

Deceased Estate Instructions & Expense Payment Form

About this form

We understand there may be a lot to manage right now. This guide is here to help you complete the Deceased Estate Instructions & Expense Payment Form that follows based on your situation – whether you're the bereaved or someone authorised to act for the estate. You don't need to fill in every section – only complete what applies to your request.

Sections marked with an asterisk (*) must be completed.

What you'll need to complete this form

We also recommend that you read the Support Guide before completing this form. The Support Guide provides more detailed information about the required documents, identification, and the estates process, and may help you avoid delays.

To help us process your request as quickly as possible, please include the following with your form:

- A wet (handwritten) signature from each authorised estate representative. **The signature must match the signature on your identification document. Digital or typed signatures cannot be accepted.**
- Amounts shown clearly as either a dollar amount (\$) or a percentage (%) where requested.
- **Certified** copy of Identification documents for each person signing the form (see page 5 of the form for a list of accepted identification documents).
- **Certified** Proof of death documents, if this has not already been provided (for example, a certified copy of the death certificate).
- **Certified** copy of Will/Probate or Letter of Administration if not already provided
- Invoices or receipts for any estate expenses you want us to pay or reimburse.

If there are more than four beneficiaries, please attach an additional copy of page 5 of the form and include the extra beneficiary details.

Helpful tips

- You can use this form more than once. For example, you may use it now to pay an expense, and again later when you are ready to close the estate.
- Only complete the sections that apply to what you are asking us to do.
- Make sure all supporting documents (invoices, receipts, identification) are included to avoid delays.

Start here – choose what you want to do

Before filling in the form, please choose one of the following:

1. **Pay an estate expense** (for example, funeral costs, council rates or utilities)
2. **Request reimbursement** for an estate expense you have already paid
3. **Settle the estate**
 - close accounts and distribute funds, or
 - convert an account to an Estate of the Late account

Which sections do I need to fill in?

If you ask us to pay an estate expense and close the accounts, we will:

1. Pay the estate expense first, and then
2. Distribute the remaining funds and close the account(s), or convert the account(s) to an Estate of the Late account, in accordance with the instructions provided in Section 4 – Disbursement instructions.

To do this, you must complete both:

- Section 2 – Estate expense to be paid, and
- Section 4 – Account closure & disbursement instructions

Section 1: Details of the deceased*

This section helps us identify the estate. Please complete this section every time you use the form. Everyone can complete this section.

Section 2: Estate expense to be paid

Complete this section ONLY if:

- You want us to pay an estate expense, or
- You are requesting reimbursement for an expense you have already paid

You can use this section to:

- Pay an invoice directly from the estate account, or
- Request reimbursement – you must be an authorised estate representative. The request must be signed by all estate representatives, and the required supporting documents must be provided.

If you are not paying or claiming reimbursement for an expense, leave this section blank.



Acceptable payments may include

- Funeral costs
- Rate payments (if the property is solely in the deceased's name)
- Service provider costs for a property that's solely in the deceased's name, such as:
 - Water rates
 - Electricity/gas bills
- Service provider final payments for the deceased, such as:
 - Internet service
 - Landline phone or mobile phone
- Loan repayments for loans held with us that are solely in the name of the deceased
- Application fee to the court for Probate

Expenses that can't be made from the estate

There are certain costs associated with an estate that we don't allow payment for using the estate's funds prior to obtaining a Grant of Probate.

These include:

- Solicitor fees
- Bills on a property that was jointly owned
- Travel costs for family members to attend memorials or funeral services
- Loans held with other financial institutions
- Any other costs that are not directly associated with the estate itself

Section 3: Low balance account(s) – if applicable

Please only complete this section if the balance of the account(s) is \$5 or less.

This section allows us to close low value accounts and finalise them without delay.

You will be asked to confirm whether you:

- Allow the Westpac Group to close account(s) with a zero balance, or
- Allow the Westpac Group to donate any balance of \$5 or less to a charity of Westpac's choice and close the account(s)

Please note: Only one option should be selected.

Section 4: Account closure & disbursement instructions

Complete this section only if you want to settle the estate, by either:

- Distributing the remaining estate funds and closing the account(s), or
- Converting eligible account(s) to an Estate of the Late account.

