Trust Officer interview questions

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What to expect

Interviews for Trust Officer roles tend to be conversational but detailed, because the work turns on reading documents accurately and explaining decisions to people who may be grieving or anxious. Expect a mix of process questions, technical questions about trust deeds and tax, and behavioural questions about beneficiary communication.

- **Process:** Questions that check you know the sequence of estate and trust administration, from probate through to distribution and final tax lodgement.
- **Technical:** Questions about reading trust deeds and wills, applying trustee powers, preparing trust accounts, and meeting ATO and AML/CTF obligations.
- **Client-facing:** Scenarios about explaining distributions to beneficiaries, handling complaints, and managing family expectations with plain language.
- **Behavioural:** Questions that ask for real examples of prioritising multiple estates, working with solicitors, or resolving a discrepancy under pressure.
- **Judgement and ethics:** Questions about conflicts of interest, suspected breaches of trust, and when to escalate to a manager or compliance team.

Usually two stages. A screening conversation with a recruiter or HR covers your background and availability. The second stage is a panel with the trust manager and sometimes a senior estates officer or a solicitor from the firm. The panel often walks through a sample file or a deed clause to see how you think, then moves to behavioural and scenario questions. You may be asked to describe your record-keeping habits and how you handle competing deadlines.

1. Walk me through how you administer a deceased estate from start to finish.

Why they ask

This is the core process question for the role. The interviewer wants to see that you know the order of steps and where the risks sit, not just that you have been in the room.

How to structure your answer

Use a chronological walk-through. Name each stage, what you do at that stage, and who you involve. Finish with how you keep the file and the family informed.

> **Example answer**
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> *“I start by confirming the will and the grant of probate, then build a file that lists every asset and liability. I write to the banks, share registries and insurers to freeze or transfer accounts, and I check whether there is a testamentary trust that needs to be established. I keep a running schedule of debts, tax and beneficiary entitlements. Once the ATO clearance is through and the accounts are approved, I prepare distribution statements and pay each beneficiary. Throughout, I diary key dates and send plain-language updates to the family at agreed intervals, usually every three weeks or whenever a significant step is completed.”*

2. Tell me about a time you had to interpret a trust deed or will where the wording was unclear. How did you handle it?

Why they ask

Trust Officers need to spot ambiguity and get it resolved properly. The interviewer is checking whether you would guess, or whether you would document and escalate.

How to structure your answer

Use STAR. Set out the clause or wording, explain what you did to clarify it, describe who you consulted, and finish with the outcome and what you recorded on file.

Example answer

“An estate I administered had a clause that referred to 'my children' without naming them, and one beneficiary believed a stepchild should be included. I read the whole deed alongside the will, noted the definitions section, and wrote a short file note setting out both possible readings. I then sent the clause and my note to the solicitor for a written opinion before any distribution. Once we had the opinion, I documented it on the file and wrote to all beneficiaries explaining the outcome and the reasons. No one disputed the final distribution because the process was transparent.”

3. A beneficiary calls you upset because a distribution is smaller than they expected. How do you handle the conversation?

Why they ask

This is a client-facing scenario. The interviewer wants to see empathy plus accuracy, and whether you can explain a legal document without hiding behind jargon.

How to structure your answer

Use a judgement-under-pressure structure. Acknowledge the emotion first, then explain the clause in plain English, then offer a next step and document the call.

Example answer

“I would let the beneficiary finish, then acknowledge that the outcome is not what they hoped for. I would explain the trust deed or will clause in plain English, without legal jargon, and point to the specific section that sets the distribution. If they wanted more detail, I would offer a written summary and a follow-up call with their solicitor present. I would keep a file note of the conversation and the questions they raised. If the complaint continued, I would explain the internal review process and the option of the Australian Financial Complaints Authority where relevant.”

4. How do you make sure trust tax returns and compliance records are accurate before lodgement?

Why they ask

This is a technical question about your checks and controls. The interviewer is looking for a repeatable process, not just a promise to be careful.

How to structure your answer

Describe your reconciliation steps in order, then explain what you do when something does not match, and who reviews the return before it goes out.

Example answer

“Before lodgement I reconcile the trust's income and expenses in Xero against the bank statements and the investment reports from IRESS or Netwealth. I check that distributions to beneficiaries match the trust deed and the trustee resolutions. I also review the prior year return and the ATO portal for any notices. If something does not match, I do not lodge until I have found the source of the difference and documented it. I ask a senior officer to review the return before it goes out, which has caught small classification errors before they became amendments.”

5. Describe a time you managed competing deadlines across multiple estates or trusts.

Why they ask

Trust Officers usually carry a caseload. The interviewer wants evidence that you plan ahead and communicate early when timing is tight.

How to structure your answer

Use STAR. Set out the competing deadlines, explain how you prioritised, describe who you told about any changes, and finish with the outcome.

Example answer

“At one point I had three estates at different stages, with a probate deadline, a tax lodgement and a beneficiary meeting all in the same fortnight. I listed every task with its due date, then identified which ones had external deadlines and which could move. I told the solicitor and the beneficiaries early about the revised timing, and I blocked out mornings for the tax return so it was not squeezed. I still met the probate and tax dates, and I renegotiated the beneficiary meeting to a time that suited them. The key was communicating before the deadline, not after.”

6. What would you do if you noticed a potential conflict of interest or a payment that did not match the trust deed?

Why they ask

This is an ethics and judgement question. The interviewer wants to know you would stop, check the deed, document, and escalate rather than process a payment that looks wrong.

How to structure your answer

Use a stop and escalate structure. Say what you would pause, what you would check, who you would tell, and how you would record it.

Example answer

“I would stop the payment and not process it. I would check the trust deed and the trustee resolution again to confirm the authority for the payment, then write a file note with the facts and the clause. I would raise it with my manager immediately, and if the conflict involved a colleague or a family member, I would ask for the matter to be reassigned. If the issue suggested a breach of trustee duties, I would follow the internal escalation policy and, if needed, seek guidance from the compliance team. Documenting the concern at the time is important, even if it turns out to be a misunderstanding.”