General Authority for Minors Affairs

Sixth: General Authority for Minors Affairs

With reference to letters of the General Authority for Minors Affairs no. (٥٤٢٧-٢٠٠٩) dated ١٩/٣/٢٠٠٩ and (٨٧٩٣-٢٠٠٩) dated ٢٦/٤/٢٠٠٩ concerning the instructions of the General Authority for Minors Affairs, banks shall comply with the following:

A- Closing the Deceased People’s Accounts

1- The deceased person’s account shall be transferred to the heirs’ account starting from the death notification date.

2- If the bank would like to close the account of any deceased person, it should coordinate with the General Authority for Minors Affairs when the heirs include minors or interdicted persons, or the account is sequestered by the Authority.

B- Delivery of the Deceased People’s Funds at Banks:

If the heirs do not include minors, interdicted persons, sequestered accounts or a conditional sequestration the heirs or their agent will not be required to get the approval of to deliver the deceased person’s funds to the heirs or their agent.

C- If the Deceased Person owes the Bank, and his Heirs include Minors or Interdicted Persons, the Bank shall not discount from his Account starting from the Death Notification Date, taking into account the following:

1- If the debt is secured by an insurance company, the bank shall immediately notify the company of the death and to repay the customer’s debt. The bank shall immediately transfer the outstanding balances of the deceased person’s accounts without waiting for the insurance company to take any procedures according to the instructions of the General Authority for Minors Affairs.

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83 Refer to circular no. (٥٨/٢٠١٢) dated ٥/٨/٢٠١٢, according to letter of the General Authority for Minors Affairs no. (١٥٦٥٠-٢٠١٢) dated ٢٦/٦/٢٠١٢.
84 Refer to circular no. (٨٧/٢٠١١) dated ١٤/١١/٢٠١١ with reference to General Authority for Minors Affairs no. (٢٥٢٥٦-٢٠١١) dated ٢٤/١٠/٢٠١١.
2- If the debt is not secured or the insurance company does not repay the debt, the bank shall notify the General Authority for Minors Affairs in order to take the procedures to protect the rights of the minors and the like.

D- Dividing, Transferring or Discounting from Accounts of the Deceased People whose Heirs include Minors or Interdicted Persons

If the heirs include minors or interdicted persons, the deceased people’s funds should not be transferred, discounted, sorted or divided unless there is an order from the competent court or the General Authority for Minors Affairs.

E- The bank shall reply within one week as from the date of receiving QCB’s circular on asking for notifying or transferring to banks operating in Qatar.

F- Opening Accounts for Minors upon request of the General Authority for Minors Affairs

If the General Authority for the Minors Affairs requests from the banks operating in Qatar to open accounts for Minors, banks shall comply with this request.

G- Transferring to Accounts of the General Authority for Minors Affairs

1- Banks shall neither deposit nor transfer any amounts to the accounts of the Authority unless they check the full name with the ID if, any, in the addition or transfer data. The Authority shall be furnished with a notification of the deposit or transfer within one week as from the transfer date.

2- When banks deposit or transfer any amounts to the accounts of the Authority by virtue of a letter of the Court, they shall furnish the Authority with a copy such letter for follow-up purposes.

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