Use this section to tell us:

- Where any remaining funds should be paid (to domestic or international accounts), or
- Whether eligible account(s) should be converted to an Estate of the Late account.

Note: If you choose to convert an account to an Estate of the Late account, do not provide disbursement instructions.

Section 5: Authority to release funds and indemnity*

Who completes this: Everyone

All authorised estate representatives listed on the form must sign this section. We cannot act on the form without the required signatures.

How to instruct us

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

Westpac



Email

estatesmanagement@westpac.com.au



Post

Estates Management – Mailstop 28.A.1
GPO Box 3433
Sydney NSW 2001



In person

By visiting a Westpac branch.

St.George Bank, BankSA and Bank of Melbourne



Email

St.George Bank: estatesmanagement@stgeorge.com.au

BankSA: estatesmanagement@banksa.com.au

Bank of Melbourne:

BOMestatesmanagement@bankofmelbourne.com.au



Post

Estates Management – Mailstop 28.A.2
GPO Box 3433
Sydney NSW 2001



In person

By visiting a Branch (BankSA, St.George or Bank of Melbourne)

We recommend making an appointment before visiting a branch. Please allow approximately 45 minutes for this appointment.

What we do once you have instructed us

Once we've received your documents and the signed Deceased Estate Instructions and Expense Payment Form, we'll carry out your instructions and forward a letter, within 14 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 Management team.

Our Estates Management team can be contacted on:



1300 130 240 (Westpac), **1300 130 549** (St.George Bank, BankSA and Bank of Melbourne), Monday–Friday, 9am–5pm AEST. Calling from overseas: +61 2 9155 7590.



Section 1: Details of the deceased*

Full name (including any middle names)

Date of birth

Date of death

Customer number

BSB

Account number

Residential address (at time of death)

Which bank brand(s) did your loved one hold accounts with? (You may tick more than one)

Westpac

St.George

BankSA

Bank of Melbourne

Section 2: Estate expense payment and reimbursement – if applicable

Only fill this section in if you are requesting to pay an estate expense or receive reimbursement.

Which account from the estate are we paying from?

BSB

Account number

If you are requesting for an estate expense to be paid directly to the service provider, please provide the following details of the invoice to be paid:

Payee's name	BSB	Account number	Invoice amount	Paid by branch
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If you are requesting reimbursement, please provide the following:

- Proof of Payment:** Please provide a copy of the paid invoice or any other evidence that confirms the payment has been made (e.g. bank statement, payment receipt).
- A completed Deceased Customer Notification & Estate Form** –confirming your role for managing the estate
- A Certified copy of identification of the estate representative/s** (If not previously provided).
- Account Details for Reimbursement:** Provide the account information below where the reimbursement should be paid to.

Payee's name	BSB	Account number	Invoice amount	Paid by branch
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Section 3: Low balance account(s) – if applicable

Please only complete this section if the balance of the account(s) is \$5 or less.

I/We allow Westpac to close account(s) with a zero balance.

I/We allow Westpac to donate any balance of \$5 or less to a charity of Westpac's choice and to close the account(s).

Section 4: Account closure & disbursement instructions

We will close the account(s) based on the instructions you provide below. You can ONLY choose one of the following options:

- Ask us to convert one or more of the deceased's eligible accounts to an Estate of the Late account.
All other accounts will be closed, and any remaining funds will be deposited into the nominated Estate of the Late account.
- Ask us to pay out the funds (to a domestic or international account) and close the account(s).
All accounts must be actioned as part of this process except for Term Deposits.

Term deposits can be closed according to the instructions you provide below. If a term deposit has not yet reached maturity, it can remain open until maturity. A new instruction form will be required at that time to close it.

If Applicable – please complete the below

Transfer Positive Credit Card Balance(s) to the nominated account(s) as part of the Disbursement account details.

Close and release funds in the Term Deposit(s) to the nominated account(s) as part of the Disbursement account details:

Term Deposit account number

Term Deposit account number

Option 1: Convert to estate of the late account

Please nominate the account(s) you would like to be converted to an Estate of the Late account in the Other / Special instructions box below. The Executor(s) / Administrator(s) will be listed as signatories.

Operating rule for the account

Any (1) to sign

At least (2–9) authorised persons are required to operate and sign together.

