

# **GUIDELINES FOR REPORTING & REMITTING UNCLAIMED PROPERTY**

**REMINDER:  
Reporting Deadline is November 1**

Revised May 2025

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          Holders of unclaimed property are usually companies, businesses, corporations, partnerships, professional associations, non-profit organizations, private organizations, government entities or state agencies in possession of unclaimed property as defined in Chapter 523A, HRS. Holders are required to annually report and escheat unclaimed property to the State of Hawaii Unclaimed Property Program.

          HRS 523A: A holder of abandoned property shall make a report and pay, deliver or cause to be paid or delivered to the administrator the property described in the report as unclaimed.

# UNCLAIMED PROPERTY STATUTES

## CHAPTER 523A [UNCLAIMED PROPERTY]

Part I.	Uniform Unclaimed Property Act Section
523A-1	Short title
523A-2	Definitions
➡ 523A-3	<b>Presumptions of Abandonment</b>
523A-3.5	Gift certificates and gift cards
523A-4	Contents of safe deposit box or other safekeeping depository
523A-5	Rules of taking custody
523A-6	Dormancy charge
523A-7	Burden of proof as to property evidenced by record of check or draft
➡ 523A-8	<b>Report of abandoned property</b>
➡ 523A-9	<b>Payment of delivery of abandoned property</b>
523A-10	Notice and publication of lists of abandoned property
523A-11	Custody by State; recovery by holder; defense of holder
523A-12	Crediting of dividends, interest, and increments to owner's account

For viewing purposes only.  
Refer to HRS for complete document(s).

➡ **Holders refer to this section to the determine dormancy periods.**

### **523A-3 – Presumptions of abandonment**

(a) Property is presumed abandoned if it is unclaimed by the owner during the time set forth for the particular property:...

➡ **Holders refer to this section for reporting details.**

### **523A-8 – Report of abandoned property**

(a) A holder of property presumed abandoned shall make a report to the administrator concerning the property.

(b) The report shall be verified and shall contain:...

➡ **Holders refer to this section for delivery and payment of a holder report.**

### **523A-9 – Payment or delivery of abandoned property**

(a) ...upon filing the report required by Section 523A-8, the holder of property presumed abandoned shall pay...

# IMPORTANT DATES

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## **MAY 1** Begin Due Diligence

The process of reporting and remitting unclaimed property to the State of Hawaii Unclaimed Property Program is a cycle. A cycle begins May 1, six months prior to the November 1 deadline. Holders send written notice to the apparent owner of unclaimed property informing the owner of the intent to escheat the abandoned property to the State.

## **NOV 1** Holder Report is DUE

Holders submit a report and remittance by the November 1 deadline.

A complete Holder Report consists of:

- **COVERSHEET & SUMMARY LIST**  
Complete 'Holder Report Cover Sheet \* Affidavit of Due Diligence' which can be found on our website on the **Holder Information** page. Also, provide a detailed property summary for the report.
- **HOLDER REPORT ELECTRONIC FILE**  
NAUPA File (.HDE or .TXT format) can be submitted in CD, Flash Drive or email to: DBF.UP.Holders@hawaii.gov \*  
*\*Contact our office prior to submitting NAUPA Files submitted via secured file server or dropbox.*
- **REMITTANCE**  
Remittance must reconcile to report total.

### Reported Cash

Checks payable to the **Director of Finance, State of Hawaii**.

Electronic Fund Transfer (EFT) options are available.

Email our office at DBF.UP.Holders@hawaii.gov for EFT information.

### Reported Shares

Provide confirmation of escheated shares to the Director of Finance, State of Hawaii.

# REPORTING GUIDELINES

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Unclaimed property is any financial asset, usually intangible, being held for a person or entity that cannot be located. The unclaimed property law requires holders to report and escheat annually.

- **Determine if you are a “Holder” of unclaimed property**  
Holders are businesses, organizations, and any other entities in possession of unclaimed property. The most common types of unclaimed property: savings and checking accounts, checks, warrants, wages, commissions, insurance proceeds, stock, securities, refunds, or safe deposit box contents.
- **Determine the dormancy of the unclaimed property**  
The type of property will determine the dormancy period. Dormancy periods range from one to fifteen years.
- **Attempt to locate the owners**  
Hawaii law requires holders to make a diligent effort to locate owners of property.
- **Report and Escheat by November 1**  
Holders report property determined to be unclaimed for owners with a last known address in Hawaii. If the owner’s address is unknown, the property is reported to the state where the holder is incorporated. Owner information includes: name, last known address, social security number or taxpayer identification number.

