Rabobank



Loss of a loved one - Deceased Estates

Losing a family member, friend, or business partner can be an incredibly difficult time.
If you have recently experienced the loss of a loved one, we will guide you through the requirements needed to access information or settle accounts relating to a deceased person. We're committed to making the process as simple and straightforward as possible.

Every estate is different

The documents required may vary depending on the account type and funds held. We will advise you if any additional information is needed.

Please refer to our email for the specific documents requested for your situation.

Account Information

If you need account details or balances before finalising the estate, provide:

Required Documents

- ☐ Certified[1] copy of the Death Certificate
- ☐ Certified copy of the Last Will and Testament

If there is no known Will, account information may be provided to the next of kin listed on the Death Certificate or other recognised documentation.

If you are the Executor or Next of Kin

- ☐ Signed written request for account information

If a Solicitor is acting on your behalf

- ☐ Written authority from the Executor or Next of Kin authorising the solicitor to act
- ☐ Written request on the solicitor's letterhead outlining the information required

1. What does 'Certified' mean?

A ***certified*** copy is a photocopy, scan or photograph of an original document that has been verified as a true and accurate copy by an authorised certifier.

Certification Requirements:

- Each document must be certified separately
- Certification must be completed by an authorised person (for example, a Justice of the Peace, Solicitor, Police Officer, Pharmacist or other approved certifier)

The certifier must include:

- Full name
- Signature
- Qualification or registration number (where applicable)
- Date of certification
- Confirmation original document has been sighted (i.e. 'I certify this to be a true copy of the original document and that the information contained within it is an accurate representation of the original.')

1. Notify Us
Contact us to advise of the passing (email or phone).

2. Review your Request
We'll review the estate and advise what documents are needed.

3. Submit your Documents
Provide the required documents and signed forms to us.

4. Validation & Confirmation
We validate the documents and confirm payment details.

5. Funds Released & Account Closed
Once everything is completed, the funds are released and the account(s) are closed.

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Request Account Closure & Required Documents

To close or distribute funds from a deceased estate account, provide:

- ☐ Letter of Instruction from your solicitor or executor
- ☐ Executor's written authority for the solicitor to act (if applicable)
- ☐ Certified copy of Death Certificate
- ☐ Certified copy of the Will
- ☐ Certified copy of probate[2] (Required if balance exceeds $15,000)
- ☐ Certified copy of the executor's photographic Identification
- ☐ Completed Deceased Estate Settlement Instruction Form (ROS)

Before You Send

If you are unsure about any requirement or documentation, please contact us before submitting your request. Our team will advise if any additional information is needed.

IMPORTANT: A completed and signed Deceased Estate Settlement Instruction (ROS) Form is required to close a Rabobank Online Savings (ROS) account.

Documents can be provided as:

- A clear photo; or
- A scanned copy

All documents must be:

- ☐ Clear and readable
- ☐ All required documents are certified
- ☐ Certification includes the certifier's signature, name, qualification and date
- ☐ Certification date is within the last 12 months
- ☐ Signed in wet ink
- ✗ Electronic or digital signatures are not accepted.

How to submit your Documents

Please return the documents by email or mail:

Rabobank Online Saving accounts closure

Email: *ROSDatamanagement@rabobank.com*

Mail: Client Services Manager
GPO Box 4577, Sydney NSW 2001

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For more information
Scan the QR code or visit
www.rabobank.com.au/support/deceased-estate

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2. What does 'Probate' mean?

Probate is a legal document issued by the court that confirms the validity of a deceased person's Will and authorises the Executor to administer the estate.

When is Probate Required?

- If the account balance exceeds $15,000.
- The Grant of Probate confirms the Executor's legal authority to manage the deceased's assets and distribute funds in accordance with the Will.
- If Probate is required, a certified copy of the Grant of Probate must be provided as part of the estate settlement process.

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