

How to claim or close a bank account for a deceased owner



When you're ready, we're here to help.

Step 1: How do I get started?

Call our Customer Service Center at 833-833-8305 during regular business hours.

Please be sure to have the following information available when you call:

- The account owner's full name, Social Security Number, and date of death
- Did the owner have accounts with us that are now closed? If so, please have those account numbers ready so we can retrieve historical information for you.

During the call, we'll also ask you about your role with the estate (e.g. if you're a relative or have power of attorney); confirm your contact information, and give you the case reference number you'll need to move forward with the process.

Step 2: Once I have a case number, how can I request the balance or liquidate an account?

Before we can provide you with an account balance or help you liquidate an account, you'll need to provide us with certified copies of the account owner's:

- Death Certificate
- Court Appointment of Executor or Administrator ("Certificate of Appointment")
- A notarized letter of instruction or authorizations from the executor, co-holder, or beneficiary (as appropriate)
- Please note that we may ask for additional documentation as we move through this process

We're required to ask for some of these documents to comply with privacy laws affecting bank accounts. We're also required by law to provide account information only to people authorized to receive it.

Once we receive the required documents and verify their authenticity and assess their sufficiency, we'll place a hold on the account and follow up with information about how to proceed.

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Step 3: Where do I send documents?

Please email DecedentDigital@santander.us with the following:

- Certified copies of all official documentation - please include these as PDF or JPG attachments
- Your case number
- The name of the account owner
- All account numbers

Step 4: Is there anything else I should know?

Here are a few additional pieces of information you may find helpful:

- While accrued interest isn't included in an account's date of death balance, you will see it listed as a separate line item in account closure communications.
- For Certificates of Deposit (CDs) held in the name of a decedent, there is no penalty for withdrawals prior to maturity.
- If the account was opened in New Jersey, special rules apply. [Please visit our FAQs to learn how to access account information or liquidate the account.](#)