

Frequently Asked Questions for Deceased Account

1. I am a Personal Representative (Executor/Administrator), what should I do when a family member has passed away who maintained an account with the Bank?

We are sorry about this sad news. First of all, please bring along the following documents to any of our branches so that we can freeze the account(s) of the deceased to protect the interest of the potential owners or beneficiaries of the deceased estate: -

- Original or certified copy of Death Certificate¹ of the deceased
- Original identification documents of the deceased
- Original identification documents of the person making the account balance enquiry (if applicable)
- Original proof of relationship between the person making the balance enquiry and the deceased, e.g. marriage certificate for spouse, birth certificate for parents/children (if applicable)

¹For someone who died in Hong Kong, other than Death Certificate, we also accept Certificate of Order Authorizing Burial of Body or Certificate of Order Authorizing Cremation of Body as the proof of death.

To enable us to proceed with the release of funds and account closure, you may need to provide the following documents:

- Original Grant of Representation (Grant of Probate or Letters of Administration) or Confirmation Notice
- Original identification documents of the Personal Representative
- Original identification documents of the deceased

However, we may have designated handling procedures and documentation requirements for different types of accounts depending on the circumstance of each individual case. Thus, you are advised to visit any of our branches for details or seek independent legal advice in case of need.

Please be reminded that you will need to come in person as we will need to perform document and identity verification face to face.

2. Is it necessary for me to obtain Grant of Representation or Confirmation Notice to handle the estate?

Yes. You have to provide either Grant of Representation or Confirmation Notice, depending on the size of the estate, to prove that you have the legal right to handle the estate of the deceased.

Please see below for further details of Grant of Representation or Confirmation Notice.

Grant of Representative

The Grant of Representation refers to either Grant of Probate or Grant of Letter of Administration issued by the Probate Registry of the High Court of the HKSAR (the “Registry”).

- If there is a Will, the Registry would validate the Will and issue a legal document called the “Grant of Probate”.
- If there is no Will, the Registry would check that the applicant(s) is legally allowed to deal with the deceased’s estate. Once the Registry is satisfied, they will issue a “Grant of Letters of Administration”.

The Grant of Probate or the Grant of Letters of Administration formally appoints the executor(s) or administrator(s) responsible for dealing with the estate of the deceased. You may contact the Registry for assistance or further details of the application procedure.

By law, we can only release those funds or assets held in the account of the deceased to the Personal Representative if details about the specific account, including the name of the Bank and the account number, and the funds/assets held in it are accurately stated in the Schedule. For safe deposit box, you will need to indicate the location of the branch where they were located and the safe deposit box number in the Schedule.

Therefore, if any of the deceased’s account details are not listed in the Schedule, we would have to refer you back to the Registry to amend the Schedule before we can release funds or assets in the accounts to you.

Confirmation Notice

If the deceased’s entire estate in HKSAR as of the date of death does not exceed the total amount of HK\$50,000, 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. The application of Confirmation Notice is usually faster and costs less than the Grant of Representation. Please contact the Estate Beneficiaries Support Unit of the Home Affairs Department for details.

3. What happens to joint accounts?

According to the terms and conditions applicable to joint accounts, the credit balance in joint accounts would be handled as directed by the surviving joint account holder(s).

However, different procedures may apply depending on individual product terms and conditions.