

# How we can support you

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A simplified guide to managing  
a loved one's bank accounts



## Helping you during a difficult time

We understand that the loss of a loved one is incredibly difficult and dealing with finances may be the furthest thing from your mind. We would like to help put you at ease and make the process of finalising their account(s) as simple as possible.

This guide is designed to assist you with information about the most common documentation and information we will require to finalise the Estate.

The information contained within this document is intended to be used as a guide only. The documentary requirements may vary depending on individual circumstances.

To help make the process as easy as possible we have a dedicated Customer Support team here to help. You can contact them on 07 3135 3525 (Mon-Fri 9am-5pm AEST) or by emailing [DeceasedEstates@suncorp.com.au](mailto:DeceasedEstates@suncorp.com.au)

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# What do I need to do?

## Step 1: Let us know

We want to make the process of notifying us of your loved one's or business associate's passing as easy as possible. You can notify us in any of the following ways:

- By phone, call Customer Support on (07) 3135 3525 (Mon-Fri, 9am-5pm AEST)
- Email Customer Support team on [DeceasedEstates@suncorp.com.au](mailto:DeceasedEstates@suncorp.com.au)
- Complete the Deceased Customer Notification located on our banking site
- In person at your local Suncorp Store
- In writing to GPO Box 1453, BRISBANE QLD 4001
- By contacting your Relationship Manager or theirs, if this is known

When you notify us, you may be requested to complete and return our Deceased Notification Form. At this stage, it's ok if you don't have all the information, as we only require you to complete sections 1, 2, 6 and review section 8.

We will always accept notification at the time of being contacted, however, we may require Proof of Death documents to act on Loan account(s). You can email, post or drop a certified copy of the document into your local Suncorp Store.

Proof of Death documents can be:

- Official Death Certificate
- Form 9 Cause of Death Certificate
- Funeral Invoice/Notice/Receipt (*Original Only*)
- Letter from Funeral Home or Crematorium
- Grant of Probate/receipt of Application for Grant of Probate
- Letters of Administration or receipt of Application for Letters of Administration
- Certificate of Authority

## [What happens when you notify us?](#)

When you notify us, we will do a number of things to safeguard the accounts. You can expect the following:

### *If you have notified us, but have not provided a Proof of Death document:*

- We will place a hold on all deposit account(s) in the sole name of the deceased. Please note different guidelines apply to business deposit accounts, depending on the relationship the deceased is to the account. To find out more, please contact Customer Support to discuss. This means that no funds can be withdrawn from the account and all recurring payments and direct debits will be stopped. Credit payments can continue to be paid into the account.

- We will place a hold on all Lines of Credit and Overdraft accounts. This means no funds can be withdrawn from the account and all recurring payments and direct debits will be stopped. Credit payments can continue to be paid into the account.
- We won't place a hold on any joint deposit account(s) to ensure the surviving party can continue to access the account.
- We will stop charging fees on deposit account(s) that are in the sole name of the deceased from the day you notify us. For a list of these fees please refer to the Product Information Document (Deposits) or the Lending Fees and Charges (Loans). These are available on our website.
- We will stop sending letters and correspondence to the deceased and will ensure they will not receive any marketing calls from us.

*If you have notified us, and you have provided a Proof of Death document:*

- We will place a hold on all deposit account(s) in the sole name of the deceased. This means that no funds can be withdrawn from the account. Credit payments can continue to be paid into the account if transferred from an external bank.
- We will place a hold on all Lines of Credit and Overdraft accounts. This means no funds can be withdrawn from the account and all recurring payments and direct debits will be stopped. Credit payments can continue to be paid into the account.
- If the deposit account is in joint names and you have provided us with a Proof of Death we will remove the deceased person from the account to ensure that the surviving party can continue to use the account. Please be aware that this doesn't apply to Lines of Credit or Overdraft accounts – refer to Step 5 of this pack for more information about these accounts. Please note different guidelines apply to business deposit accounts, depending on the relationship the deceased is to the account. To find out more, please contact Customer Support to discuss.
- We will stop charging fees on all deposit and loan accounts that are in the sole name of the deceased from the day you provide Proof of Death.
- We will refund any fees charged on any deposit or loan accounts in the sole name of the deceased since the 'date of death' listed on the Proof of Death. For a list of these fees please refer to the Product Information Document (Deposits) or the Lending Fees and Charges (Loans). These are available on our website.
- For loan accounts we will change the name of the account to be in the name of the 'Estate' and place a hold that will restrict access to cashback/redraw. This hold means that no funds can be withdrawn from the accounts and all recurring direct debits will stop. Credit payments will still be allowed.

