

Bereavement Guide

Overview

Hang Seng understands that it can be a difficult time when a family member passes away. We are here to offer help and support you through the steps. You can let us know online, and we will help you deal with the deceased's accounts.

1. Notifying us by online application

We have established a "Dealing with bereavement" platform, which allows you to report the Deceased and allows Administrator/ Executor to apply for account closure and/or account balance letter of the Deceased.

Please submit your online application with all required documents on [Hang Seng Online Platform](#) (*Hang Seng Bank Website > Personal > Banking > More Banking Services > Useful information > Dealing with bereavement*). We will process your application according to all the supporting documents submitted.

Steps:

1. Report the Deceased and upload documents by clicking "Apply online"

Please note that once the deceased account is frozen, all related account services and transactions would be impacted

2. Fill in information to request account balance letter (if apply for Grant of Representation / Confirmation Notice)
3. Fill in information to apply account closure (if applicable)
4. Visit branch for arranging certified true copy (applicable for 2 & 3)
5. Contact us for dealing with non-deposit accounts (if any)
- 6.

Once we have received bereavement notification with all required information, the deceased account(s) would be frozen. All related account services and transactions would be impacted including but not limited to transfer, direct debit authorisation and cash withdrawal.

Before account closure and/or issuing the Account Balance Letter, you are required to arrange certify true copies of related documents at one of our branches (excluding MTR Station Offices & Mobile Branches).

For any further updates, we will contact you via email. **Please ensure you have a valid email address**, otherwise, you may not be able to receive any notification.

If you encounter any problems on online application, you are welcome to come in person with all required documents to one of our branches (excluding MTR Station Offices & Mobile Branches) to make an enquiry/ bereavement notification.

2. Documents required for bereavement notification and dealing with the deceased's account

Please prepare the below documents :

All required documents

- Original HKID / Passport / PRC ID / Exit & Entry Permit of the Reporter
- Original HKID / Passport / PRC ID / Exit & Entry Permit of the Deceased
- Original or certified copy of proof of Death Document(s) (e.g. Death Certificate of the Deceased, Certificate of Cremation, etc.)

Additional documents for account closure

- Original Grant of Representation (e.g. Probate, Letters of Administration, Certificate of Exemption of Estate Duty) or Confirmation Notice
- Original Passbook of the Deceased Account (if any)

Additional documents for detailed deceased account information (account balance letter)

(Please note that if the Schedule, which was issued along with the Probate / Letters of Administration, is not identical to the details of accounts from the Bank showing the balances as at the date of death, this will affect the release of the estate. Administrator / Executor may make account balance enquiry of the deceased as at the date of death for more information before applying for Probate / Letters of Administration)

- Original Document(s) showing relationship between the applicant and the Deceased
- Original or certified copy of proof of Death Document(s) with date of death indicated
- Original Certificate of Discharge (Applicable if the Deceased / Administrator / Executor is bankrupt)

3. Handling an estate

Applying for Probate/ Letters of Administration

Please bring along all required documents (Original & Photocopies) to Probate Registry to apply for Probate/ Letters of Administration (please refer to *Appendix I for the list of documents*). For details, please contact the Public Application Section of the Probate Registry:

Telephone: (852) 2840 1683

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

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

Applying for Confirmation Notice

If the deceased's entire estate **in cash** as at the date of death **does not exceed HKD50,000** in HKSAR*, you may bring along all required documents (Original & Photocopies) to Home Affairs Department to apply for Confirmation Notice (*please refer to Appendix II for the list of documents*). For details, please contact the Estate Beneficiaries Support Unit of the Home Affairs Department:

Telephone: 2835 1535

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

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

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

4. Things to note for different account types

Deposit Account

Deposit account includes Integrated Accounts, Savings / Current Accounts (including Passbook and Statement Savings Accounts), Time Deposit Accounts and Foreign Exchange Accounts.

If the Reporter is a descendant (relative) or Personal Representative (Administrator / Executor) of the deceased that has not yet applied for the legal right to deal with the estate of the deceased in Hong Kong, the Reporter should firstly apply for the Letters of Administration or Probate from the Probate Registry or the Home Affairs Department. After obtaining these documents, we will carry out the account closure procedures.

