

# About Deceased Estates

## About this document



This document is written in an easy to read way.

We call it **Easy Read**.



You might not know some words.

The first time we use those words they are **blue**.

We tell you what they mean.



Words in blue are also in a [Word List](#).

You can check what they mean there.

## Deceased Estates



When a person dies everything they own is their **Deceased Estate**.

Sometimes people use other words for dies:

- Passes away or passes on
- Departs.

## How we can help



We have a team of people who are trained to help.



If someone has died and you need our help call:

- **1800 550 003**

Between 8:00am – 8:00pm Monday to Friday.



We will send a Deceased Estate pack that will have information and forms you need to complete.

## Common information



**Common** means that lots of people need this information.

### How will regular payments from their be managed



Once we have been told that a person has died the way their accounts work will change.



For more information please call ING on:

- **1800 550 003**

#### 1. How to pay a funeral bill



We will give you the money from the bank account of the person that passed away.

This must be used to pay for the funeral.



We will ask you for:

- **Identification** of the person asking for money



Identification is personal information.

It proves you are you.

Identification may be:

- A drivers licence
  - A Medicare card
  - A passport
  - A birth certificate.
- 
- A copy of the invoice for the funeral





- A **Letter of Direction**

This is a document that:

- Tells us what needs to happen
- Gives us **permission** to do it.



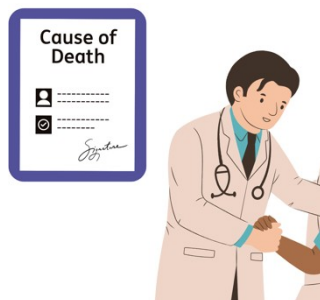
Permission is when you say we are allowed to do something.

We will tell you what is needed in the Letter of Direction.

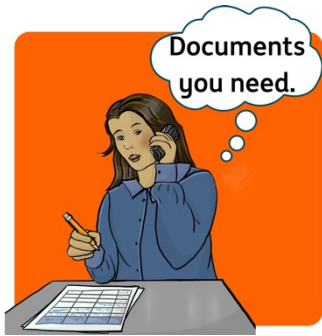
## 2. Documents needed to close the account



To close the bank account ING will need a copy of the death certificate.



If there is no death certificate a Cause of Death Certificate can be used.



ING will let you know what documents are needed.

### 3. If there is no will



A **will** tells people who should get your things after you die.

It is a legal document.



If there is no will a **Letter of Administration** may be needed.

A Letter of Administration says who will manage things when there is no will.

It is a legal document.

### 4. Information a Deceased Estate

#### Representative needs to provide



A **Representative** is a person who is chosen to speak or act for someone else.

A representative can also be called:

- An executor

- An administrator
- Or a manager.



ING will need information from the Deceased Estates representative.

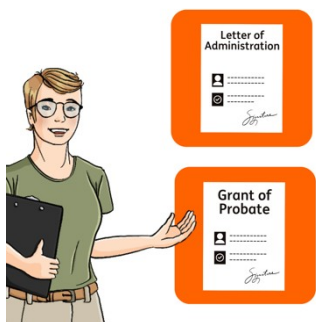
We will need:

- **Certified identification** from the representative
- A certified copy of the will
- Forms completed from the Deceased Estate pack.



Certified identification is a copy of your identification.

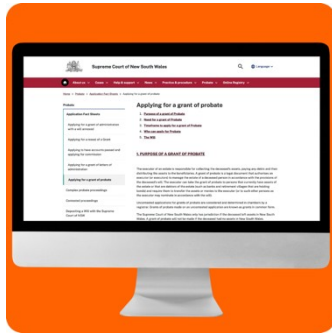
Certain people can certify it by saying it is a real copy of your original identification.



To close the account of the person who has died, we may need:

- A **Grant of Probate**
- or Letters of Administration.





A Grant of Probate is a document that:

- Proves the will is real
- Says the representative has the power to act on the will.



We will write to you if we need a Grant of Probate or Letters of Administration.



When we get the documents we will start working on them within 2 weeks.

The person named in the will may have:

- Access to information for the bank account
- Money to pay owed debts from the account of the person who died.

## 5. What happens to joint bank accounts



A **joint** bank account is owned by more than 1 person

If a joint bank account holder has passed away the person still living can keep the account.

## 6. What happens to credit card debt





ING will pay the amount owing from the bank account of the person who has passed away.



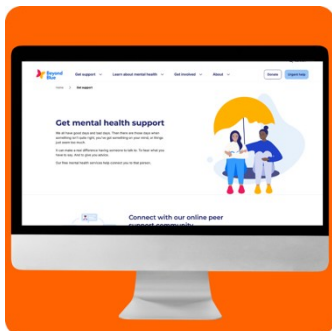
If money is still owed ING will contact the representative of the person who has passed away.

## 7. Where can I find extra support



You could get free support from a **grief counsellor**.

A grief counsellor is a trained person who can help with your loss

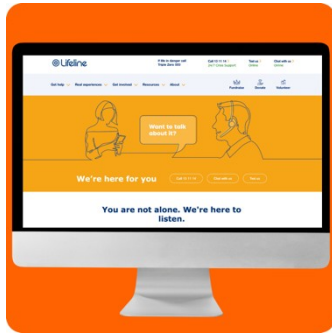


### Beyond Blue

They are open **24/7**.

24/7 is 24 hours a day and 7 days a week.

You can chat with them any time or day



## Lifeline

You can:

Call them on **13 11 14**.

Text them on 0477 13 11 14.

They are open 24/7.

## Word list



### Certified identification

Certified identification is a verified copy of your identification.



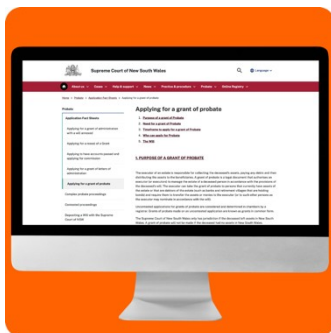
### Common

Common means that lots of people need this information.



### Deceased Estate

When a person dies everything they own is their Deceased Estate.



### Grant of Probate

A Grant of Probate is a document that:

- Proves the will is real
- Says the representative has the power to act on the will.



## Grief counsellor

A grief counsellor is a trained person who can help with your loss.



## Identification

Identification is personal Information

It proves you are you.

Identification may be:

- A driver licence
- A Medicare card
- A passport
- A birth certificate.



## Joint **bank account**

This is an account owned by more than 1 person

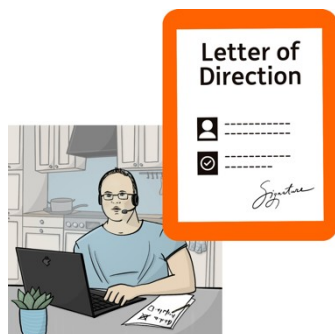


## Letters of Administration

If there is no will a Letter of Administration may be needed.

A Letter of Administration says who will manage things when there is no will.

It is a legal document.



## Letter of Direction

This is a document that:

- Tells us what needs to happen
- Gives us **permission** to do it.



## Permission

This is when you say we are allowed to do something.



## Representative

A Representative is a person who is chosen to speak or act for someone else.

A representative can also be called:

- An executor
- An administrator
- Or a manager.



## Supreme Court

The Supreme Court is the highest level of court in each Australian State or Territory.



## Will

A will tells people who should get your things after you die.

It is a legal document.



## 24/7

24/7 is 24 hours a day and 7 days a week.

You can chat with them any time or day.

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Easy Read written by The Easy Read Toolbox.