## What we will do to help notify other areas of the Suncorp Group

When you notify us and provide Proof of Death, we will assist you by notifying other areas of the Suncorp Group if your loved one holds accounts or products with them. These teams will then contact you directly to discuss those products. This includes:

- Credit Cards (Citibank)
- Superannuation
- Wealth
- Shares (Treasury)
- Insurance (Consumer, Wealth, Life)

## Step 2: Arranging the Funeral/Memorial and other Expenses

### Funeral Expenses

If there are sufficient funds available in the deceased's transaction/savings account(s), we can release funds to pay for funeral expenses (including headstones). This can be requested by the authorised party.

Note: Wakes and Memorials cannot be paid out of the deceased's account.

- If funeral expenses are unpaid, we require an original invoice, so we can arrange payment directly to the funeral home/director.
- If funeral expenses have been paid, we require the original tax invoice and an official receipt, so we can reimburse the person noted on the invoice

For further information, or to arrange payment of Funeral Expenses, please contact Customer Support on 07 3135 3525 (Mon-Fri, 9am-5pm AEST).

### Other Expenses

We may also be able to assist with the release of funds from the deceased's transaction/savings account(s) to pay for expenses incurred solely by the deceased prior to their death or incurred by the Estate of the deceased. These are known as Just Debts.

If any debts are incurred jointly, the surviving party inherits the debt. Examples of approved Just Debts are:

- Funeral Expenses (including headstones).

Note: Wakes and Memorials are not classed as Just Debts and cannot be paid out of the deceased's account.

- Hospital Expenses incurred in respect to the deceased person no more than 6 months prior to the date of death.
- Medical Expenses incurred in respect to the deceased person no more than 6 months prior to the date of death.

- Debts payable to Federal, State, Local Government, Semi-Government and Public Utilities (e.g. telephone and electricity), incurred by the deceased before the date of death. It does not include debts owed to a company, business or individual.
- Rates and Insurance premiums related to assets of the deceased. (e.g. Home, Contents and Vehicle insurance). The rates notice and/or insurance policy must be solely in the deceased's name.
- Partially paid shares.
- Fees for Probate costs can be paid only on presentation of an itemised invoice on company letterhead.

We do not pay for Solicitor/Lawyer fees associated with Estate expenses and sundries.

Please contact Customer Support on 07 3135 3525 (Mon-Fri, 9am-5pm AEST) should you require more information.

### Step 3: Locate the Will

The next important step is to locate the Will to help us progress with the administration of the Estate. It is important that you locate the last known signed and witnessed copy. If you can't find it, you should check with your loved one's Solicitor to see if they have a copy.

#### What to do if you locate the Will

It is important that you do not amend or alter the original copy in any way, as this can impact the validity of the Will. We recommend you obtain a certified copy of the Will to provide to us.

If you are named as the Executor in the Will, it is your responsibility to distribute the deceased's assets, and administer the Estate, which may include organising the repayment of any liabilities.

#### What to do if you cannot locate the Will

If you can't locate the Will, or a Will was never prepared, then they will be described as having 'died intestate'. In these cases, the law decides who the beneficiaries of the Estate are and how the Estate is to be divided. You can refer to your local State Public Trustee for more information, and to determine what your next steps should be.

If the Estate's value is under \$5001.00 with no Loan accounts, Letters of Administration are not required, and the Next of Kin will be the authorised party to act on behalf of the Estate.

If there is no Will and the Estate is valued at more than \$5000.00 or there are Loan accounts, you will also need to provide Letters of Administration.

In this instance, the court will appoint an Administrator to administer the deceased's assets who will be the authorised party to act on behalf of the Estate. The authorised person will be responsible for gathering all relevant documents and requirements to help with settling the Estate.

