



Citibank Estate Planning: Close Account Of A Deceased

Citibank's Estate Guidance Services

Please accept our sincerest sympathies for your loss. We understand this is a challenging time, and Citibank is here to guide you through the process of managing and closing the bank account.

Step 1: Ascertaining the Existence of a Will

Begin by determining if your loved one left a will. You can consult with your loved one's legal counsel or inquire at the Wills Registry.

Step 2: Securing Required Legal Documents

To formally close a bank account, it is necessary to obtain the appropriate legal documents from the court.

Yes, there is a Will	Apply for a Grant of Probate If your loved one prepared a will, the executor(s) named within it must apply for a Grant of Probate. This official document, issued by the Singapore courts, is necessary to legally administer and distribute the deceased's assets. Given the potential complexities, executors often choose to engage a lawyer for assistance with this application. For further details on the application process, please refer to the Family Justice Courts' website
No, there is no Will	Applying for Letters of Administration If your loved one passed away without leaving a will, the beneficiaries entitled to a share of their estate will need to apply for a Grant of Letters of Administration. This legal document authorizes them to manage and distribute the deceased's assets according to legal statutes. The application process can be complex, and beneficiaries often find it beneficial to engage a lawyer for assistance. You can find more detailed information on the application process on the Family Justice Courts' website

Other Documents needed



Deceased's Death Certificate	<ul style="list-style-type: none"> • Singapore-issued Digital Death Certificates are accepted from 29 May 2022. • Original or Certified true copy of the Singapore-issued Death Certificate before 29 May 2022 • Original or Certified True Copy of the Foreign Death Certificate. If the Death Certificate is in a foreign language, it must be translated by an official translator/company, and the translated copy must be notarized at the Singapore Embassy or apostilled certified translation. We recommend contacting the relevant embassy beforehand for any specific document requirements related to your visit.
Proof of Relationship for Beneficiaries	<ul style="list-style-type: none"> • Original or certified true copy of documents proving relationship for all relevant beneficiaries (e.g. Marriage Certificate, Birth Certificate). This document is not required if you have a Probate or Letters of Administration.
Grant of Probate / Letters of Administration	<ul style="list-style-type: none"> • Original or certified true copy of the Grant of Probate (if there is a will) or Letters of Administration (if there is no will) issued by the Singapore courts. • For Foreign Grants of Probate or Letters of Administration, it is a requirement that the Singapore courts officially "reseat" it to be legally effective in Singapore
Identity Documents as stated in the Grant of Probate/Letter of Administration for All Administrators/Executors	<ul style="list-style-type: none"> • Singaporean/Permanent Resident: Original or Certified True Copy of NRIC or Passport (to reference the same ID used in the Grant of Probate / Letters of Administration) • Foreigner: Passport
Authorisation for Account Closure Form	<ul style="list-style-type: none"> • This form must be signed by all Administrators/Executors • The signing must be done either in the presence of our bank officers or, if you are unable to visit our branches, the form must be duly verified by the Singapore Embassy

For any Certified True Copy documents, only the following parties can notarize

- Singapore Embassy
- Singapore Ministry of Foreign Affairs
- Singapore Notary Public
- Lawyer / law firm registered in Singapore



If you are based overseas, an apostille in lieu of certification is accepted subject to the following conditions:

- Document is issued by a contracting party to the Hague Convention of 5 October 1961 Abolishing the Requirement of Legalization for Foreign Public Documents (“Apostille Convention”); and
- Apostille is issued by the contracting party’s designated competent authority.

All documents must be in English. Non-English documents require translation by an official translator.

Step 3: Informing Us and Account Closure Process

Once you have obtained the required legal documents, you can notify us to begin the process of closing the bank account(s).

You have 4 ways to do this:

In-person	<p>Singapore-based customers are welcome to visit any of our branches:</p> <p>Citi Wealth Hub (Citigold Centre) 268 Orchard Road #07-01, Singapore 238856</p> <p>Citi Wealth Hub (Citigold Private Client Centre) 268 Orchard Road #08-01, Singapore 238856</p> <p>Citi Wealth Centre (Parkway Parade) 80 Marine Parade Road #22-03 to 07, Singapore 449269</p> <p>Citi Wealth Centre (One Holland Village) 7 Holland Village Way, #04-02 Singapore 275748</p> <p>For the above Wealth Centres Opening Hours: Monday to Friday, 9.30am to 5pm Saturday, 9.30am to 12pm Closed on Sundays and Public Holidays</p> <p>Our International Personal Bank customers are welcome to visit Citigold Center /Citigold Private Client Center Address: 8 Marina View, Asia Square Tower 1, Singapore 018960 #21-00</p> <p>Opening Hours: Monday to Friday: 9.30am to 5pm</p>
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	Saturday/Sunday & Public Holidays: Closed
By mail	You can mail the required documents to us: Attn: CCMU / SAMS Robinson Road Privy Box No. 920856 Singapore 929292
Via e-mail	You can email the required documents to us at customer.assistance.sg@citi.com
Through your Loved One's Client Advisor	Your loved one's Client Advisor will be able to assist you on the procedure. Should you need the Client Advisor details, you may find it on any of your loved one's monthly account statement.

Please be aware that the timeline for account closure is dependent on the specific types and number of accounts involved. It is important to note that upon closure, all associated standing instructions, such as GIRO and other payment arrangements, will cease.

Closing a Joint Account

For joint accounts, the surviving account holder(s) must be present in person or mail-in for customers based overseas with the following:

- Original or Certified True Copy of Death Certificate (before May 29, 2022) or Digital Death Certificate (from May 29, 2022)
- Identity Document(s) of the surviving joint account holder(s) (NRIC for Singaporean/PR, Passport for Foreigner)
- The surviving joint account holder(s) will need to sign all necessary instructions and forms.

Please note that additional documents or special handling may be required, depending on the account type. The time taken for account closure will vary based on the type and number of accounts involved.

The bank reserves the right to determine the surviving joint account holder(s)' entitlement to the remaining account balance. Please refer to the Citibank Singapore Global Consumer Banking Terms and Conditions by clicking [here](#).