

FICA Documentation required by the National Deceased Estates:

**Scenario 1: Where a private individual is appointed as the Executor**

- Green Bar-coded identity document OR Valid smart card of the Executor
- Valid Proof of Residential Address of the Executor (no older than 3 months if issued monthly or 12 months if issued yearly) (For a full list of acceptable documents please contact the NDE team or your nearest Absa Branch.)
- Letter of Executorship/Letter of Authority
- Contact details of the Executor to be provided to the NDE team.

**Scenario 2: Where a private individual is appointed as the Executor and appoints an Individual to act on his/her behalf**

- Green Bar-coded identity document OR Valid smart card of the Executor
- Green Bar-coded identity document OR Valid smart card the individual appointed by the Executor
- Valid Proof of Residential Address of the Executor (no older than 3 months if issued monthly or 12 months if issued yearly) (For a full list of acceptable documents please contact the NDE team or your nearest Absa Branch.)
- Valid Proof of Residential Address of the individual appointed by the Executor (no older than 3 months if issued monthly or 12 months if issued yearly) (For a full list of acceptable documents please contact the NDE team or your nearest Absa Branch.)
- Letter of Executorship/Letter of Authority
- Power of Attorney between the named Executor and the party acting on behalf of the Executor
- Contact details of the Executor to be provided to the NDE team.
- Contact details of the individual appointed by the Executor to be provided to the NDE team.

**Scenario 3: Where a private individual is appointed as the Executor and appoints a firm of attorneys (or any other entity qualified to administrate the estate) to act on his/her behalf**

- Green Bar-coded identity document OR Valid smart card of the Executor
- Valid Proof of Residential Address of the Executor (no older than 3 months if issued monthly or 12 months if issued yearly) (For a full list of acceptable documents please contact the NDE team or your nearest Absa Branch.)

- Contact details of the Executor to be provided to the NDE team.
- Letter of Executorship/Letter of Authority
- Power of Attorney between the named Executor and the entity acting on behalf of the Executor
  
- Official incorporation/registration document for the entity/firm of attorneys acting on behalf of the executor:
  - Private Company = Most recent CM1 and CM22 OR Any of the range of CoR certificates issued by CIPC AND CM9 or CoR 15.2 (if name has changed) AND COR 18.3 (if Close Corporation converted to Pty)
  - CC = Most recent CK1 AND CK2 (if changes were made to the CK1)
  - Trust = Trust Deed & Letter of Authority
  - Partnership = Partnership Deed
  - Professional Partnership such as a law firm regulation = ONLY proof of regulation (a printout from the regulatory body's website)
  - Contact the NDE team or your nearest Absa Branch for a full list of acceptable identification documentation
- Valid Proof of Business Address for the entity/firm of attorneys (no older than 3 months if issued monthly or 12 months if issued yearly) (For a full list of acceptable documents please contact the NDE team or your nearest Absa Branch.)
- Green Bar-coded identity document OR Valid smart card for the individual appointed by the entity/ firm of attorneys
- Proof of authority confirming the individual appointed by the entity/ firm of attorneys can act on behalf of the entity/firm of attorneys
- Contact details of the individual appointed by the entity/ firm of attorneys to be provided to the NDE team.
- Confirmation of the individual appointed by the entity/ firm of attorneys' residential address (Note: proof of residential address not required)

**Scenario 4: Where a firm of attorneys (or any other entity qualified to administrate the estate) is appointed as the Executor (without a specific attorney being stated on the Letter of Executorship)**

- Official incorporation/registration document for the entity/firm of attorneys:
  - Private Company = Most recent CM1 and CM22 OR Any of the range of CoR certificates issued by CIPC AND CM9 or CoR 15.2 (if name has changed) AND COR 18.3 (if Close Corporation converted to Pty)