If you are unable to locate a Will, please let us know. Step 4 of this pack will help you understand what additional documentation you might need to supply to us.

## Step 4: Start the Process of Finalising the Estate

To begin the process of finalising their accounts there are a few things you will need to do.

If at any time you need assistance, please contact Customer Support on 07 3135 3525 (Mon-Fri, 9am-5pm AEST).

### [Complete the Deceased Notification Form](#)

You may not have been ready to complete most sections of this Form when you notified us, and that is ok. For us to be able to start the process of finalising the deceased's accounts, we do need you to complete the remaining sections of the Form and provide us with the required documents. If you have not started this Form, you can find this on our banking site or ask us for a copy.

### [Identifying Yourself](#)

If you are the person authorised to act on behalf of the Estate, but not a Suncorp Bank customer, we will need to identify you to proceed with providing you information about the Estate and to finalise the account(s).

Accepted documents and requirements for our identification process can be located on the Deceased Notification Form.

### [Who we can disclose information about the accounts to](#)

It is important to Suncorp that we protect the privacy and security of your loved one's account(s). To ensure we can do this, there are only certain people that we will provide information and access to.

If there is a Will, we will provide information and access only to the nominated Executor in the Will. Depending on the value of the Estate we may require a Grant of Probate prior to allowing access to the accounts.

If there is no Will, we will provide access to information to either the Next of Kin listed on the Death Certificate, or a person named in the court-issued Letters of Administration (Administrator). Depending on the value of the Estate, we may require Letters of Administration prior to allowing access the accounts.

In many circumstances you may have engaged a Solicitor to act on your behalf to assist with finalising the accounts and administering the Estate. We can liaise directly with your Solicitor once you have given us the appropriate authority. To do so, we require them to provide us notification in writing (or via email) that they are acting on behalf of the Estate and their credentials.



## Documents Required to Finalise the Estate

Total Value of Accounts	Document/s Required
Below \$5,001	<ul style="list-style-type: none"> <li>– Notification Form</li> <li>– Death Certificate</li> <li>– Identification Documents</li> <li>– Will (if there is one)</li> </ul>
Between \$5,000 - \$50,000	<ul style="list-style-type: none"> <li>– Notification Form</li> <li>– Death Certificate</li> <li>– Identification Documents</li> </ul> <p>And either:</p> <ul style="list-style-type: none"> <li>– Will (if there is one)</li> <li>– Letters of Administration (if there is no Will)</li> </ul>
Over \$50,000	<ul style="list-style-type: none"> <li>– Notification Form</li> <li>– Death Certificate</li> <li>– Identification Documents</li> </ul> <p>And either:</p> <ul style="list-style-type: none"> <li>– A Grant of Probate and a copy of the Will (if there is a Will)</li> <li>– Letters of Administration (if there is no Will)</li> </ul>
Any loans secured by property	<ul style="list-style-type: none"> <li>– Notification Form</li> <li>– Death Certificate</li> <li>– Identification Documents</li> </ul> <p>And either:</p> <ul style="list-style-type: none"> <li>– Probate and a copy of the Will (if there is a Will)</li> <li>– Letters of Administration (if there is no Will)</li> </ul> <p>If the deceased was listed as a 'Joint Tenant' on the title of the property we do not require a Grant of Probate or Letters of Administration.</p>

In some cases, we may require further documentation than the requirements listed above, such as Letters of Administration or a Grant of Probate. If this is required, we will contact you directly to request this be provided.

### What we will do to assist you in preparing to finalise the Estate:

As the Executor, Administrator or in some circumstances Next of Kin authorised to act on behalf of the Estate, you will need to collect information about all the deceased's accounts, assets and liabilities so that you can begin the process of distributing them according to your loved one's wishes, or the laws in your state or territory.

To assist you to do so, upon receipt of the required documents listed above and once you have been identified, we will issue a letter to the Executor/Administrator/Next of Kin or Solicitor providing a summary of all the accounts held with Suncorp. This letter will be sent within 14 days of receiving the required documents. We will also check whether Consumer Credit Protection Insurance might be available on any loan accounts, and if it is we will advise you of this in the letter.

