HSBC UK

Closure Authority Form

Completing this form

Please fill in the form using BLOCK CAPITALS and tick any boxes which apply.

Please complete the sections of the form which apply to you based on whether you are the Solicitor instructed to act on behalf of the Personal Representative or the Personal Representative. If you are a Solicitor, please complete the Personal Representative details on their behalf. Any reference to "we", "our", "us" and "you" in this form shall be construed as including all signatories.

Please confirm in what capacity you are acting by ticking the box which applies.

☐ Executor(s) of a Will ☐ Next of Kin: no valid Will exists ☐ Appointed 3rd Parties (e.g. Solicitors)

Please specify below your position in terms of Grant of Probate, Letters of Administration or Confirmation:

☐ I am/We are applying or have applied ☐ This is not required

Where a Grant of Probate/Letters of Administration/Confirmation **is** required, we will require this form to be completed and signed by **all** those appointed.

Where a Grant of Probate/Letters of Administration/Confirmation **is not** required, we may accept this form completed and signed by **one** Executor/Next of Kin. HSBC reserves the right to request further signatures.

Details of Deceased Customer

Customer Name(s)	
Customer Reference	e.g. XDECPY1234567890

Personal Representative

This section must be completed.

Personal Representative 1

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other

Full Name

Your relationship to the deceased

Address

Postcode

Contact Number

Personal Representative 2

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other

Full Name

Your relationship to the deceased

Address

Postcode

Contact Number

Personal Representative 3

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other

Full Name

Your relationship to the deceased

Address

Postcode

Contact Number

Personal Representative 4

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other

Full Name

Your relationship to the deceased

Address

Postcode

Contact Number

Solicitors

This section is for the use of solicitors, if appointed.

Solicitor 1

Full Name

Firm Name

Firm SRA Number

Address

Postcode

Contact Number

Solicitor 2

Full Name

Firm Name

Firm SRA Number

Address

Postcode

Contact Number

Fixed Rate Saver Account(s) only

☐ I/We request that the Fixed Rate Saver Account(s) are closed, and the funds released.[1]

☐ I/We request that the Fixed Rate Saver Account(s) remain open until the end of the fixed term.

Fixed Rate Cash Individual Savings Account(s) (ISA) only

☐ I/We request that the Fixed Rate Cash ISA(s) are closed. The account(s) will no longer be a continuing account or hold tax-free status, and, I/We instruct HSBC to use funds held in the account(s) to repay any amounts owed on the other accounts the deceased held with HSBC group and then transfer any remaining balances to the estate.[2]

☐ I/We request that the Fixed Rate Cash ISA(s) remain open until the end of the fixed term, and is then closed. Upon closure, the account(s) will no longer be a continuing account or hold tax-free status, and I/We instruct HSBC to use funds held in the account(s) to repay any amounts owed on the other accounts the deceased held with HSBC group and then transfer any remaining balances to the estate.

☐ I/We request that the Fixed Rate Cash ISA(s) remain open until the end of the fixed term. It will then be converted to a Loyalty Cash ISA and retain its ISA tax status until it is no longer a continuing account of a deceased investor.

Regular Saver Account(s) only

By signing this form, you agree that the Regular Saver will be closed within the 12-month term. No partial withdrawals can be made when closing this account and the total balance will be closed in full.

1 If a Personal Representative chooses to close the account(s) before the end of the fixed term, the usual fees will not be applied.

2 If a Personal Representative chooses to close the account(s) before the end of the fixed term, the usual fees will not be applied.

Loyalty Cash Individual Savings Account(s) (ISA) only

☐ I/We request that the Loyalty Cash ISA(s) are closed. The account(s) will no longer be a continuing account or hold tax-free status, and I/We instruct HSBC to use funds held in the account(s) to repay any amounts owed on the other accounts the deceased held with HSBC group and then transfer any remaining balances to the estate.

☐ I/We request that the Loyalty Cash ISA(s) remain open until it ceases to be a continuing account of a deceased investor.

Important information about tax status

The tax status of the ISA(s) listed above is determined based on date of death:

If the date of death is before 6 April 2018, ISA status ceases from the date of death.

If the date of death is on or after 6 April 2018, the account becomes a "continuing account of a deceased investor" from that date, and ISA status can continue for up to 3 years from the date of death unless you request closure.

While the account retains ISA status, the interest earned won't be taxable and the HSBC Cash ISA Terms and Conditions will continue to apply. These can be found at hsbc.co.uk/legal. Please see the 'Your Account' section for more information on tax status post death.

For more information about ISAs, please refer to the Additional Permitted Subscriptions leaflet.

Future Saver for Children Account(s) only

By signing this form, you agree that any funds in any Future Saver for Children Account(s) are held in bare trust and will be used only for the benefit of the named child on the account.

Safe Keeping/Security

If HSBC is holding any item(s) in safe keeping for the deceased, please confirm below the instruction for the release of these items by ticking the box which applies. HSBC can only release safe keeping in the form of documentation via registered post. If the postal option is selected and the contents of the safe keeping is found to be unsuitable for posting, we will contact you to discuss next steps.

☐ I/We will collect the items held from the holding branch.

☐ I/We instruct for the items held to be released via registered post to the correspondence address provided in this Closure Authority Form. I/We agree that HSBC will not be held responsible or be liable should the item(s) be lost in transit.

☐ I/We give permission for the items held in safe keeping to be securely destroyed.

