



Information on handling the administration of the estate:

Depending on the specific circumstances of each case, the steps required to handle the estate administration may vary.

After someone passes away, the primary responsibility of their family members is to register their death.

You can notify Nanyang Commercial Bank of the death after obtaining the Death Certificate of the deceased. All you need to do is to visit one of our Nanyang Commercial Bank branches with the original or certified copy of Death Certificate of the deceased. For someone who died in Hong Kong, other than Death Certificate, we also accept Certificate of Order Authorizing Burial of Body or Certificate of Order Authorizing Cremation of Body as the proof of death.

The following Information from The Hong Kong Association of Banks

What is a deceased account?

A deceased account is one whose holder has passed away.

Why is it important to notify banks of the death of the account holder?

It is important to keep banks informed so that banks can freeze the accounts of the deceased to protect the interest of the potential owners or beneficiaries of the deceased's estate. The deceased accounts will be frozen awaiting further handling of the Personal Representative (please see the definition of Personal Representative in the paragraph below). Please bring the original or certified copy of the Death Certificate of the deceased to the bank to update the account status so to prohibit unauthorized persons from intermeddling with the estate of the deceased.

Who can deal with the bank accounts of those deceased?

The person responsible for dealing with the deceased's estate is generally known as a 'Personal Representative', who will either be the executor named in the will of the deceased or the administrator who can be the next-of-kin, or the registrar of the Court or creditors of the deceased according to the order of priority governed by the law of intestacy where there is no will. In general, a Personal Representative has the authority to deal with the deceased's sole estate, such as to manage and distribute the relevant assets to the beneficiaries.

What documents does the Personal Representative have to obtain before handling the deceased's assets?

A Grant of Representation is required to be obtained from the Probate Registry of the High Court of the Hong Kong Special Administrative Region for the handling of the estate of the deceased with a value exceeding HK\$50,000. A Grant of Representation acts as evidence of a person's right to deal with the estate of the deceased. Should the Personal Representative discovers any additional assets or liabilities subsequent to the obtaining of a Grant of Representation from the Probate Registry, the Personal Representative may be required to amend the Schedule of Assets and Liabilities annexed to the Grant of Representation where the assets forming the estate of the deceased to be dealt with are not covered in that schedule. For the application for a Grant of Representation, please contact the Probate Registry.

If the estate has a value not exceeding HK\$50,000, consists wholly of money, the Personal Representative of the deceased can apply for a Confirmation Notice from the Home Affairs Department instead of a Grant of Representation. For the application details for the Confirmation Notice, please contact the Home Affairs Department (Estate Beneficiaries Support Unit).

What documents are required to be presented to the bank for handling a deceased account?

The documents required may vary from bank to bank. In general, the following documents will be required to be brought to a bank branch by Personal Representative:

- Original Grant of Representation issued by the High Court / Original Confirmation Notice issued by the Home Affairs Department
- Original identification documents of the Personal Representative
- Original identification documents of the deceased
- Original or certified copy of Death Certificate of the deceased

What should you do if you are looking for the account(s) of a deceased person? Can the Hong Kong Association of Banks (HKAB) help?

HKAB has no information of individual bank accounts and does not act as intermediaries for member banks relating to matters pertaining to specific bank accounts.

Please contact the relevant banks directly to ascertain if a deceased person holds any account(s) with the banks. In general, the following documents will need to be provided:

- Original or certified copy of Death Certificate of the deceased
- Original identification documents of the deceased
- Original identification documents of the person making the account enquiry
- Original proof of relationship between the person making the account enquiry and the



deceased (e.g., marriage certificate for spouses, birth certificate for parents/children)

- Original will of the deceased, if any

If you have difficulties in meeting the documentation requirements, please reach out to the banks to discuss what else you may do and the banks would endeavour to assist you.

There could be subsequent fund flows into and out of the deceased account after the death of the account holder. It would also be advisable for the Personal Representative to include the subject account, and in fact all accounts known to the Personal Representative in the probate application/ Confirmation Notice, even if the balance of the account was zero or nominal.

The following is additional supplementary information

Funeral expenses

It is possible for the funeral bill to be paid directly from the deceased's estate if you apply through the Home Affairs Department by providing to them the necessary documentation for approval. On approval of the application, the Home Affairs Department will issue a "Certificate for Necessity of Release of Money" which you will need to provide to us.

Application for release of money for maintenance of former dependants

You apply through the Home Affairs Department for approval of the application, the Home Affairs Department will issue a "Certificate for Necessity of Release of Money".

The money to be released will not be greater than the amount provided by the deceased person to the former dependants in question immediately before death. Nor will the amounts in aggregate be greater than the beneficial interest of the former dependant(s) in the estate.

Important Notes

The information cited on this website from other organizations is for general reference only and should not be regarded as legal or professional advice. The information provided by the bank is for reference only and not exhaustive. You should consult your professional advisor or contact your own legal advisor to obtain advice with respect to any particular issue..

Appendix 1—Useful contact information

Deaths Registry, Immigration Department

Address: 3/F, Low Block, Queensway Government Offices, 66 Queensway, Hong Kong (MTR Admiralty Station - Exit C1)

Telephone Number: (852) 2867 2784

Website: <https://www.immd.gov.hk/hkt/contactus/death.html#a>

Hong Kong Island Deaths Registry

Address: 18/F, Wu Chung House, 213 Queen's Road East, Wan Chai, Hong Kong

Telephone Number: (852) 2961 8841

Website: <https://www.immd.gov.hk/hkt/contactus/death.html#b>

Kowloon Deaths Registry

Address: 1/F, Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Cheung Sha Wan, Kowloon (MTR Sham Shui Po Station - Exit C1)

Telephone Number: (852) 2368 4706

Website: <https://www.immd.gov.hk/hkt/contactus/death.html#c>

Beneficiaries Support Unit, Home Affairs Department

Address: 3/F, Southorn Centre, 130 Hennessy Road, Wan Chai, Hong Kong

Telephone Number: (852) 2835 1535

Website: https://www.had.gov.hk/en/public_services/estates.htm

Small Estates: https://www.had.gov.hk/tc/public_services/estates/small_estates.htm

Funeral Expenses: https://www.had.gov.hk/tc/public_services/estates/funeral_expenses.htm

Maintenance: https://www.had.gov.hk/tc/public_services/estates/main.htm

Safe Deposit Locker: https://www.had.gov.hk/en/public_services/estates/deposit_box.htm

Probate Registry, the High Court of the HKSAR

Address: LG3, High Court Building, 38 Queensway, Hong Kong

Telephone Number: (852) 2840 1683

Website: https://www.judiciary.hk/zh/court_services_facilities/probate.html

Probate and Administration Ordinance (CAP 10)

Section 60J: Prohibition against intermeddling of estate

‘Any person who, without lawful authority or reasonable excuse, deals with any part of the estate of a deceased person... which is not set out in the schedule... commits an offence’.