You can also request copies of account Statements should you require them.

## Step 5: Finalising and Managing the Estate

At this stage you should now understand all the deceased's accounts, loans, assets and liabilities. What happens next will vary for each Estate depending on the wishes of the deceased, and on the types of products they held.

The next section of this guide will provide you with information and options for the different Suncorp Bank products held in the name of the deceased.

Customer Support is there to help you throughout this process, so if you have any questions please contact them directly on 07 3135 3525 (Mon-Fri, 9am-5pm AEST)

### What happens to the accounts?

#### Transaction and Savings accounts

Once a hold has been placed on the deceased's accounts, no funds can be withdrawn from the account and all recurring payments and direct debits from the account (e.g. utility bills, mortgage payments) will be stopped. Credit payments from external banks can continue to be paid into the account.

To assist you with managing payments on the account, we will provide you a list of all recurring payments and direct debits for each deposit account. This list will be mailed to the authorised person or Next of Kin for the Estate. We will also assist you with handling any direct debits on the account, however, you can also contact the merchant. For any recurring payments on the account, the authorised party will need to contact the providers to make alternative arrangements (this includes cancelling the authority on any recurring payment transactions).

#### Term deposit accounts

If the Term Deposit is in the deceased's name only, the account will become part of the Estate. If funds are required for payment of a Just Debt (e.g. funeral costs or outstanding rate payments), we can release money before the Term Deposit maturity date to cover these expenses.

We will also offer the Executor or Administrator, the option to reinvest these funds in a new Term Deposit opened in the name of the Estate. Suncorp Bank will match the interest rate from the previous Term Deposit account, for the remaining duration of the term. Please note, Letters of Administration or a Grant of Probate is required to be provided prior to this account being opened.

Should you choose to open this Term Deposit account, the new account will be subject to the Term Deposit Product Information Document and the Account Terms and Conditions. Should you require access to the funds held in the Term Deposit during this new term once the funds have been reinvested, we will be unable to waive the applicable Administration Fee or the 30 day time frame for funds to be released. For further information, please contact Customer Support on 07 3135 3525 (Mon-Fri 9am -5pm AEST).

## Accounts with flexiRates

flexiRates, like an online term deposit, allows account holders to lock away a portion of their savings aside for a nominated period to earn a little extra interest within Internet Banking or Mobile Banking.\*

The funds held within a flexiRate account becomes part of the Estate if it is linked to an eligible account in the sole name of the deceased. If you wish to request an early release of the money locked in a flexiRate account an applicable interest adjustment will apply.

\* Interest is calculated daily on the whole balance of the nominated flexiRate amount and paid at the end of the flexiRate period. flexiRate interest is fixed for the nominated flexiRate period. The maximum flexiRate period is 12 months. An interest adjustment will apply if we allow you to release your flexiRate early.

## Personal loan accounts

Any personal loan(s) are still required to be maintained when the borrower passes away, instructions on how you can make repayments are below. While the loan repayments are required to be maintained by the Estate or surviving borrowers, should you/your solicitor have any concerns about meeting the minimum monthly repayments please contact Customer Assist on 1800 225 223 (Mon-Fri, 8.30am – 5pm AEST).

If there was Consumer Credit Protection Insurance (CCPI) taken out on the loan, then this may be available to help clear any balance owing on the loan. If your loved one had this insurance, we will assist you to make a claim.

### *Some important things to know:*

- If the personal loan was in the sole name of the deceased, we will discuss with you the option to use any funds held in deposit accounts to clear or make payment toward the outstanding balance of the loan
- If the personal loan is in joint names, the surviving borrower can continue to make repayments on the loan until the term expires and the balance is repaid

If you wish to payout the personal loan or anticipate you will be unable to do so please discuss this with Customer Support by calling them on 07 3135 3525 (Mon-Fri, 8.30am-5pm AEST).

## Home Loan or Small Business loan accounts

We know that the thought of dealing with loans of a loved one can be daunting. We are here to help you through this process, including providing you some time to get things in order, if you need it.

