

Support Guide

Effective date: April 2026





STEP 1 – Notifying Us

Why this matters



Letting us know about your loved one's passing helps us protect their accounts, stop any unnecessary fees, and begin supporting you through the next steps.

What we will do



Within 14 business days, we'll send you correspondence confirming what we've done and outline the next steps.

What's required to complete the Notifying Us step:

To allow us to complete this step and support you through the process, please provide the following:

- A completed **Deceased Customer Notification & Estate Form**, and
- **One document** that confirms your loved one has passed away, such as:
 - **Certified** copy of the Death Certificate
 - **Certified** copy of Medical or Police Report
 - **Certified** Grant of Probate or Letters of Administration

Important to know

Some documents need to be **certified** so we can safely manage the estate. In Australia, this can be done by authorised professionals (such as a lawyer, Justice of the Peace, or certain registered professionals), or you can visit your local branch for help with certification.

Once you've gathered the form and documents, you can email them to us or visit your local branch (an appointment will be required).



STEP 2 – Confirming the Authorised Estate Representative

Why this matters



This step helps us make sure we're supporting the right person to manage the estate, such as an Executor, Administrator, or Next of Kin.

What we will do



Within 14 business days, we'll be in touch with details of your loved one's accounts and guide you on the next steps to settle and close them.

What's required to confirm who is managing the estate

To allow us to complete this step and support you through the process, please provide the following:

- A completed **Deceased Customer Notification & Estate Form** and
- A **document** that shows their authority to act on behalf of the estate, such as:
 - **Certified** copy of the Will and/or Grant of Probate or Letters of Administration, to confirm the executor, or
 - **Certified** copy of the Death Certificate to confirm the next of kin if there is no Will, and
- **Certified** copies of identification documents for all estate representative(s)

Once you've gathered the form and documents, you can email them to us or visit your local branch (an appointment will be required).



STEP 3 – Estate Expenses

Funeral Expenses

Why this matters



Providing the funeral invoice allows us to pay the funeral director directly from your loved one's estate, helping ease the immediate financial burden during a difficult time.

What we will do next



Once we receive everything we need, we'll review the information, arrange the funeral payment, and let you know once it's been paid.

What's required to make a Funeral Payment

To allow us to complete this step and support you through the process, please provide the following:

- **Completed Notification of Death & Estate Representative form**
- **Certified** copy of identification documents for the notifier/estate representative(s)
- **Copy** of the funeral invoice

Once you've gathered the form and documents, you can email them to us or visit your local branch (an appointment will be required).

All other Acceptable Estate Expenses

- Australian Tax Office bills for the deceased
- Council/Water/Land Rates (in relation to property held solely in the deceased's name)
- Utilities including gas, electricity or telephone for the deceased (the Account must be for a period prior to death or Date of Death must fall in the period of the account)
- Medical bills for the deceased
- Application fees for Probate/Letters of Administration.

Why this matters



We can pay approved estate expenses directly from your loved one's account when we receive a copy of the invoice in their name, payable to the service provider.

What we will do next



Once we receive everything we need, we'll review the information, arrange the payment, and let you know once it's been paid.

What's required to make an Acceptable Estate Expenses

To allow us to complete this step and support you through the process, please provide the following:

- A **completed Deceased Estate Instructions & Expense Payment Form**
- **Payable** invoice issued in the Deceased Customer Name
- **Certified** copies of identification documents for all estate representative(s)
- **One document** that confirms your loved one has passed away, such as:
 - Certified copy of Death Certificate, Medical Report or Police Report

Once you've gathered the form and documents, you can email them to us or visit your local branch (an appointment will be required).



STEP 4 – Instructing Us on how to finalise the Estate

Why this matters



This is required so we can follow your instructions for finalising the estate. It allows us to either convert the account(s) to an Estate of the Late, enabling the authorised representative(s) to manage the estate, or to close the account(s) and disburse the remaining funds in accordance with the authorised representative(s) instructions.

What we will do



Once we receive all required documentation, we'll review it and action the instructions outlined in the Deceased Estate Instructions & Expense Payment Form. The process will be completed within 14 business days, and we'll notify you once this is finalised.

