

# Deceased Banking Guide



At FNB Fiduciary, we do our best to support you during this difficult time by assisting and navigating you through the process of managing and closing the accounts that were held by the deceased at FNB.

## How we can assist

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Deceased account management and closure



Issuing certificates of balances, tax certificates (IT3b) and account statements.



Safeguarding the assets of the deceased through rigorous checks to ensure only valid instructions are processed.



Informing other relevant departments in FNB about the death of the client.

# How to report the death of an FNB client

## Notify us by telephone or email

- Call: 087 736 3555
- Email: [deceasedestate@fnb.co.za](mailto:deceasedestate@fnb.co.za)

## Notify us online

- Visit [www.fnb.co.za](http://www.fnb.co.za)
- Tap 'Insure'
- Tap 'Wills and Legacy Planning'
- Scroll down to 'Report a death and executorship'
- Tap 'Notify us', under



## Our operating hours:

Monday to Friday: 8am to 5pm  
Saturday: 9am to 1pm

# Documents required to assist with a request

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All documents to be submitted in a single PDF bundle, clearly dated, and in PDF format.

- 1 A copy of the **death certificate** of the deceased account holder
- 2 **Letter of instruction** to close the deceased's account. The letter must be dated and signed by the Executor or the appointed Agent with the name and surname of the Agent below the signature. If an attorney or a financial institution has been nominated, we will require the signed letter from the nominee as per the Power of Attorney with the name and surname of the nominee below the signature.
- 3 Copy of the **Letter of Executorship/Letter of Authority** issued by the Masters Office
- 4 Copies of **identify document** of the deceased, the executor and/or the appointed agent (if there is a valid Power of Attorney)
- 5 **Power of Attorney** – must include the ID numbers and full names of the deceased, nominated agent and executor. It must be signed by two independent witnesses and signed and dated by the Executor.
- 6 **Proof of estate late banking details** – confirmation letter or latest statement.

# Process and how long it takes

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1

Notify FNB via Online, email or by calling. Submit all documents and information

2

All information and documents will be submitted to the Master of the High Court and Home Affairs for verification.

3

Once verified the team will conduct all necessary checks and take inventory of all accounts held by the deceased.

4

Relevant certificates of balance, interest statements, and tax certificates will issued.

5

Instructions and closer of any additional accounts held by FNB will take place, such as Shares, Credit Card, eBucks etc. If there are any sessions or holds these will first be resolved before moving on.

6

Obtain and verify banking account details provided. Process is faster where account is with FNB.

7

All funds will be transferred into verified account.

8

Accounts will be closed, and closure statements will be provided.

**Turnaround time for new requests: 31 business days**

# How to escalate an existing request

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Your request is important to us, please see below guidance on our escalation process available to you.

Escalation	Team member name	Email address	Turnaround time
First level escalation (Team Leaders)	Ralton Leach	ralton.leach@fnb.co.za	7 business days
	Arnold Romain	aromain@fnb.co.za	7 business days
Second level escalation (Management escalation)	Lerato Lente	Lerato.lente@fnb.co.za	48 hours

Your satisfaction is our top priority. If you feel that we haven't adequately addressed your request, please leave your feedback:

- Visit [fnb.co.za](https://fnb.co.za)
- Select the 'Contact Us + Tools', then 'Contact Us'
- Select a feedback option

# Contact us

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For further queries or assistance, please contact our Fiduciary Service Suite.

087 736 3555