If the Schedule, which was issued along with the Grant of Representation / the Confirmation Notice, is not identical to the details of accounts from the Bank showing the balances as at the date of death, this will affect the release of the estate.

Safe Deposit Box

According to the Probate and Administration Ordinance (Cap.10), the Reporter will need to approach the Home Affairs Department to obtain a "Certificate for Necessity of Inspection of Bank Deposit Box" if the Deceased had any Safe Deposit Box (including joint Safe Deposit Box) with us. The holder of the Certificate will have to prepare an inventory of the contents of the Safe Deposit Box, and visit the Probate Registry to apply for the Probate or the Letters of Administration.

Investment

All holdings in the investment account (including funds, securities) must be processed according to the Personal Representative's instructions after the Grant of Representation has been obtained. The Personal Representative can apply to sell or transfer the investment holdings after submitting the required documents to branch.

Credit Card, Personal Loan & Overdraft

We will freeze the personal loan / overdraft and cancel the credit card of the Deceased once we are notified of the death. There will not be any further debit of interest or charges. Any outstanding balance on the personal loan / overdraft and credit cards must be paid from the estate. If there is any credit balance, it will be returned to the Deceased's estate. You may reach out to our Credit Card or Personal Loan Service Hotline to learn more.

Mortgage

Handling of mortgage will depend on respective situation. If the Deceased has any mortgage, please contact us to know more and we will provide specific information based on individual circumstances.

Real Estate

If the Deceased has any real estate with us, please contact us to know more about the handling.

Insurance

If the Deceased has any Insurance product with us, please contact us to know more about the handling.

MPF

The Personal Representative should complete a "Claim Form for Payment of Accrued Benefits on Ground of Permanent Departure from Hong Kong / Total Incapacity / Terminal Illness / Small Balance / Death [Form MPF(S) - W(O)]" (**HAPO**) and submit it with the following documents by mailing to the Hang Seng MPF administrator:

1. A copy of the claimant's HKID card (if the claimant will not present the HKID card in person)
2. A copy of the Letter of Probate or Letter of Administration / a letter requesting withdrawal of the accrued benefits issued by the Official Administrator if the claim is made by the Official Administrator

Mailing address:

The Hongkong and Shanghai Banking Corporation Limited
PO Box 73770 Kowloon Central Post Office

5. Contact Us

If you need any help, please contact us via the Live Chat function on Hang Seng website or by phone, or visit our branch for enquiry.

General Enquiry	(852) 2822 0228
Credit Card or Personal Loan Enquiry	(852) 2122 9608
Mortgage Enquiry	(852) 2710 2288
Real Estate Enquiry	(852) 2997 2111
Insurance Enquiry	(852) 2288 6992
MPF Enquiry	(852) 2213 2213

Appendix I - Documents for applying Probate / Letters of Administration (Original & Photocopies)

- a) HKID / Passport / PRC ID / Exit & Entry Permit of the Reporter
- b) HKID / Passport / PRC ID / Exit & Entry Permit of the Deceased
- c) Proof of Death Document(s)
- d) Document(s) showing relationship between the applicant and the Deceased (e.g. Marriage Certificate / Birth Certificate)
- e) Original Will of the deceased together with a copy thereof (if any)
- f) Certificate of Exemption or Payment of Estate Duty if the death occurred before 11 February 2006;
- g) Inventory of the contents of the Safe Deposit Box (*If the deceased had a Safe Deposit Box with us [including joint Safe Deposit Box], please approach Home Affairs Department to obtain a "Certificate for Necessity of Inspection of Bank Deposit Box" and prepare for the inventory list*)
- h) Any other documents proving your entitlement to the grant

Appendix II - Documents for applying Confirmation Notice (Original & Photocopies)

- a) HKID / Passport / PRC ID / Exit & Entry Permit of the Reporter
- b) HKID / Passport / PRC ID / Exit & Entry Permit of the Deceased
- c) Proof of Death Document(s) (e.g. Death Certificate of the Deceased, Certificate of Cremation)
- d) the last will of the Deceased (if any)
- e) Document(s) showing relationship between the applicant and the Deceased
e.g. marriage or birth certificate
- 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, (if applicable); and
- i) fixed deposit receipt(s)/bank statement(s)/bank passbook(s) in respect of all bank account(s) of the Deceased, showing the bank account balance as at the date of death of the Deceased and those for the last three months before death.