Important note

If you select "At least (2–9) authorised persons are required to operate and sign together", online banking will not be available, all executor(s) will need to visit a branch to operate the account, and any future changes to the operating rule must also be made in a branch.

1. This option is only available to Executors/Administrators with Probate or Letters of Administration.
2. All Executors/Administrators must be identified and have a customer profile with Westpac. This can only be completed at a branch and must be done before submitting this Deceased Estate Instruction & Payment Expense Form.
3. 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 Westpac branch.
4. Depending on the operating rule you have selected, once the account is transferred to an Estate Trust account (Estate of the Late), any request for online banking must be completed in a branch, as the Estates Management Team cannot arrange online access.



Option 2a: Close account(s) & transfer to domestic account(s) (within Australia)

Account 1

Account name BSB Account number Amount/percentage

Residential address (if not previously provided)

Account 2

Account name BSB Account number Amount/percentage

Residential address (if not previously provided)

Account 3

Account name BSB Account number Amount/percentage

Residential address (if not previously provided)

Account 4

Account name BSB Account number Amount/percentage

Residential address (if not previously provided)

Option 2b: Close account(s) transfer to an international account

Account name Bank name

SWIFT code IBAN Sort code Required currency

Beneficiary country

Address

Other/Special instructions



Section 5: Authority to release funds and indemnity*

All listed estate representative(s) must authorise these instructions.

- I/We acknowledge receipt of, or request payment from, the deceased's money as instructed in this form.
- I/We acknowledge that the withdrawal or release of funds may affect any interest payable on the account, including where interest or bonus interest is applicable.
- Where a Term Deposit is required to be broken to meet the requested payment, I/We understand that any remaining balance will be reinvested in a Term Deposit for the same period and interest payment frequency at the then-current interest rate.
- I/We indemnify the bank against any loss, liability, action or claim made by any person in connection with the release or payment of these funds.
- I/We agree to reimburse the bank for any amounts paid, and any associated costs, if it is subsequently determined that I/we were not entitled to receive or request those funds.
- I/We acknowledge that, in accordance with the account terms and conditions, the bank may use money held in the deceased's accounts to clear any debts owed to the bank before releasing funds.

Estate Representative 1

Full name

Mailing address

Email address

Mobile number

Your role in management of the estate:

Executor/Administrator

Next of Kin

Private Trustee

Other (please specify):

Signature

Date

Please ensure your signature matches the ID documentation provided.

Estate Representative 2

Full name

Mailing address

Email address

Mobile number

Your role in management of the estate:

Executor/Administrator

Next of Kin

Private Trustee

Other (please specify):

Signature

Date

Please ensure your signature matches the ID documentation provided.



Privacy statement

All personal information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at westpac.com.au/privacy/privacy-statement/ or by calling us on **132 032**.

Our Privacy Statement also provides information about how you can access and correct your personal identification, and make a complaint. You do not have to provide us with any personal information, but if you don't, we may not be able to process your request.

Other acknowledgements and consents

Where you have provided information about another individual, you must make them aware of the fact.

Tax reporting obligations

We are required under domestic and international laws to collect and report financial and account information relating to individuals and organisations who are, or may be, foreign tax residents. We may ask you whether you or any shareholder, beneficiary, settlor or controlling person are a foreign tax resident from time to time, such as when you open an account with us, or if your circumstances change. If you do not provide this information to us, including information about the foreign tax identification number for all countries you or any shareholder, beneficiary, settlor or controlling person are a foreign tax resident of, we may be required to limit the services we provide to you.

Unless you tell us otherwise, by completing this form, you certify that you, any shareholder, named beneficiary, settlor or controlling person is not a foreign tax resident. You must tell us if you, or any shareholder, named beneficiary, settlor or controlling person is, or becomes, a foreign tax resident (unless an exemption applies, such as for shareholders of listed companies).

Where there are no named beneficiaries (e.g. for beneficiaries identified only as a class) you must tell us if a beneficiary is a foreign tax resident immediately when any decision is made to identify such beneficiary and, in any case, before such distribution is to be made to them. You may contact us to provide foreign tax residence information by calling 1300 725 863. We cannot give tax advice, so please contact your independent tax advisor if you need help finding out whether any person is a foreign tax resident.

Definitions.

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

Office use only

Branch name BSB Employee salary ID

Employee first name Employee surname

Date