- CC = Most recent CK1 AND CK2 (if changes were made to the CK1)
- Trust = Trust Deed & Letter of Authority
- Partnership = Partnership Deed
- Professional Partnership such as a law firm regulation = ONLY proof of regulation (a printout from the regulatory body's website)
- Contact the NDE team or your nearest Absa Branch for a full list of acceptable identification documentation
- Valid Proof of Business Address for the entity/firm of attorneys (no older than 3 months if issued monthly or 12 months if issued yearly) (For a full list of acceptable documents please contact the NDE team or your nearest Absa Branch.)
- Letter of Executorship/Letter of Authority
- Green Bar-coded identity document OR Valid smart card for the individual appointed by the entity/ firm of attorneys
- Proof of authority confirming the individual appointed by the entity/ firm of attorneys can act on behalf of the entity/firm of attorneys
- Contact details of the individual appointed by the entity/ firm of attorneys to be provided to the NDE team
- Confirmation of the individual appointed by the entity/ firm of attorneys' residential address (Note: proof of residential address not required)

**Scenario 5: Where a firm of attorneys (or any other entity qualified to administrate the estate) is appointed as the Executor (with 1 or more attorneys stated on the Letter of Executorship.**

- Official incorporation/registration document for the entity/firm of attorneys:
  - Private Company = Most recent CM1 and CM22 OR Any of the range of CoR certificates issued by CIPC AND CM9 or CoR 15.2 (if name has changed) AND COR 18.3 (if Close Corporation converted to Pty)
  - CC = Most recent CK1 AND CK2 (if changes were made to the CK1)
  - Trust = Trust Deed & Letter of Authority
  - Partnership = Partnership Deed
  - Professional Partnership such as a law firm regulation = ONLY proof of regulation (a printout from the regulatory body's website)
  - Contact the NDE team or your nearest Absa Branch for a full list of acceptable identification documentation

- Valid Proof of Business Address for the entity/firm of attorneys (no older than 3 months if issued monthly or 12 months if issued yearly) (For a full list of acceptable documents please contact the NDE team or your nearest Absa Branch.)
- Letter of Executorship/Letter of Authority
- Green Bar-coded identity document OR Valid smart card for the individual named on the Letter of Executorship
- Contact details of the individual named on the Letter of Executorship to be provided to the NDE team
- Confirmation of the individual named on the Letter of Executorship's residential address (Note: proof of residential address not required)

**To confirm the deceased status of the deceased individual, one of the following is required:**

- Death Certificate; **OR**
- Affidavit made by the executor as reflected in the letter of authority which evidences the death of the individual; **OR**
- Department of Home Affairs (or equivalent body with regard to other countries) confirmation of the death of the individual

**Please note we can only accept documentation received in the following ways:**

1. Original documents shown to an Absa official who has made a copy thereof;
2. Original Certified copies of documents emailed to [NDE@absa.co.za](mailto:NDE@absa.co.za) ;
3. Original documents (e.g. an original utility bill).

**Note on Certification:** Certification must contain the following -

- The signature of the Commissioner;
- The full name of the Commissioner;
- The Commissioner's designation;
- The area for which the Commissioner holds his/her appointment/the office held by the Commissioner if such office is held ex officio.

**NOTE:** It is preferable that the Commissioner dates the certified document; however this is not a mandatory requirement.

**Process to be followed when submitting an Instruction:**

- All requests be emailed to [NDE@absa.co.za](mailto:NDE@absa.co.za) with all supporting documentation as per above applicable scenario;

- Include the ID number of the Deceased in the subject line of your email;
- Ensure to submit the Estate Late / Appointed Persons Banking details with the FICA documents - All estates above R250 000.00 will require an Estate Late Account to be opened;
- Escalations should align to the escalation matrix – **National Deceased Estates**. Please adhere to the outlined stages of escalation.

**Requirements to lodge a Claim at our Deceased & Insolvent Estates Collections & Recoveries:**

- Death Certificate;
- Letter of Executorship;
- ID copies of both the deceased and the appointed executor;
- Power of Attorney where applicable;
- Executor/administrator email address (very important for claim submission as postage is not the best method of claim submission);
- Executor/administrator telephone number.

**Process to be followed in lodging a claim:**

- All new claim requests to be emailed to [NDE@absa.co.za](mailto:NDE@absa.co.za) with all supporting documentation;
- Include the ID number of the Deceased and annotate "Claim Request" in the subject line of your email;
- Escalations should align to the escalation matrix - **Deceased & Insolvent Estates Collections & Recoveries**. Please adhere to the outlined stages of escalation.

**NOTE:** Credit Life - A Claim Assessor from an Insurance Company may request various documentation pertaining to cause of death.