

專業遺囑撰寫服務

Professional Will Writing Service

Why do you need a Will?

Writing a legally-binding Will is a key step in your estate planning, which ensures your assets are distributed according to your wishes.

Without a valid Will, the intestacy law, NOT you, decides who should get your estate when you pass away; it also takes a longer time for your family to benefit from your hard-earned wealth.

A Will needs to be securely kept as a lost Will would not be upheld in the court. Periodic review is necessary in order to correctly reflect your family and assets status at all times.

HONG KONG

With a Valid Will

You decide on your asset distribution when you pass away

Without a Valid Will

The intestacy law decides on your asset distribution when you pass away

Executor

A person appointed by you will be in charge of carrying out your wishes

Administrator

A person appointed by High Court will assist in your asset distribution

High Court

May only take 6-8 months or more to obtain Probate

High Court

May take as long as 12-18 months or more to obtain Letters of Administration

Wealth distribution

According to your wishes

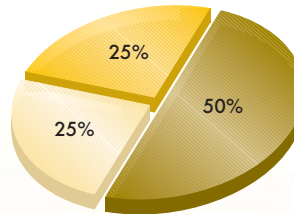
Wealth distribution

According to Intestates' Estates Ordinance

THE INTESTACY LAW (Ch.73)

(This is only an example where a person dies leaving a surviving spouse, parents and children without a valid Will)

Assume: Total Estate is HK\$1 million



Spouse to get all personal chattels and HK\$ 500,000 in cash.

50% of the remainder goes to your spouse

50% of the remainder divided amongst your children equally (if any)

Comprehensive Estate Planning Strategies

We provide customized estate planning solutions tailored to your unique requirements and circumstances:

- Assist you in the preparation of a valid will
- Appoint for you a Professional Executor
- Provide you with professional estate administration
- Handle assets in Hong Kong belonging to foreign estates

What are the benefits?

- To distribute your assets according to your own decision and reduce the likelihood of family disputes
- The appointed Executor can start the probate procedure right away which ensures your family can receive your assets within a shorter period of time
- To save time and unnecessary legal expenses
- To protect the interest of parents and unmarried couples
- To appoint a Guardian on your own to protect and take care of your young children

Please visit our office
or call our Trust Services Hotline at 2905 8726
for further details!

www.bocomtrust.com.hk

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The material should be viewed as a general guide, and professional advice should be obtained for specific situations. No liability will be accepted by Bank of Communications Trustee Limited in this respect.



為甚麼要訂立遺囑？

訂立一份具法律約束力的遺囑在遺產規劃過程中十分重要，能確保您的財產按照您的意願分配。若沒有遺囑，財產必須按照《無遺囑者遺產條例》分派，而非您的意願；而且，繼承人也在時間較長、費用較高的情況下，才能繼承您辛勤建立的財富。

遺囑必須好好保存，一旦遺失，便很難證明它的有效性。遺囑亦需定期覆核，以反映您的最新家庭及資產狀況。

香港

持有效遺囑

您可決定辭世後的財產分配

沒有有效遺囑

《無遺囑者遺產條例》決定您的財產分配

執行人

由您所屬意的執行人，負責執行您的意願

遺產管理人

由高等法院所委任的管理人，負責分配您的遺產

高等法院

大約需6至8個月或以上，便能取得遺囑認證

高等法院

可能需要12至18個月或以上，才能取得遺產管理委任書

財產分配

依照您的意願作分配

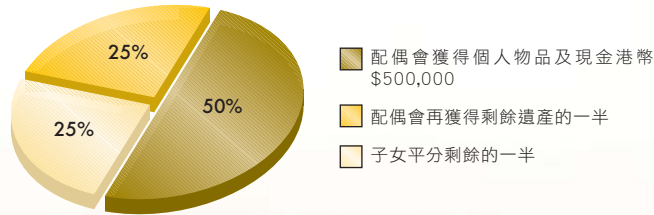
財產分配

根據《無遺囑者遺產條例》分配

無遺囑者遺產條例 (第73章)

(以下例子只適用於擁有在生配偶、父母及子女的無遺囑者)

假設淨資產價值港幣100萬元



全面遺產規劃方案

我們能為富裕的您在財富安排及相關策劃上，提供全面的規劃方案，以配合您對遺產規劃的獨有要求：

- ◆ 助您撰寫一份有法律效力的遺囑
- ◆ 為您委任專業的遺囑執行人
- ◆ 提供專業遺產管理服務
- ◆ 管理海外遺產名下在香港的資產

訂立遺囑的好處

- ◆ 根據您的意願自行分配財產，減低家人因爭產而引起的糾紛
- ◆ 預先委任遺產承辦人，有助加快完成承辦手續，讓家人在較短時間內領取遺產
- ◆ 省卻時間和不必要的法律費用
- ◆ 保障未婚伴侶和在生父母的利益
- ◆ 自行委託監護人，好好保護及照顧您的未成年子女

歡迎親臨我們的辦事處

或致電信託服務熱線：2905 8726 查詢詳情！

www.bocomtrust.com.hk

交通銀行信託有限公司

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Q1 Should I make a Will as early as possible?

Yes, it is same as purchasing a life insurance that provides contingency protection for your loved ones in case of any unexpected incidents. It is not related to age and health status.

Q2 Can I write a Will myself?

Yes you can. However, Will writing involves complex legal formalities where mistakes and overlook may easily happen if you write it on your own. We can help ensure the effectiveness and validity of your Will.

Q3 Is it expensive to make a Will?

No, it is reasonably charged according to the complexity of your Will, NOT the value of your estate. A simple Will can be written for as little as HK\$800.

Q4 Why should I appoint a professional Executor who will act impartially according to my Will?

By appointing us as Executor of your Will, your loved ones can save both time and effort in handling the complicated legal procedures as well as the professional expertise required in administering your estate.

Q1 訂立遺囑是否越早越好？

是，這就如購買保險一樣，一旦有突發意外發生時，仍能保障你的摯愛，跟年齡和身體狀況沒有關係。

Q2 我可否自行撰寫遺囑？

可以，但由於遺囑牽涉複雜的法例，一旦自行撰寫，將會很容易犯錯或遺漏重要的部份和程序。我們可助您撰寫一份有法律效力的遺囑。

Q3 訂立遺囑的收費昂貴嗎？

收費合理，絕不昂貴。收費只按照內容的複雜程度而定，與遺產金額無關。一份簡單遺囑的收費只需800港元起。

Q4 為甚麼要委任中立及專業的信託公司為我的遺囑執行人？

委任我們成為您的遺囑執行人能讓您的摯愛省卻遺產承辦過程中所涉及的複雜法律程序和所需的專業知識。