If HSBC is holding any security(ies) for the deceased, we will be in touch regarding next steps.

Payment and Closure instructions

Please close the deceased's account(s) and release any items in safe keeping or held as security with HSBC. I/We authorise HSBC to use funds in the account(s) to repay any outstanding balances owed on any HSBC group credit card, personal loan and/or overdraft(s) and then release any final credit balances. Please ensure the account details provided are accurate.

The transfer will be subject to regulatory checks to comply with current Legal, Compliance and Money Laundering Regulations which may delay the transfer. HSBC will let you know if it's unable to transfer the money.

Payments to a UK Bank Account

Please pay the balances to:

Name of Account Holder

Name of Bank or Building Society

Note: Payments cannot be made directly into an ISA.

Sort code - -

Account number

Account Reference/ Roll No.

Payments to an International Bank Account

HSBC will use the currency exchange rate at the time of the transfer and will also require the following details:

Name of Account Holder

Address of Account Holder

Postcode

Name of Bank

Address of Bank

Postcode

Account number

Account Code

Please be aware there are different codes required for each receiving country.

SWIFT/BIC Code

Other Relevant Codes

(Please state the type of code the receiving country requires e.g. Routing Code, ABA, IFSC, BSB)

Receiving Country

Currency Required

Account Type (i.e. current/savings)

Payment reference

Recipient's Relationship to Deceased

Future Correspondence

If multiple forms being completed please ensure all details are consistent. Please arrange for all future correspondence to be sent to:

Name (including title)	
Address	
Postcode	

Declaration

By signing this form, I/we confirm:

- The information we or any one of us provide or have provided to HSBC in the course of our dealings with HSBC in relation to the relevant deceased person's estate is correct to the best of my/our knowledge.
- That I am/we are legally entitled to administer the deceased's estate (in accordance with what is stated in the Will or the laws of intestacy if no Will exists) or I am/we are the solicitor(s) that have been appointed to act on behalf of the deceased's estate.
- That I/we are legally responsible for ensuring all outstanding debts are settled from the estate before making any payments to beneficiaries.
- I/We understand that, where the deceased held any ISA(s), upon closure this account is no longer a continuing account, and I/we instruct HSBC to use the funds held in any accounts(s) to repay any amounts owed to HSBC group and then transfer any remaining funds to the estate.
- HSBC may provide my/our name and address to any future claimants should they approach HSBC for information after account closure.

Where HSBC have agreed to release funds without Grant of Probate, Letters of Administration or Confirmation the following will also apply:

- That I/we accept if any other parties come forward who have a valid claim on the deceased's estate I/we will be liable to repay the monies/return items or pay the equivalent value of items released by HSBC.
- That I/we agree to be responsible to HSBC in respect of any and all losses, costs or expenses HSBC incurs in dealing with any claims or demands which may be made by or against HSBC as a consequence of HSBC paying the monies and/or claims and/or releasing any items to me/us without my/our obtaining a Grant of Probate, Letters of Administration or Confirmation if other parties lodge a valid claim.

- That I/we confirm to the best of my/our knowledge the deceased's estate is not insolvent.
- That I/we will provide full legal authority and legal title to deal with the deceased's affairs if at any time it is requested to attach signatures of everyone who is administering the estate.
- In the circumstances, if required, HSBC may instigate legal proceedings to recover the monies paid/items released to you.

Your Signatures

Where a Grant of Probate/Letters of Administration/Confirmation **is not** required, we may accept a closure form signed by **one** Executor/Next of Kin. HSBC reserves the right to request further signatures.

Where a Grant of Probate/Letters of Administration/Confirmation is required, we will require a closure form signed by **all** those appointed.

If you are unsure about the nature of the declarations and confirmations that you are providing by virtue of signing this form, we suggest that you seek independent legal advice.

Solicitor / Personal Representative 1

Signature

Date of signature (DD/MM/YYYY) D D M M Y Y Y Y

Solicitor / Personal Representative 2

Signature

Date of signature (DD/MM/YYYY) D D M M Y Y Y Y

Solicitor / Personal Representative 3

Signature

Date of signature (DD/MM/YYYY) | D | D | M | M | Y | Y | Y | Y |

Solicitor / Personal Representative 4

Signature

Date of signature (DD/MM/YYYY) | D | D | M | M | Y | Y | Y | Y |

Should you have any questions about completing this form please call our Bereavement Support Team 0345 850 0088.

Please call us between 8:30am and 6:00pm Monday to Friday and Saturday 9:00am to 2:00pm (excluding bank holidays) or if calling from overseas, +44 (0) 114 252 0249. Textphone 03457 125563. Subject to scheduled and emergency maintenance periods. To help us continually improve our service, and interests of security, we may monitor and/or record your calls with us.

For further support please refer to our bereavement guide or the glossary of terms that can be found at hsbc.co.uk/bereavement.

Accessibility

If you need any of this information in a different format, please let us know. **This includes large print, braille, or audio.** You can speak to us using the live chat on our website, by visiting one of our branches, or by giving us a call.

There are also lots of other options available to help you communicate with us. Some of these are provided by third parties who are responsible for the service. These include a Text Relay Service and a British Sign Language (BSL) Video Relay Service. To find out more please get in touch. You can also visit: hsbc.co.uk/accessibility or: hsbc.co.uk/contact.

hsbc.co.uk

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Customer Information: HSBC Bereavement services, Abbey View, Penfold Drive, Wymondham, NR18 0WZ.