

## Virgin Money Credit Cards – Additional Information

### Supporting you during a challenging time

The loss of a loved one can be an incredibly difficult and emotional time and dealing with their finances can feel confusing and overwhelming. We are here to support you during this time by making the process of finalising their credit card account as easy and simple as possible.

### Notify Us

Let us know about your loved one's passing as soon as possible, so that we can help support you. We'll always handle your situation with care and respect.

We want to make the process of notifying us as easy as possible, so when you are ready, choose an option that you are most comfortable with. For your Virgin Money credit cards the easiest way to reach us is by:

- By phone, call us on 1300 339 598 Monday to Friday 8am-5pm (AEST/AEDT)
- By emailing [bereavementservices@cards.virginmoney.com.au](mailto:bereavementservices@cards.virginmoney.com.au)

Where possible, it will help us if you have the information below available when you notify us:

- Your loved one's date of birth and date of death
- Your contact details and how you were related to your loved one
- Any details you already have of any account(s) your loved one has with us.

### Who can notify us that a customer has passed away, and how?

You do not need to be acting in an official capacity, on behalf of the Estate, to provide us with initial notification of the deceased customer's passing. If you need to contact us about the loss of a loved one you can do this over the phone or email.

### How can I get information on payments to and from the deceased customer's account?

The eligible representative can request Account statements, by calling us on 1300 339 598 Monday to Friday 8am-5pm (AEST/AEDT) or emailing us on [bereavementservices@cards.virginmoney.com.au](mailto:bereavementservices@cards.virginmoney.com.au)

## What happens after you notify us

Once we have been advised of a customer's passing, credit card(s) will be cancelled and will not work. Any Additional Cardholders on the account will no longer be able to use the credit card(s).

We will also:

- Identify Accounts held in the deceased's name with other NAB Group businesses. This includes NAB, ubank, Advantedge, JBWere, nabtrade, Medfin, HICAPS, MyCard and any other credit products that are issued by NAB. The legal representative(s) of the estate may receive separate letters from these NAB Group businesses where the deceased has banking or other financial products with them.
- Cancel any direct debits, periodical payments, or other regular payments
- Cancel all credit cards (including any cards held by secondary cardholders)
- Switch off any internet banking arrangements and digital access
- Identify any fees that shouldn't be charged, refund them and stop charging those fees. Please note that this applies only to fees charged from the date of the customer's death.

We will also issue a letter outlining if we require additional information and documents, and who can act as the eligible representative. This initial letter will be sent to the person who provided us with the initial notification.

After we receive the required documents, we will provide comprehensive account information and work with the legal representative to finalise the estate.

## How long does the process take?

We will act on the following instructions from a legal personal representative(s) regarding a deceased customer's accounts within 14 business days:

- Instruction to provide all information about the account(s)
- Instruction to receive payment towards a debt owed to us

We will act on the above instructions subject to:

- Verification of death
- Receiving all required documents to confirm your authority as legal personal representative

If we're missing required information or documents and you've provided your phone number, we'll try to contact you by phone to discuss. We'll then follow up in writing detailing what we need.

## **What documents may be needed to finalise the Estate?**

For all estates, we'll need the original documents or certified copies of the following:

- Proof of death: such as death certificate, funeral invoice, Grant of Representation or Government Agency Correspondence.
- Either a will (if applicable) or if there's no will, next of kin proof of relationship.
- Proof of identity for all legal personal representatives: government-issued photo ID, such as a driver licence, or passport

Information on what is needed to finalise the estate will also be included in the letter that we will send once we are initially notified of the deceased customer's passing. The document(s) should be sent to us at [bereavementservices@cards.virginmoney.com.au](mailto:bereavementservices@cards.virginmoney.com.au).

Once we have instructions and acceptable documents and information from all confirmed legal personal representative(s), we will act on those instructions to finalise accounts within 14 business days.

If we're missing required information or documents and you've provided your phone number, we'll try to contact you by phone to discuss. We'll then follow up in writing detailing what we need.