STEPS TO TAKE FOLLOWING A DEATH

ON DEATH

Documents to be collected
- Your and the deceased’s identity card (see TIPS below).
- The death certificate / identity card / marriage certificate.
- Bank card(s) of the deceased person/original invoices relating to the estate.
- Certificate or deed of inheritance.
- Have the death certified by a doctor, → the deceased’s medical certificate (e.g. for life insurance);
- Notify an undertaker → death certificate;
- Think about how to manage the estate: designate a contact person, gather information about the deceased person, choose whether to appoint a notary appendix;
- Depending on the assets: consider acceptance or waiver:
  a. Any involvement in the management of an estate and/or confirmation of payment can be considered as an act of tacit acceptance of the estate;
  b. If there is any doubt about debts, it is advisable to accept the estate under benefit of inventory.
- The identity card will be collected by the municipality (funeral services).
- On request, the funeral services will request the death certificate from the municipality.
- Request several copies of the death certificate for your future needs;
- For each expense incurred in relation to the death, keep the original invoice (e.g. for the tax return);
- In the event of death following an accident: 30 days to notify insurer.

Steps to take
- Have the death certified by a doctor, → the deceased’s medical certificate (e.g. for life insurance);
- Notify an undertaker → death certificate;
- Think about how to manage the estate: designate a contact person, gather information about the deceased person, choose whether to appoint a notary appendix;
- Depending on the assets: consider acceptance or waiver:
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Tips
- The identity card will be collected by the municipality (funeral services).
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- Request several copies of the death certificate for your future needs;
- For each expense incurred in relation to the death, keep the original invoice (e.g. for the tax return);
- In the event of death following an accident: 30 days to notify insurer.

PROMPTLY AFTER DEATH

Documents to be collected
- The death certificate / identity card / marriage certificate.
- Bank card(s) of the deceased person/original invoices relating to the estate.
- Certificate or deed of inheritance.

Steps taken by the bank
- Notify the bank of the death of the client:
  a. Return the death certificate;
  b. Return the bank card(s).
- Notify the necessary authorities: checklist appendix.
- Check whether there is a will (e.g. with the notary).
- Request the deed or certificate of inheritance appendix.
- Send the deed or certificate of inheritance (4-5 week period).
- Send the requested documents (example appendix).
- Cancel online banking.
- Record the death, freeze the accounts and communicate the tax authorities of the list of assets.
- Analyse standing orders and direct debits with you.
- Ensure continuity of daily payments: appendix.
- Inform you of the documents required to release the accounts.
- Management of the deceased’s banking assets (financial insurance, P&C insurance, loans, etc.).
- A snapshot of the assets is taken at 00:00 on the day of death.
- If you use your personal account to pay bills, reimbursement will be made when the assets are liquidated with the agreement of all heirs.
- If possible, when the deceased or an heir has tax or social security debts, settle them before applying for the deed or certificate of inheritance.
- Send proof of payment of tax or social security debts when requesting a deed or certificate of inheritance.

The bank for a changing world
Documents to be collected
- List of assets / debts.
- Original estate invoices.
- Documents received from the bank, insurance company.
- Evidence of any outstanding credit facilities.
- Amount of any gifts made in the 3 years preceding the death.
- Draft and file the declaration of inheritance at the registration office of the place of residence of the deceased within a period (including the day of death) of:
  - 4 months.
  - 5 months if death occurs outside Belgium but in Europe.
  - 6 months if death occurs outside Europe.
- Payment of estate taxes: estate declaration + 2 months.
- Keep all statements of income received and expenses incurred by the deceased during the year of death, as well as the tax certificates provided to you by the bank.
- Request any creditor confirmations.
- Complete the deceased person's personal income tax return: For more information https://www.belgium.be/fr/famille/deces/Declaration_d_impots.
- If the deceased is a single person, the personal income tax return should be requested.

Steps to take
- If there is a safe: key, code.
  - Power of attorney if not all heirs are present.
- If there is a safe: after the certificate is provided, inventory of the safe deposit box.
- Sharing of assets (see TIPS).
- If there is a safe, it is important to make the inventory before the estate declaration, if there is a will inside it.
- For information purposes: sharing instructions can also be collected after the estate declaration and even after payment of inheritance tax.
- Possibility that only one heir makes the declaration;
- If it is late: fines.
- If not all the information is included, mention it and submit a supplementary declaration afterwards.
- If there is a safe, make an appointment to open it and to make an inventory.
- Collect instructions for sharing assets with the heirs.
- Advise the heirs.
- Execute sharing instructions.
- Possibility that only one heir makes the declaration.
- If it is late: fines.
- If not all the information is included, mention it and submit a supplementary declaration afterwards.
- If there is a safe, it is important to make the inventory before the estate declaration, if there is a will inside it.
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- If there is a safe after the certificate is provided, inventory of the safe deposit box.
- Sharing of assets (see TIPS).
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Documents in order
- If there is a safe: key, code.
- Power of attorney if not all heirs are present.
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- Original estate invoices.
- Documents received from the bank, insurance company.
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- Amount of any gifts made in the 3 years preceding the death.

4 months
- Draft and file the declaration of inheritance at the registration office of the place of residence of the deceased within a period (including the day of death) of:
  - 4 months.
  - 5 months if death occurs outside Belgium but in Europe.
  - 6 months if death occurs outside Europe.
- Payment of estate taxes: estate declaration + 2 months.
- Keep all statements of income received and expenses incurred by the deceased during the year of death, as well as the tax certificates provided to you by the bank.
- Request any creditor confirmations.
- Complete the deceased person's personal income tax return: For more information https://www.belgium.be/fr/famille/deces/Declaration_d_impots.
- If the deceased is a single person, the personal income tax return should be requested.

