

Dealing with the deceased's estate (assets)

(Information Sheet 2)
22 Feb 2021



What are the documents that I need to send to you?

Annexes A and B set out the list of documents we need. If you do not have some of these, your case officer will advise you on what to do after you have sent us your online application. For a reimbursement of funeral expenses, Annex C sets out the list of documents we need. You may pick up a copy of Annexes A, B and C from our office or view them on our website.

Common types of documents we need are shown below.

1. Death certificate of the person who has passed away (the deceased)
2. Birth certificate of the deceased
3. Marriage certificate of the deceased
4. Decree nisi absolute (if the deceased was divorced)
5. Birth certificate of beneficiary
6. NRIC of beneficiary
7. Death certificate of beneficiary (if relevant)
8. Marriage certificate of the deceased's parents
9. Death certificate of parents (if they have passed away)
10. Certificate of inheritance (for Muslims only)
11. Payment can be received via PayNow (which has to be registered with your NRIC) or Direct Credit (for which you are to provide a copy of the front page of the bank passbook / bank statement). For Direct Credit to a joint or third party bank account, both you and the account holder(s) must execute the indemnity form (Form 15) which is available at our website. For the other non-electronic modes of payment, you will bear all the charges imposed by the bank(s) which will be deducted directly from the inheritance.

If the person who has passed away was a Muslim, you will need to apply for the Certificate of Inheritance at <https://www.syariahcourt.gov.sg>.



What do I need to do for the estate to be distributed to me?

You will need to apply online at <https://eservices.mlaw.gov.sg/PTO/welcme.shtml> for us to distribute the estate. You will have to let us know in your application all the assets owned by the person who has died, such as shares, bank savings, death gratuity, insurance policies and vehicles (if any). Do take note that estate assets do not include CPF money and CPF Dependants' Protection Scheme money. You may want to read Information Sheet 1 on dealing with CPF money.

You will also need to have your Singpass ready to access our online application form. You may apply for your Singpass at <https://www.singpass.gov.sg> if you do not have one. If you are not eligible for a Singpass, you may apply for a log-in ID and password through our website at <https://pto.mlaw.gov.sg>.

Telephone:
Tel: 1800-2255-529
Fax: (65) 6224-2858

Address:
The URA Centre (East Wing)
45 Maxwell Road #07-11
Singapore 069118

E-helper Operating Hours:
Monday to Friday: 8.30am to 5.00pm

Website:
<https://pto.mlaw.gov.sg>

Can I get the Public Trustee to administer the estate of the person who has passed away?

The Public Trustee can help you to distribute the estate if the person did not leave a will and their assets are worth no more than \$50,000. You need only apply to the Public Trustee to act. You do not need a lawyer if the Public Trustee agrees to act for you.

If there is a likelihood that your loved one had a will, you may want to carry out a search with the Singapore Academy of Law (SAL) to check if he / she deposited information with the Wills Registry relating to where the will was kept. For more information on the Wills Registry, you may contact the SAL at 6332 4388 or email wills@sal.org.sg. If there is a will, please contact your lawyer for help or the Legal Aid Bureau if you qualify for legal aid. You can find more information on the Legal Aid Bureau at www.lab.gov.sg.

If you are certain that there is no will, check the belongings of the person who has died and with your family members to find out what assets they owned and their estimated value. The assets we deal with are:

- money in banks or other financial institutions in Singapore;
- shares which are listed on the Singapore Exchange;
- fully paid-up vehicles, apart from commercial vehicles like taxis (we will only transfer the vehicles);
- salary the person was owed but not yet paid;
- items in a safe-deposit box;
- money paid as government compensation; and
- money from the Workfare Income Supplement Scheme

The un-nominated CPF money of the person who has died is distributed separately from the estate.

You will need to make another application to the Public Trustee to distribute CPF money. Please pick up a copy of Information Sheet 1 on dealing with CPF money.

We cannot act if:

- the estate is worth more than \$50,000;
- a court application for Letters of Administration or Grant of Probate has been filed;
- there are conflicting claims to the estate or disputes among the beneficiaries;
- the estate has outstanding debts or liabilities;
- the person who has died had shares or other interest in unlisted companies (foreign or local);
- the person who has died was a partner, a sole proprietor or had an interest in a firm or other business;
- the person who died was the sole lessee (owner) of a HDB flat and a child is eligible to inherit the whole or part of the flat;
- there are pending lawsuits which involve the person who has died;
- there are insurance policies where one or more people have been nominated as beneficiaries;
- there are trust bank accounts opened with a child; and
- there are commercial vehicles involved such as taxis.

In these cases, you will need to apply to the court for Letters of Administration to deal with the person's estate.

If you qualify for legal aid, you may apply to the Legal Aid Bureau for help in getting Letters of Administration. If you do not qualify for legal aid, you will need to hire a lawyer.

How would you distribute the estate?

If the person who died was a Muslim, we will distribute the estate in line with Section 112 of the Administration of Muslim Law Act according to the school of the Muslim law the person observed. The Certificate of Inheritance issued by the Syariah Court will list the beneficiaries and their share of the inheritance.

If the person who died was not a Muslim, we will distribute the estate in line with the Intestate Succession Act, which says that the distribution of any movable property (for example, money in the bank account) will be regulated by the law of the country in which the person was domiciled at the time of their death. (When we refer to where the person was domiciled, we mean where they intended their permanent home to be. It does not refer to their nationality or address.)

If the person who died was domiciled in Singapore at the time of their death, we will distribute their estate in line with the rules of distribution in the Intestate Succession Act.



What are the fees you charge for the administration of the estate?

The fees we charge for administering the estate are:

Value of Estate	Charge
For the first \$5,000	6.50%
For the next \$2,000	6.00%
For the next \$3,000	4.25%
For the next \$10,000	2.75%
For the next \$30,000	2.25%

These fees, which we will take from the estate money, include GST and cannot be waived. You will have to pay a minimum fee of \$15.

