

Deceased Estate Account Instruction Form

Instructing us on how you wish to settle and close accounts is an essential step in closing your loved one's accounts or setting up an Estate of the Late trust so you can manage your loved one's affairs.

Prior to instructing us to close all accounts, there are some things you may need to check first. It's highly likely that payments will need to be made to your loved one's accounts in the months following their passing. These could be anything from Superannuation benefits to tax refunds, shares or cheques in the deceased person's name. Keeping their accounts open until you have resolved other aspects of the estate means that funds can be easily accepted into the estate.

1. Details of the Deceased

First Name

Surname

Estate Reference Number

Customer Number

2. Account Instructions

Payment Instructions:

Transfer to Domestic Account/s

Account Name

BSB

Account Number

Value

Account Name

BSB

Account Number

Value

Account Name

BSB

Account Number

Value

Account Name

BSB

Account Number

Value

Transfer to an International Account

Account Name

Bank Name

SWIFT Code

IBAN

Sort Code

Required Currency

Beneficiary Country

Convert to Estate of the Late Account

All of the deceased's eligible accounts will be converted into Estate of the Late accounts with the Executors/Administrators listed as signatories.

Note: If the deceased held more than one eligible account that can be converted to an Estate of the Late trust account, please nominate which account you require to be converted under 'Other/Special Instructions' section below.

Operating rule for the account One to sign All to sign

(i) This option is only available to Executors/Administrators with Probate or Letters of Administration.

(ii) All Executors/Administrators must be St.George customers and 'identified' for the conversion to take place.

2. Account Instructions (continued)

- (iii) Please note that withholding tax could be charged if a valid TFN is not applied to the account(s). This can be completed at any St.George branch.
- (iv) Once the account is transferred to an Estate Trust account (Estate of the Late), if you require online banking access, you will need to attend a branch to complete an application for online banking. The Estates Centre of Excellence cannot organise online access for you.

Note: *If **converting an existing** account of your loved one to Estate of the Late trust account, all parties must be identified and have a customer profile with St.George bank. This can only be completed at a branch and can be done before or after submitting this Deceased Estate Account Instruction Form.*

Other/Special Instructions

3. Settling and closing accounts Checklist

Please ensure you have previously presented the following documents to us or are attaching them to this form:

If the combined account balance is **less** than \$100,000 and there are no secured lending products, you'll need to provide:

- A certified death certificate
 - Previously supplied
 - Attached to this request
- A certified Will
 - Previously supplied
 - Attached to this request
 - Not applicable
- A certified copy of identification for any representative not previously identified
 - Previously supplied
 - Attached to this request

If the combined account balance is **greater** than \$100,000 or the estate contains a secured lending product or you wish to have an Estate of the Late trust created you'll need to provide:

- A certified death certificate
 - Previously supplied
 - Attached to this request
- A certified Grant of Probate (where a Will exists) or certified Letters of Administration (where no Will exists)
 - Previously supplied
 - Attached to this request
- A certified copy of the customer identification for any authorised representative not previously identified when requesting closure of accounts
 - Previously supplied
 - Attached to this request

Note: *If you are **opening a new** Estate of the Late trust account, all parties must be identified and have a customer profile with St.George bank. This can only be completed at a branch and is required to be done prior to submitting this Deceased Estate Account Instruction Form.*

If a solicitor has been engaged to act on your behalf, we are unable to settle and close accounts on direction from your solicitor. We will require the executor or the administrator to complete the Deceased Estate Account Instruction Form which can then be forwarded to us by your solicitor.

4. Authority to Release Funds & Indemnity

All listed estate representatives must authorise these instructions.

I/We acknowledge receipt/or request payment of the deceased's money.

I/We indemnify the bank against any actions or claims which may be made by any person for this money.

I/We undertake to reimburse the bank for this money and any other costs if it is subsequently proved that I/we are not entitled to it.

I/We acknowledge the bank may also transfer money kept in the deceased's deposit account to clear debts owed in other accounts (in accordance with the accounts' terms and conditions).

I/We have read and agree to the Privacy Statement as set out on the next page.