6 months
- Possibility that only one heir makes the declaration.
- If it is late: fines.
- If not all the information is included, mention it and submit a supplementary declaration afterwards.

Year after death
- If there is a safe, it is important to make the inventory before the estate declaration, if there is a will inside it.
- For information purposes: sharing instructions can also be collected after the estate declaration and even after payment of inheritance tax.
- Possibility that only one heir makes the declaration.
- If it is late: fines.
- If not all the information is included, mention it and submit a supplementary declaration afterwards.
- If there is a safe, it is important to make the inventory before the estate declaration, if there is a will inside it.
- For information purposes: sharing instructions can also be collected after the estate declaration and even after payment of inheritance tax.

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### Continuity of your daily payments

The bank is legally obliged to temporarily freeze all accounts of the deceased and of their spouse. However, we guarantee your daily payments as follows:

**a) Provided that the balance is sufficient, the following invoices may be paid from a frozen account at the request of the notary or a specified heir:**

1. Funeral expenses (including plot fee, obituaries, flowers, funeral refreshments, but NOT tombstones or similar) up to a maximum of EUR 7,000;
2. Invoices for final medical expenses (for a period beginning no more than 1 year before the death);
3. Expenses in connection with the last residence (gas, water, electricity, oil, rent, fire insurance, mortgage); or nursing home invoices if this was the last residence, for a maximum period of 3 months before and 6 months after the death.

**b) Statutory payment to the surviving partner**

1. The spouse married under legal regime form or under the community of property may receive an advance of up to half of the credit balances available on the day of the death on all current and savings accounts (in the name of Mr, Mrs, Mr and Mrs), for all banks, up to a maximum of EUR 5,000. If the withdrawal is greater, the surviving spouse loses all share in the common patrimony, joint ownership or inheritance and loses his ability to renounce the inheritance or to accept it under benefit Inventory;
2. The legal cohabiting partner or spouse married under separation of properties: only joint current and savings accounts for all banks (joint holder with the deceased person) are eligible. The legal cohabiting partner or spouse married under separation of property may receive half of the credit balances available on the day of death on joint accounts up to a maximum of EUR 5,000. In the event of a greater withdrawal, the legal cohabitant or the married spouse under the regime of separation of property loses all share in the joint possession or the succession and loses his ability to renounce the succession or to accept it under benefit of inventory.
3. Eventually, we will open a new account in the name of the surviving spouse or legal cohabiting partner to which we will transfer standing orders and direct debits.

### Deed or certificate of inheritance

This document shall be submitted by the notary or registrar of the applicant's choice, within a period of at least 4 to 5 weeks from the date of the request.

- a deed of inheritance must be prepared by a notary in the following cases: if there is a will; if there is marriage contract and/or a contractual institution; if there are legally incapable inheritors (minors or adult inheritors in care);
- an inheritance certificate must be prepared by the registrar if there is legal devolution, the deceased has resident status and none of the factors above apply.

https://finances.belgium.be/fr/particuliers/famil/deces/deblock_accounts_banque
https://financien.belgium.be/nl/particulieren/gezin/overlijden/deblokkeren_van_bankrekeningen
https://finanzen.belgium.be/sites/default/files/20191122_aanvraagformulieravedu.doc

It specifies the heirs and confirms whether the deceased or their heirs/legatees still have debts towards the tax authorities or social security. If tax or social security debts remain, they must be settled before the bank can release the assets for the heirs/legatees' benefit.

### Opening the safe

Your adviser will arrange a date with you or with the notary for opening the safe deposit box. Upon opening, an inventory of the contents of the safe will be drawn up.

### Arrangement fee

The arrangement fee is EUR 50 (if the sum of the assets concerned at BNP Paribas Fortis on the date of death was less than EUR 2,500) or EUR 150 (if it was more than EUR 2,500). Fees are charged when the assets can be released.

**Our estate specialists are responsible for dealing with the case. They will contact you directly if necessary.**
## APPENDIX 2: DECLARATION OF DEATH

<table>
<thead>
<tr>
<th>Documents that you still need to provide to the bank</th>
<th>Tick</th>
<th>Documents you receive from the bank</th>
<th>Tick</th>
</tr>
</thead>
<tbody>
<tr>
<td>Copy of the death certificate</td>
<td></td>
<td>Contact details for an estate specialist</td>
<td></td>
</tr>
<tr>
<td>Inheritance certificate prepared by the registry or an inheritance deed prepared by a notary</td>
<td></td>
<td>List of assets for tax purposes</td>
<td></td>
</tr>
<tr>
<td>Life insurance, declaration of death (party A - party B in the event of an accident)</td>
<td></td>
<td>Creditor certificate (in case of credit)</td>
<td></td>
</tr>
<tr>
<td>medical certificate (for &quot;Protection&quot; type life insurance)</td>
<td></td>
<td>Tax certificate for the deceased person's pension savings account</td>
<td></td>
</tr>
<tr>
<td>payment document</td>
<td></td>
<td>Other</td>
<td></td>
</tr>
<tr>
<td>Authority to act (power of attorney)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Copy of marriage certificate</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## APPENDIX 3: LIST OF CONTACTS TO NOTIFY OF THE DEATH

<table>
<thead>
<tr>
<th>List of contacts to notify of the death</th>
<th>Need to contact</th>
<th>Completed</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Employer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>All pension funds</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The auxiliary unemployment benefit payment fund</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health insurance fund</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The accommodation owner (is there a rental deposit to be terminated, transferred or other?)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The nursing home (the home deposit to be terminated)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insurance companies</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family benefit fund</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Post office if you want to forward correspondence to your address</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service companies such as telephone, gas, water, electricity, television subscriptions, magazine subscriptions, newspapers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vehicle Registration Authority</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>