

how can we help you?

The loss of a loved one is a traumatic experience for our clients and their families – it's a time when they need our help as a bank the most.

The Deceased Reporting team provide our clients with expert guidance through the deceased reporting process by taking responsibility for:



- Deceased account management and closure where the account holder is reported deceased;
- Issuing certificates of balances, tax certificates (IT3b) and account statements;
- Informing the related parties within FNB e.g. Homeloans, Credit Card, eBucks, etc. of the client's death, and
- Verification and confirmation of the client's death as a risk mitigating practise, ensuring that funds are paid to the nominated executor.

The team require the following supporting information to timeously attend to the Executor's or client's request:

- 1 Instruction Letter with address, contact details, dated and signed by the Executor or next of kin.**
 - a) If attorney or financial institution has been nominated, we will require the signed letter from the nominee as per POA
 - b) If deceased client had an eBucks account that has monetary value, we will need an instruction as to whether the eBucks amount will be donated to a charity or transferred to another account.
- 2 Certified Copy of the Death Certificate if deceased had a South African Identity Number.**
- 3 If SA resident deceased abroad**
If the deceased had an SA Identity document and passed away overseas/other country outside SA Borders, the next of kin will have to apply for a SA death certificate from the SA Embassy in the place of death. Kindly refer to the attached link at home affairs <http://www.home-affairs.gov.za/index.php/death-certificates1>
- 4 Certified copies of Identity Document for deceased, executor/next of Kin and or POA representative/nominee.**
If no ID of the deceased can be submitted, we require a sworn affidavit explaining what happened to the original identity document.
- 5 Certified copy of Letter of Executorship/ Letter of Authority**
- 6 Power of Attorney**
For Attorneys or 3rd parties, we will need Power of Attorney witnessed by 2 individuals and signed by the executor (Certified by a Commissioner other than the Executor).
- 7 Bank statement if not FNB account – not older than 3 months**
Estate Late Bank Account required if amount is over R250 000.00

It's important to note that our turnaround time ranges between 14–21 business days and is dependent on our fraud verification processes. We need to ensure that we release the deceased's funds to authorised persons only.

Kindly contact the team for assistance or further information

Email: Deceasedestate@fnb.co.za

Call Centre: 087 736 7998

Our business hours are Monday to Friday from 08:00 am to 17:30 pm and Saturday 09:00 am to 13:00 pm.

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FNB Fiduciary

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