Deceased banking guide

First National Bank FNB Fiduciary (Pty) Limited Registration Number 1986/003488/07
A subsidiary within the FirstRand Group of Companies. An Authorised Financial Services Provider.

Contents

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.

How we can assist:

- 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 FirstRand about the death of the client.

How to report the death of a client

The quickest and easiest way to notify us, is through our app functionality. This helps speed up the process and allows you to track progress and access deceased banking support when it is convenient for you.

You have the following options:

- If you're an FNB or RMB Private Bank client you can report the death of a client through the app.
  Here's how:
  Step 1: Log in to the FNB App/RMB Private Bank App
  Step 2: Select the 'Fiduciary' icon (search for and add the Fiduciary Icon to your home screen)
  Step 3: Select 'Report a death' and follow the prompts
- Visit any FNB branch and provide the required documentation.
- If the deceased person had a private advisor, you may also notify them
- If you do not bank with us, please visit your nearest branch or contact us via email at deceasedestate@fnb.co.za.

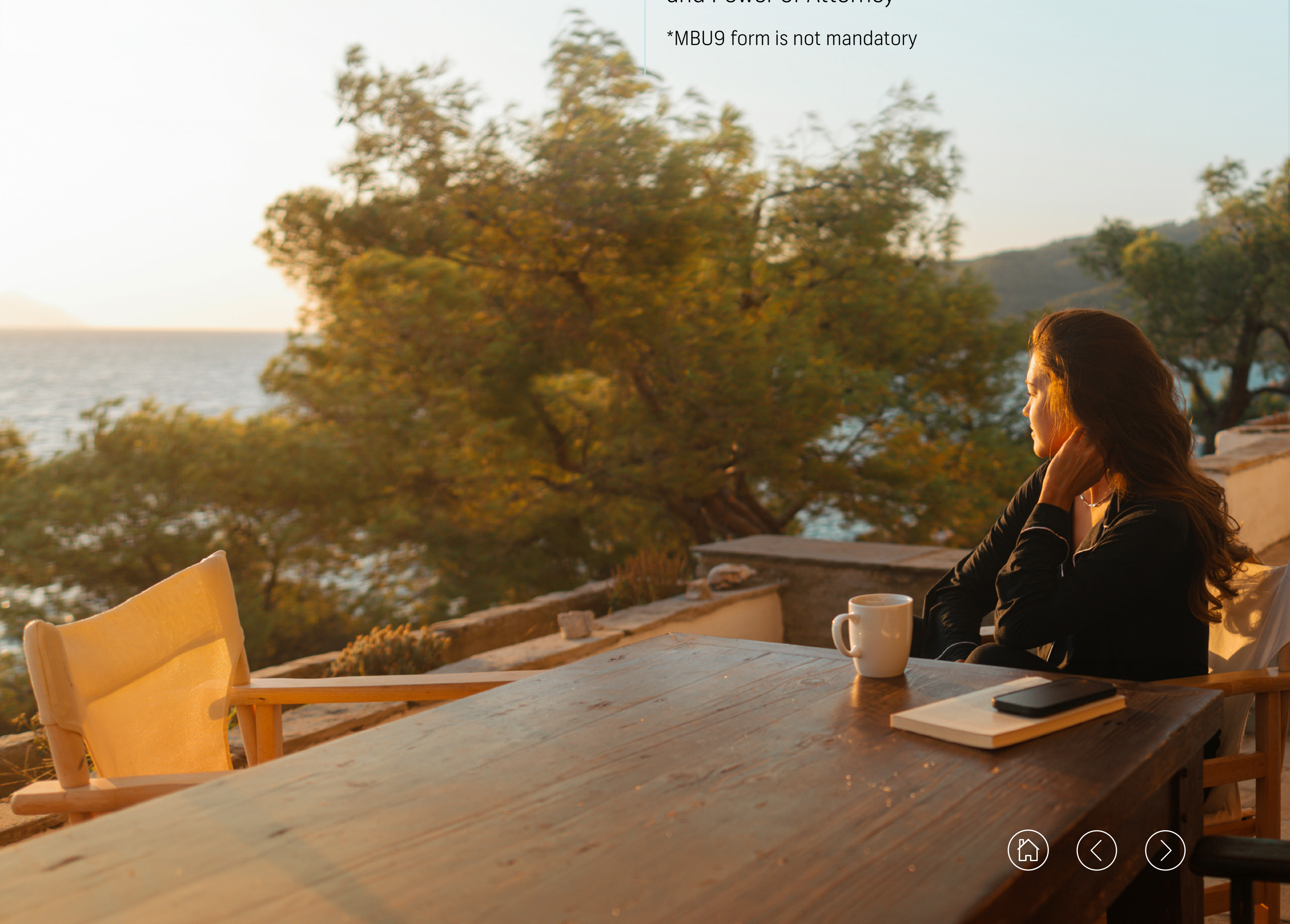
Our operating hours:

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

When you report the death of a client

Who are you	Documents required
Reporter: a family member or someone chosen by the family to report the death. This is not the Executor	Death Certificate
Executor: appointed by the Master of the High Court to manage the estate, as set out in the Will	Death Certificate, Letter of Appointment and the *MBU9 (form used to obtain information about the deceased's bank account balances)
Agent: acts on behalf of the Executor by means of Power of Attorney	Death Certificate, Letter of Appointment, the *MBU9 (form used to obtain information about the deceased's bank account balances) and Power of Attorney

*MBU9 form is not mandatory



Process and how long it takes

1. Notify us via the app, email or by visiting the branch. Provide all relevant 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 the necessary checks and take inventory of all accounts held by the deceased.
4. Relevant certificates of balance, interest statements, and tax certificates will be issued.
5. Instructions to close the accounts held by FNB or RMB Private Bank will be processed, such as Shares, Credit Card, eBucks etc. If there are any cessions or holds these will first be resolved before proceeding to close.
6. Obtain and verify banking account details provided. The process is faster where the account is with us.
7. All funds will be transferred into the verified account.

Turnaround time for new requests:

14 days for those submitted through the FNB App and RMB Private Bank App or 31 business days otherwise when submitting via the branch or email.

How to escalate an existing request

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

Escalation	Team member name	Email address	Response turn around 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
	Dimakatso Mashele	Dimakatso.Mashele@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
- Select the 'Contact Us + Tools', then 'Contact Us'
- Select a feedback option

Contact us

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

Secure Chat®

087 736 3555

*MBU9 form not mandatory