

# Loss of a loved one

Westpac



Easy English

## Hard words



This guide has some hard words.

The first time we write a hard word

- the word is in **blue**
- we write what the hard word means.

## You can get help with this guide



You can get someone you trust to help you

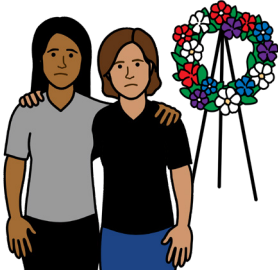
- read this guide
- know what this guide is about
- find more information.



## About this guide

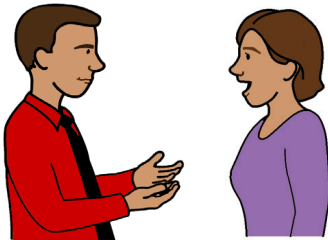


This guide is from Westpac.



This guide is about what you need to do at the bank when you lose someone you love.

For example, your partner or a family member dies.

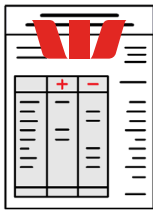


We want to make sure you can get support with banking services if you lose someone you love.

## What to do if someone you love dies



It is hard to think about money after someone you love dies.



If someone you love dies, we can help you to

- do bank paperwork
- understand bank accounts
- close bank accounts that are part of the **estate**.



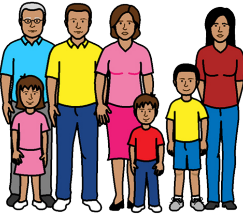
The estate is everything your loved one owned.



Things in an estate might be

- money they have or owe to the bank
- a house
- a car.

The only people who can talk to the bank after someone you love dies are



- their **next of kin**.

Next of kin means the person's closest living relative.

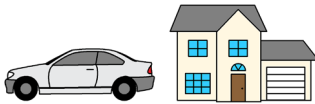


- an **Executor**.

Executor is the person named in the **Will** who makes sure everything in the Will happens.



A Will says what to do with a person's money and **assets** when they die.



Assets are things you own that are worth money. For example, your car or house.

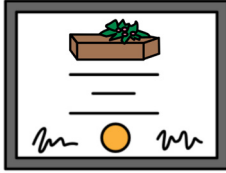


The bank can also deal with a **legal representative**.

A legal representative may be a lawyer who is asked to help manage the estate.

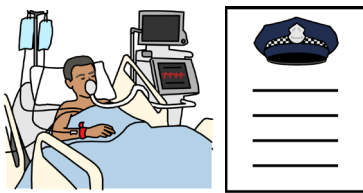


You will need to show us proof that the customer has died.



You can show us

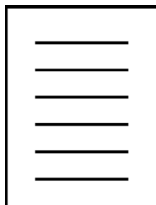
- a death certificate from the Registry of Births, Deaths and Marriages in your state or territory



- a medical or police report



- a funeral service provider's receipt.



You will also need to complete 3 forms called

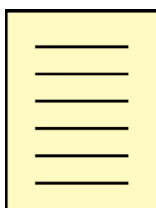
- **Notification of Death Form**

– a Notification of Death Form tells us who died



- **Deceased Estate Representative Form**

– a Deceased Estate Representative Form tells us who can talk to the bank



- **Deceased Estate Account Instruction Form**

– a Deceased Estate Account Instruction Form tells us who to give the estate money to.



We can help you with the forms.

Send the documents and forms to us.



### **Email**

[estatesmanagement@westpac.com.au](mailto:estatesmanagement@westpac.com.au)



### **Post**

Estates Management IBN 11

GPO Box 3433

Sydney NSW 2001



### **In person**

You can also show the document and forms to us at a Westpac branch.

## What we do with the information



When we get all the documents we need from you, we send you a letter with the account information of the person who has died.

For example

- the money in their accounts
- any loans they have with the bank.



We also send you a letter to help you understand how to close accounts of the person who died.



You can find more information on our website.

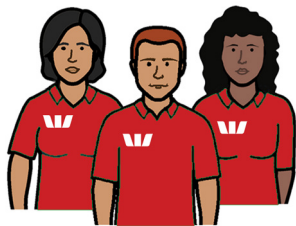
[westpac.com.au](https://www.westpac.com.au)



Type **Loss of a loved one** in the search box.



## Support from Westpac



Our team of specialists are here to help you in any way they can.



Talk to our Westpac Estates Management Team.

Call 1300 130 240

Call from Monday to Friday  
9 am to 5 pm Sydney time.



Email

[estatesmanagement@westpac.com.au](mailto:estatesmanagement@westpac.com.au)



Visit a Westpac branch.

## You can get help to talk to us



If you do **not** speak English you can call us and ask for an **interpreter**.



Call            132 032

An interpreter gives your message from one language to another.

For example

- English to Auslan
- English to Mandarin.



If you need help to speak or listen you can use the National Relay Service to contact us.

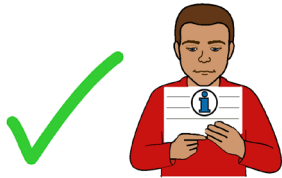


Call            1800 555 660

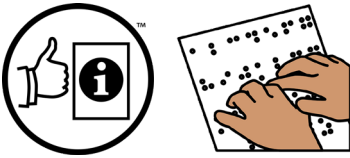


Website

[communications.gov.au/accesshub/nrs](https://communications.gov.au/accesshub/nrs)



We can help you with information that is **accessible**.



Accessible means

- you can get the information in different ways
- everyone can understand the information.



Call us to ask about our accessible information.



Call 132 032



Go to our website to find accessible information.

[westpac.com.au/web-accessibility](https://westpac.com.au/web-accessibility)

© Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714. All rights reserved, except as permitted under the Australian Copyright Act 1968. Text, images and information incorporated in this Easy English publication created by Scope (Aust) Ltd at [scopeaust.org.au](https://scopeaust.org.au) and Tobii Dynavox.

Westpac Banking Corporation has undertaken reasonable enquiries to identify where material or content is owned by third parties and to secure permission for its use and reproduction. Permission may need to be obtained from third parties to use, reproduce or modify this material. The Picture Communication Symbols ©1981–2022 by Tobii Dynavox. All Rights Reserved Worldwide. Used with permission. Boardmaker™ is a trademark of Tobii Dynavox.