What's required to finalise the Estate

To allow us to complete this step and support you through the process, please provide the following:

If the Estate balance is **less** than **\$100,000** with no secured lending products:

- A **completed Deceased Estate Instructions & Expense Payment Form**
- **Certified** copy of death certificate
- **Certified** copy of the Will and/or Grant of Probate or Letters of Administration
- **Certified** copies of identification documents for all estate representative(s)

If the Estate balance is equal to, or **greater** than **\$100,000** or contains secured lending products or you wish to create an Estate of the Late account:

- A **completed Deceased Estate Instructions & Expense Payment Form** and
- **Certified** copy of Death Certificate (if not previously provided)
- **Certified** copy of **Grant of Probate** (where a Will exists) **or**
- **Certified** copy of Letters of Administration (where no Will exists) and
- **Certified** copies of identification documents for all estate representative(s)

Once you've gathered the form and documents, you can email them to us or visit your local branch (an appointment will be required).

Top things to know when it comes to managing an Estate

- We understand that managing an estate can feel complex and overwhelming. Our **Estates Management Team is here to support you**. You can call us on **1300 130 240**, Monday to Friday, 9am to 5pm (AEST) or send an email to estatesmanagement@westpac.com.au. If you're calling from overseas, please call **+61 2 9155 7590**.

The St.George, BankSA and Bank of Melbourne Estates Management Teams share a central contact number. You can call us on **1300 130 549** Monday to Friday, 9am to 5pm (AEST), or send an email to:

- **St.George:** estatesmanagement@stgeorge.com.au
- **BankSA:** estatesmanagement@banksa.com.au
- **Bank of Melbourne:** BOMestatesmanagement@bankofmelbourne.com.au

- Some products are managed by **specialist teams**. If you have questions about a deceased person's home loan, please call **132 558**.
- Keeping the estate secure is important. To help protect against fraud, please notify us of any relevant updates as soon as you can.
- Some expenses, such as **funeral costs**, can be paid from the estate. To help avoid delays in paying these expenses, it's important to complete the notification process as early as possible.
- In some cases, there may be **more than one executor, administrator, or next of kin** named in a Will, Grant of Probate, or death certificate. To prevent delays, please ensure the **Notification of Death & Estate Representative form** is completed for everyone involved, and that the **Deceased Estate Instruction & Expense Form** is signed by all required parties.
- **Certified identification documents** are required to manage an estate. To avoid delays, please make sure the signatures on the forms match the signatures on the identification you provide.
- You can complete most of the process by **downloading the forms online and emailing them to us**. If you prefer, you can also visit your **local branch** for assistance (*please make an appointment*).
- If you need to **open or convert an account to an Estate of the Late account**, a **Grant of Probate or Letters of Administration** is required, and all executors or administrators must be identified and have a customer profile. This step can only be completed at a branch.
- Any credit cards held solely in the deceased's name will be blocked to prevent further transactions. This means additional cardholders won't be able to continue using the card. If they need ongoing access to a credit card, they can apply for a new credit card at a local branch or through online banking.

We're here to help

Westpac

☎ 1300 130 240
Monday – Friday, 9am – 5pm AEST

☎ +612 9155 7590
Monday – Friday, 9am – 5pm AEST

✉ estatesmanagement@westpac.com.au

St.George Bank, BankSA and Bank of Melbourne

☎ 1300 130 549
Monday – Friday, 9am – 5pm AEST

✉ estatesmanagement@stgeorge.com.au

✉ estatesmanagement@banksa.com.au

✉ BOMestatesmanagement@bankofmelbourne.com.au

Accessibility support.

If you are deaf, hard of hearing, or have speech/communication difficulty, you can message us within the Westpac App or communicate with us using the [National Relay Service](#).

If English is not your preferred language, contact us and a banker can arrange a language interpreter.

Visit [Westpac Access and Inclusion](#) for further information on our more accessible products and services for people with disability, who are neurodivergent or where English is not your preferred language.



Westpac acknowledges the Traditional Owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respects to Australia's First Peoples, and to their Elders, past and present.

ABN 33 007 457 141 AFSL and Australian credit licence 233714. WBC01616 0426