Remittance payable to the **Director of Finance, State of Hawaii**

Provide confirmation of escheated shares to the **Director of Finance, State of Hawaii**

# REPORTING CONSIDERATIONS

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It is the responsibility of all businesses and organizations to maintain records and report all unclaimed property to the State of Hawaii. Submission of accurate and thorough information is required.

- A report includes properties abandoned July 1 of the previous year to June 30 of the report year. Also, review Chapter 523A-3 Presumptions of abandonment as referenced on Page 2 of this guideline document.
- Life insurance companies report abandoned property for the previous calendar year.
- Interest-bearing properties must be clearly identified in the holder report.
- Electronic (NAUPA) files are **REQUIRED** for holder reports.
- Include complete holder contact information: Name, Address, Email, and Phone Number.
  - Reports with discrepancies will be returned.
- First time holders, contact our office for details.
- Holders of safekeeping items, contact our office for details.
- For extension request information, contact our office.
- For Voluntary Disclosure Agreement (VDA) information, contact our office.

## CONTACT INFORMATION

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Reports submitted via USPS mail, can be mailed to:

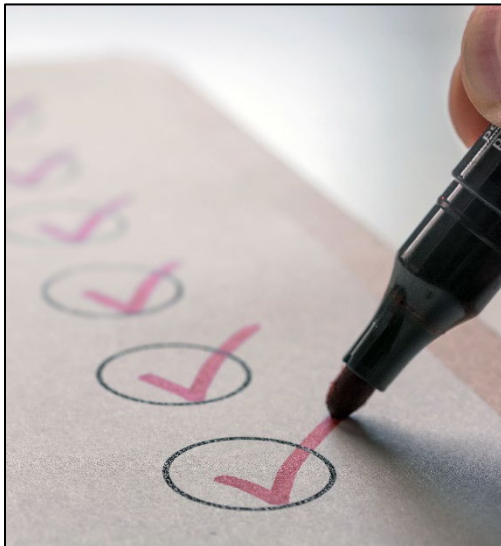
**State of Hawaii  
Unclaimed Property Program  
P.O. Box 150  
Honolulu, HI 96810**

Reports submitted via UPS or FedEx, can be mailed to:

**State of Hawaii  
Unclaimed Property Program  
250 South Hotel Street, Room 304  
Honolulu, HI 96813**

Phone Number:  
**(808) 586-1589**

Email:  
**DBF.UP.Holders@hawaii.gov**



## CHECKLIST

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- ☐ Completed Holder Report Cover Sheet  
Affidavit of Due Diligence
- ☐ Summary Listing of properties reported
- ☐ NAUPA File (.HDE or .TXT)
- ☐ Remittance payable to the  
Director of Finance, State of Hawaii  
or Provide confirmation of escheated shares  
to the Director of Finance, State of Hawaii

# REFERENCES

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## **Unclaimed Property Statutes**

[https://www.capitol.hawaii.gov/hrscurrent/Vol12\\_Ch0501-0588/HRS0523A/HRS\\_0523A-0001.htm](https://www.capitol.hawaii.gov/hrscurrent/Vol12_Ch0501-0588/HRS0523A/HRS_0523A-0001.htm)

## **NAUPA Standard Electronic File Format**

<https://budget.hawaii.gov/wp-content/uploads/2020/02/NAUPAStandardElectronicFileFormat.2020.02.14.pdf>

## **Holder Report Cover Sheet \* Affidavit of Due Diligence**

<https://budget.hawaii.gov/wp-content/uploads/2013/01/Holder-Report-Cover-Sheet.-Affidavit-of-Due-Diligence.pdf>

## **Holder Request for Reimbursement Form**

<https://unclaimed.org/wp-content/uploads/naupa-holder-reimbursement-form-rev-make-fillable-update-20XX.pdf>