Any home or small business loan(s) are still required to be maintained when the borrower passes away. Instructions on how you can make repayments are below. While the loan repayments are required to be maintained by the Estate or surviving borrowers, if you have any concerns about meeting the minimum monthly repayments please contact Customer Assist on 1800 225 223 (Mon-Fri, 9am – 5pm AEST).

### *Some important things to know:*

- If the home or small business loan (including Lines of Credit/Access Equity Accounts) is in joint names, the surviving borrower can continue to make repayments on the loan until the term expires and the balance is repaid. Be aware that any cashback or advance funds will be unavailable while the loan remains in joint names with the deceased. We may be able to transfer the loan into the surviving joint account holder's name, provided they meet the refinancing requirements (they may need to apply for a new home loan or business loan).
- Should the Title of the property securing the loan be in the sole name of the deceased, or the deceased is listed as a 'Tenant in Common' you/your Solicitor will require Suncorp Bank's consent before you can transfer the title. We recommend that you contact your Solicitor or Customer Support on 07 3135 3525 (Mon-Fri, 9am -5pm AEST) if you need more information.
- Should the property be sold, or the loan paid out using cash you will require a 'Release Authority' from Suncorp Bank. We recommend that you contact Customer Support on 07 3135 3525 (Mon-Fri, 9am -5pm AEST) who will be able to assist you with this.
- If the property is to be transferred to a Beneficiary that is not currently a borrower or guarantor on the loan, the loan will either need to be repaid or closed. Alternatively, you may wish to discuss with us the option of refinancing the loan to include the beneficiary. We recommend that you speak with Customer Support on 07 3135 3525 (Mon-Fri, 9am -5pm AEST) about your options.

## Relationship Managed Business loan accounts

- If your loved one or business associate has any business loans and they have a Relationship Manager, please contact their (or your) Relationship Manager to discuss how the accounts will be managed.
- We recommend that you contact their (or your) Relationship Manager if you are experiencing any difficulty making your repayments.
- Let their (or your) Relationship Manager know once you are ready to either transfer the name on the title, payout and close the loan, make changes to the loan/s including removing the deceased or refinancing the loan/s.

## How to make repayments on Loans

It is important to know that when we are notified of the passing of a loved one, we will place holds on the accounts. This hold will stop any existing payment arrangements that have been put in place to pay loans. Therefore, as the Executor, Administrator or surviving borrower you will need to organize for repayments to be made on any loans. Below are instructions and options for how you can do this.

### *For Personal Loans, Home and Small Business Loans*

- Bank Transfer (one off transfer)
- Direct Debit (recurring transfer)
- BPAY
- At your local Suncorp Store

### *For Lines of Credit/Access Equity Loans*

Please contact Customer Support who will provide you with the repayment amount and will provide you with details on how to make a payment

### *What to do if you are experiencing financial difficulty?*

Should you or your Solicitor have any concerns about meeting the minimum monthly repayments please contact Customer Assist on 1800 225 223 (Mon-Fri, 8.30am – 5pm AEST).

## Frequently Asked Questions

Suncorp is here to support you and we understand you may have questions you need answered. Below is a list of commonly asked questions:

### *How long will it take for the account(s) to be finalised and for funds to be released?*

Each deceased Estate is considerably different and the amount of time to finalise the Estate will vary depending on the circumstances. Upon receiving all required documents and information including completed and signed Deceased Notification Form, we will finalise the Estate as quickly as possible.

### *Can funds be released from the deceased's account(s) prior to the finalisation of the Estate?*

Once we have been notified that an account holder has passed away, a hold will be placed on their deposit account(s). (Note: This hold will not be applied for joint accounts unless the account is an Asset Line). This means that no funds can be withdrawn from the account and all recurring payments and direct debits will be stopped. Credit payments can continue to be paid into the account if transferred from an external bank.

During this time withdrawals cannot be made except for approved Just Debt or Funeral payments. Please note that once the hold has been placed on the deceased's account this will prevent any transfers or credits into the account from another Suncorp Bank account. However, deposits from external banks can be made into the account(s) up until the account is closed.

