if it hasn't already been provided to us.

Section 2 – Will/Probate details (this helps us decide what documents will be required to finalise the estate's accounts)

Is there a Will?

Yes No Unsure

▶ If answered 'No' or 'Unsure', please confirm deceased customer's relationship status:

Widowed Married / Separated Never Married De Facto Relationship / Domestic Partnership Divorced

Length of time the deceased was in a de facto relationship or domestic partnership:

years months

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

Yes No Unsure



Please Note:

A **Grant of Probate** is a document issued by the Supreme Court that confirms the validity of a Will, and authorises the executor(s) to act. Alternatively, **Letters of Administration** may be granted by the Supreme Court giving authority to an administrator to finalise the estate (e.g. if there isn't a Will).

▶ Please provide us with certified copies of any of the above documents, if available and they haven't already been provided to us.

Section 3 – Your Details (this is so you can be contacted)

Relationship to the Deceased:

Partner Child (over 18) Parent Sibling Other (please specify)

Title Full Name

Residential Address (not PO Box)

State Postcode

Postal Address or PO Box (if you would rather we send correspondence there)

State Postcode

Best Contact Number Email (optional)

Your role in management of the estate:

Executor / Administrator Immediate Next of Kin None / Unsure

Where applicable, do you want to remove the name of the deceased from any transaction and deposit accounts held jointly with you? (we can only accept a request from the surviving account holder)

Yes No N/A

Has a solicitor been (or will be) engaged to manage the estate?

Yes No



Please Note:

If a solicitor has been (or will be) engaged to manage the estate we will wait for them to contact us to confirm that they act on behalf of the estate. From that point onwards we will direct any correspondence to their office.

Section 4 – Your Identification (this is a government requirement)



Please Note:

You only need to complete this section if you are the estate representative, want to remove the name of the deceased from an account jointly held with you, or are seeking payment/reimbursement of funeral or estate expenses.

To satisfy Government Regulations it is necessary for the Bank to identify you, via **one** of the below options:

Option 1 ▶ Provide one of your existing CBA account numbers:

Option 2 ▶ Provide this form along with acceptable identification documents to staff at a CBA branch for certifying.

Option 3 ▶ Provide a **Certified Copies Identification** form, along with certified copies of your identification documents.

I acknowledge the information I have provided is correct

*Signature

Date (DD/MM/YYYY)



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.

Bank use only

Customer Identification Verification

If the Authorised Estate Representative has an existing CommSee profile ensure their identification details and signature are up to date (if they are not, follow the *KYC refresh* process) and ensure an **Account Number** or the **Customer Identification Number** is captured in Section 4 of this form (under option 1).

If a profile does not exist, and the Authorised Estate Representative has also not provided a **Certified Copies Identification form**, capture the identification details below:

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 Signatue

Date (DD/MM/YYYY)

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
Informant signature captured on form if they are an authorised estate representative. Note: if not captured form cannot be submitted	<input type="checkbox"/>	
Take a copy and certify any documents, such as the Death Certificate, the Will or Probate, and submit with this form. Alternatively, the informant may provide staff with certified copies of the documents.	<input type="checkbox"/>	<input type="checkbox"/>
Probate: all estates worth over \$100,000 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
e	Action Required	Remove the Relationship Slider via Relationship Editor. Third Party access has been reviewed and removed for all accounts (for joint accounts a valid 3rd party authority may need to remain, if it's valid for the surviving party).	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
f	Imaging documents	Documents have been certified and imaged to the deceased customers CommSee profile under one coversheet selecting: Category: Deceased Estates Types: Documents Comments: Deceased	<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 Category 'Deceased Estates' Types 'Documents', Comments 'Deceased' using one cover sheet. The customer facing team member collecting them must certify all documents.

Notes