Full Name

Signature

Date

Full Name

Signature

Date

Full Name

Signature

Date

Full Name

Signature


Date

How to instruct us

Once you've had time to gather the documents and complete this form, please send them to us:

 estatesmanagement@stgeorge.com.au


 Estates Centre of Excellence - IBN77
GPO Box 3433
Sydney NSW 2001

 By visiting a branch

What we do once you have instructed us

Once we've received your documents and the signed Deceased Estate Account Instruction Form, we'll carry out your instructions and forward a letter, within 10 business days, confirming the actions we've taken on your behalf.

You will receive a final statement showing a zero balance for any transaction account once it's been closed and this will be in the name of your loved one. If you continue to receive mail in your loved one's name beyond this point, please contact our Estates Care team. Our Estate Care team can be contacted on:

 1300 130 549 Monday-Friday, 9am-5pm AEST.
Calling from overseas: +612 9155 7590.

Completing branch details

Branch Name

BSB

Employee Salary ID

Employee First Name

Employee Surname

Date

5. Privacy Statement

Personal information

We collect personal information from you to process your request, provide you with a product or service, and manage your product or service. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and help us run our business. We may also use your information to tell you about products or services we think may interest you.

If you do not provide all the information we request, we may no longer be able to provide a product or service to you.

We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf, rewards program administrators and other organisations that assist us with our business.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available at stgeorge.com.au or by calling 13 33 30. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Australian Privacy Principles or a registered privacy code and how we will deal with your complaint;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

For our customers located in the European Union

The General Data Protection Regulation (**GDPR**) regulates the collection, use, disclosure or other processing of personal data under European Union (**EU**) law. Personal data means any information relating to you from which you are either identified or may be identifiable. Our collection, use, disclosure and other processing of your personal data may also be regulated by the GDPR.

Please refer to our EU Data Protection Policy on our website at stgeorge.com.au/privacy-reforms for information about how we manage your personal data under the GDPR. The EU Data Protection Policy also forms part of this Privacy Statement.

Other acknowledgements and consents

- Where you have provided information about another individual, you must make them aware of the fact and the contents of the Privacy Statement.

Our reporting obligations

We are required to identify tax residents of a country(ies) other than Australia in order to meet account information reporting requirements under local and international laws.

If at any time after account opening, information in our possession suggests that you, the entity and/or any individual who holds ownership and/or control in the entity of 25% or more (Controlling Person/Beneficial Owner) may be a tax resident of a country(ies) other than Australia, you may be contacted to provide further information on your foreign tax status and/or the foreign tax status of the entity and/or any Controlling Person/Beneficial Owner. Failure to respond may lead to certain reporting requirements applying to the account.

By completing this form you certify that if at any time there is a change to the foreign tax status details for you, the entity and/or any controlling persons/beneficial owner, you will inform the bank. You also certify that if at any time there is a change of a controlling person/s/beneficial owner/s in your entity, you will inform the bank.

A controlling person/beneficial owner refers to the individual(s) that directly or indirectly owns a legal interest in the entity of 25% or more and/or exercises actual effective control over the entity, whether from an economic or other perspective such as through voting rights. In addition, in the case of a trust, a controlling person/beneficial owner includes the settlor(s), trustee(s), appointer(s), protector(s), beneficiary(ies) or classes of beneficiaries and in the case of an entity other than a trust, the term includes persons in equivalent or similar positions.

By completing this form, you also certify that the settlor(s) and/or any named beneficiary(ies) are not foreign tax residents. If the settlor(s) and/or any named beneficiary(ies) are a foreign tax resident, you must telephone 1300 725 863 at the time of completing this form. If, at the time of completing this form, there are no named beneficiaries, you confirm you will telephone 1300 725 863 immediately after a decision has been made to make a distribution to such beneficiaries and their identities become known. When you contact us, you will be asked to provide additional information for the settlor(s) and/or named beneficiary(ies).

Definitions

"We", "our", "us" means Westpac Banking Corporation ABN 33 007 457 141.

"Westpac Group" means Westpac Banking Corporation and its related bodies corporate.