Note: From the date of death, all Power of Attorney & Third Party signing authorities authorised on behalf of the deceased will be removed from the account.

### *What happens to scheduled direct debits or any recurring payments linked to a bank account(s) after the account holder has passed away?*

Direct debits – No debits will be permitted once the hold has been applied to the account. We will provide you a list of all recurring payments and direct debits for each deposit account(s). This list will be mailed to the authorised person or Next of Kin for the Estate. We will also assist you with handling any direct debits on the account however, you can also contact the merchant. For any recurring payments on the account, the authorised party will need to contact the providers to make alternative arrangements (this includes cancelling the authority on any regular debit transactions).

### *I have a joint bank account with the deceased. What happens?*

If the deceased was a joint account holder of a deposit account, the surviving joint account holder Estate will be able to continue to operate the account as usual.

In these circumstances the deceased's name will be removed from the account title once Proof of Death documentation is provided.

Note: This is not applicable for credits cards, personal loans or home and investment loans. For more information, please contact Customer Support on 3135 3525 (Mon-Fri, 9am-5pm AEST).

### *What happens if the deceased did not leave a Will?*

Without a Will, your loved one's Estate may be 'intestate'. This means that the rules of intestacy will be applied to divide their assets.

If the Estate is under \$5001.00 with no Loan accounts, Letters of Administration are not required, and the Next of Kin will be the authorised party to act on behalf of the Estate.

For any Estates with a total value above \$5000.00 or an Estate with Loan accounts, Letters of Administration will be required when there is no Will. In this instance, the Administrator will be the authorised party to act on behalf of the Estate. The authorised party will be responsible for gathering all relevant documents and requirements to help with settling the Estate.

If you haven't managed someone else's finances before, it can be overwhelming. Please contact the Customer Support team on 07 3135 3525 (9am-5pm, Mon-Fri, AEST) to find out how we can assist you with the process.

### *What happens to Term Deposit accounts?*

If the Term Deposit is in your loved one's name only, the account will become part of the Estate. If funds are required for payment of a Just Debt (e.g. funeral costs or outstanding rate payments), we can release money before the Term Deposit maturity date to cover these expenses.

When finalising your loved one's accounts, the funds from the Term Deposit can be released as part of the Estate instructions or we will also offer the Executor or Administrator, the option to reinvest these funds in a new Term Deposit opened in the name of the Estate. Suncorp Bank will match the interest rate from the previous Term Deposit account, for the remaining duration of the term. Please note, Letters of Administration or a Grant of Probate will be required to be provided prior to opening this account.

Should you choose to open this Term Deposit account the new account will be subject to the account Terms and Conditions. Should you require access to the funds held in the Term Deposit during this new term once these funds have been reinvested, we will be unable to waive the applicable Administration Fee, and a 30 day timeframe for cancellation and release of funds will apply.

For further information, please contact Customer Support on 07 3135 3525 (Mon-Fri, 9am -5pm AEST).

### *What happens if the deceased held a Credit Card?*

Citigroup is the credit provider and issuer of Suncorp Clear Options Credit Cards. If your loved one held a Suncorp Clear Options Credit Card, Citibank will contact you directly after receiving notification of their passing. If you're the authorised party, you'll be advised on what the next steps are for any debt attributed to this account/s. Please visit Citigroup Debt Management Solutions or call **1800 772 879** (9am-9pm, Mon-Fri, AEST) for further information.

### *What happens if the deceased held a Home Loan?*

If the deceased held a Home Loan (either solely or jointly), all access and activity to the account will be stopped. Interest continues while the Estate is being finalised. Once we are notified of the death of a borrower on a Home Loan, we will be in contact with you to advise what the next steps are and if any further documentation is required.

### *Do Loan repayments still need to be made?*

Yes, all loan repayments must continue until the relevant loan is fully repaid. We recommend that you seek legal guidance before you consider making any voluntary repayments while the Estate is being finalised.

Should you have any concerns about meeting the minimum monthly repayments please contact Customer Assist on 1800 225 223 (Mon-Fri, 8.30am – 5pm AEST), or your relationship manager, if applicable.

