

# Bereavement Guide

## 1. Notifying us

You can notify Hang Seng Bank of the death on the related accounts of the deceased. We will then freeze the customers' accounts and await further handling of Personal Representative.

When you visit our branches, please bring along the following documents (Original):

- (a) Original or certified copy of Death Certificate of the deceased (or other document that can serve as proof of deceased (e.g. photocopy of Death Certificate of the Deceased / Certificate of Cremation/ Obituary/ Medical Certificate of the Cause of Death/ Notification from Lawyer or Government Department) (must be provided);
- (b) Original identification documents of the deceased (must be provided);
- (c) Original identification documents of the Reporter (must be provided)

For other Hang Seng accounts, products or services, you can read on for more details on the following pages.

## 2. Making Account balance enquiry of the deceased at the date of death

If the executor of the deceased or the person entitled in priority to administer the estate would like to apply for Grant of Representation, one can make enquiry towards the account details of the deceased in our branch. Apart from the items (a-c) mentioned above, please provide the documents listed below when you visit our branches:

- (a) Original proof of relationship between the Reporter and the deceased (e.g. birth certificate for parents/ children, marriage certificate for spouse, etc. If the deceased is not a direct relative, the applicant needs to go to swear on oath in Home Affairs Department and show related documents)
- (b) Original Will of the deceased, if any
- (c) Other related documents

## 3. Applying for Probate – Points to Note

- Safe Deposit Box: If the deceased had a Safe Deposit Box(including joint Safe Deposit Box) with us, please follow the guidelines by the Home Affairs Department
- If the value of the estate exceeds HKD50,000 or includes other account types (e.g. securities, funds, insurance and safe deposit boxes, etc.), the executor of the deceased person or the person entitled in priority to administer the estate will have to visit the Probate Registry to apply for a Grant of Representation, after preparing the inventory of the contents of the safe deposit box. Please bring along with the inventory list as well as the below documents when applying:
  - (a) Original or Certified Copy of Death Certificate;
  - (b) Original or Certified Copy of Marriage Certificate, if applicable;
  - (c) Original or Certified Copy of Birth Certificate, if applicable;
  - (d) Original Will of the deceased together with a copy thereof, if any;
  - (e) Copy of Hong Kong Identity Card, if applicable;
  - (f) Certificate of Exemption or Payment of Estate Duty if the death occurred before 11 February 2006; and
  - (g) Any other original documents proving your entitlement to the grant.

#### 4. 'Confirmation Notice'

- If the deceased's entire estate in HKSAR\* as at the date of death does not exceed HKD50,000 in total, and the deceased does not hold any property as a trustee or as the manager of a Tso or Tong, a 'Confirmation Notice' may be applied for instead of the Grant of Representation.
- Assistance may be obtained from the Official Administrator of the Probate Registry.
- To apply for the Grant of Representation, you will need to bring the following documents (Original & Photocopies) to the Probate Registry and you will be required to declare all assets held by the deceased:
  - a) the identity card/passport of the deceased person;
  - b) the death certificate of the deceased person;
  - c) the identity card/passport of the applicant;
  - d) the last will of the deceased person, if any;
  - e) any document(s) evidencing the relationship between the deceased person and the applicant, such as marriage or birth certificate, if the applicant is not the executor of the deceased person;
  - f) the letter(s) of renunciation duly executed by the person(s) entitled in higher priority to administer the estate, if applicable;
  - g) the death certificate(s) of the person(s) entitled in higher priority to administer the estate, if applicable;
  - h) any document(s) evidencing the relationship between person(s) named under (f) and/or (g) and the deceased person, if applicable; and
  - i) fixed deposit receipt(s)/bank statement(s)/bank passbook(s) in respect of all bank account(s) of the deceased person, showing the bank account balance as at the date of death of the deceased person and those for the last three months before death.

\*If at the date of death, the deceased person beneficially owned other properties in Hong Kong not being money (such as securities, business, landed property, motor vehicles, safe deposit box, jewels, Mandatory Provident Funds, insurance policy), or debts (such as tax liabilities, bank loan, overdraft, credit card debt), this confirmation notice shall not be applicable.

(Disclaimer: Information provided in this Guide is true and accurate at the time of publication to the best of our knowledge. The information provided in this Guide is for general awareness only and not exhaustive and should not be regarded as legal advice. You should contact your own legal advisor to obtain advice with respect to any particular issue. )

For more information about probate or related procedures, please contact Hong Kong's Probate Registry or Home Affairs Department.

#### 5. Useful Information

##### The Probate Registry

Address: LG3, High Court Building, 38 Queensway, Hong Kong

Telephone: (852) 2840 1683

Website: <http://www.judiciary.hk>

##### Estate Beneficiaries Support Unit of the Home Affairs Department

Address: 3/F, Southorn Centre, 130 Hennessy Road, Wan Chai, Hong Kong

Telephone: 2835 1535

Website: <http://www.had.gov.hk/estates>

## 6. Enquiry of outstanding balance/ loans of the deceased's accounts

Estate Administrator of the deceased can make enquiry for the outstanding balances by bringing 'the Grant of Representation' or 'Confirmation Notice' along with the Schedule (original).

Provided that the Schedule to the Grant of Representation contains the necessary details about the Safe Deposit Box, including the branch at which it is located, its number as assigned by us and its contents, the Personal Representative will be allowed to retrieve the contents of the box.

For other account cancellation processes, they can also go to related branches for handling #.

Personal Representative can dial the hotlines below for enquiry, if the deceased have different types of product/ service held with us (including mortgage, insurance, credit card, etc.)

Mortgage Enquiry Hotline: 2710 2288

Hang Seng Real Estate Management Hotline: 2997 2111

Claims Service Hotline: 2288 6992^

Hang Seng MPF Hotline: 2213 2213

Credit Card, Personal Loans & Overdraft Enquiry Hotline: 2122 9608

#For securities accounts handling, please visit specific branches. Please visit Hang Seng Branch Addresses Page: <https://www.hangseng.com/zh-hk/contact-us/branch-addresses/>

\*\* The Schedule, which was issued along with the Confirmation Notice or the Grant of Representation, needs to be identical to the details of accounts from the bank showing the balances as at the date of death, or this will affect the release of funds or assets. In other words, if any of the deceased's account details are not listed in the Schedule, we would have to refer you back to the Probate Registry to amend the Schedule before we can release assets in the Bank accounts to you.

^If you wish to understand more on the documents required for insurance claims, please visit Hang Seng Insurance Website: <https://www.hangseng.com/zh-hk/personal/insurance-mpf/claims/>

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