As the loan will not cease upon death, it may need to be refinanced. To discuss your options and for more information, please contact Customer Support on 07 3135 3525 (Mon-Fri, 9am -5pm AEST), or your relationship manager, if applicable.



## Glossary

When dealing with a deceased Estate we understand that there are a number of unfamiliar terms that may be used. Listed below are some common terms and definitions.

### *Administrator*

An Administrator is a person appointed (by an order of the Supreme Court) to administer the deceased's assets where the deceased person did not leave a valid will, that is, when they have died intestate.

### *Beneficiary/Beneficiaries*

A person who is entitled to a share in the proceeds from a deceased person's Estate.

### *Certified Copy*

A copy of an original document that has been verified as being a true copy once the original has been sighted by an authorised witness. The certified copy of the document will be signed and stamped by the authorised witness.

### *Death Certificate*

A recognised identity document that informs government agencies and financial institutions of a person's death.

### *Deceased Estate*

Property and assets (including money) of a person who has died. When a person has passed away, an appointed Executor or Administrator holds their Estate in trust pending distribution to the Beneficiaries.

### *Estate Account*

An account opened with a financial institution for the purposes of administering a deceased person's Estate. The account is usually opened by the person(s) named the Executor(s) in the deceased's Will or by the court appointed Administrator(s) (as may be applicable).

### *Executor*

The person(s) appointed in the Will who holds the Estate in trust. The Executor is responsible for administering the deceased Estate in accordance with the terms of the Will.

### *Grant of Probate*

A Grant of Probate is the Court's official recognition of a will as legally valid. Once granted, the Executor(s) of the deceased Estate have the authority to administer the Estate.

### *Intestate*

The deceased passes away without leaving a Will.

### *Letters of Administration*

Letters of Administration are granted by the Supreme Court in circumstances where the deceased person passed away without leaving a Will. Letters of Administration is evidence that the Supreme Court has granted authority to a person (called an Administrator) to collect the deceased's assets and to distribute the assets of the Estate according to the laws of intestacy.

### *Next of Kin*

The closest living relative of the deceased by blood or marriage. The Next of Kin is noted on the Death Certificate.

### *Will*

A legal document by which a person expresses their wishes as to how their property and assets are to be distributed at death, and names one or more persons as the Executor to administer the Estate.

## Things you should know

This information does not take your personal objectives, circumstances or needs into account. Consider its appropriateness to these factors before acting on it. Read the disclosure documents for the relevant selected product, including the Terms and Conditions or Product Disclosure Statement, before deciding or opening any account with Suncorp Bank. Fees, charges, terms and conditions apply and are available on request.

Deposit Products are issued by Suncorp-Metway Ltd ("Suncorp Bank") ABN 66 010 831 722 AFSL No 229882.

Products and services including banking, superannuation and insurance (including home and car insurance) are provided by separate companies in the Suncorp Group. Suncorp Bank is only liable for the banking products or services it provides and not the products and services of the other companies in the Suncorp Group.

# Contact Us

There are a number of ways you can get in contact with us:

- Call Customer Support on 07 3135 3525 (Mon-Fri, 9am -5pm AEST).
- Email Customer Support on [DeceasedEstates@suncorp.com.au](mailto:DeceasedEstates@suncorp.com.au)
- Visit your nearest Suncorp Store
- Or via Post at: Deceased Estates, PO Box 1453, Brisbane QLD 4001

## Other Helpful Contacts

### Bereavement Support

#### **Beyondblue**

[www.beyondblue.org.au](http://www.beyondblue.org.au)

1300 224 636

#### **LifeLine**

[www.lifeline.org.au](http://www.lifeline.org.au)

13 11 14

#### **Australian Centre for Grief and Bereavement**

[www.grief.org.au](http://www.grief.org.au)

1800 642 066

### Other Helpful Organisations

#### **Australian Funeral Directors Association**

[www.afda.org.au](http://www.afda.org.au)

03 9859 9966

#### **Centrelink**

[www.humanservices.gov.au](http://www.humanservices.gov.au)

13 23 00

#### **Births, Deaths & Marriages**

[www.australia.gov.au](http://www.australia.gov.au)

Contact us for more information or to change your details



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13 11 55



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