

British Guiana.

REGULATIONS FOR THE MANAGEMENT AND REGULATION OF THE POST OFFICE SAVINGS BANK.

1. These Regulations may be cited as the Post Office Savings Bank Regulations, 1937. Short title.
 2. Savings Bank business shall be transacted at such Post Offices (and Postal Agencies) as the Postmaster-General may arrange to be Savings Bank Offices. Savings Bank Offices.
 3. Every Post Office Savings Bank shall be open for the purpose of receiving and paying deposits each day of the year save and except Sundays and Public Holidays, and during such hours as may from time to time be directed by the Postmaster-General : Days and hours of business.
- Provided that a Post Office Savings Bank may be closed at any time at the direction of the Postmaster-General.

Minimum amount of deposit.

4. Subject to the provisions of these Regulations, deposits of twenty-four cents and upwards may be made by a depositor.

Minimum amount of withdrawal.

5. No withdrawal of a less amount than twenty-four cents may be made but a depositor may at any time withdraw and receive the whole amount deposited with interest then due and payable thereon or any sum that may be due and payable as interest upon deposits made, although such interest may not amount to twenty-four cents or a multiple thereof.

Maximum amount of deposit.

6.—(a) No depositor during any financial year may deposit any sum or sums of money which in the aggregate will cause the balance which the depositor had on the opening day of the year to be exceeded by more than one thousand dollars, exclusive of any interest which has accrued to the account during the financial year:

Provided that a person may deposit in the same year one or several sums for the purpose of replacing in whole or part the amount of any withdrawals previously made in that year.

(b) No depositor whose account has reached the sum of eight thousand dollars shall be allowed to make any further deposits, and interest shall not be allowed on any amount in excess of eight thousand dollars.

First deposit.

7. A depositor shall, on making a first deposit and at such other times as he may be required so to do, give full particulars his name, occupation and residence, to the officer appointed to conduct the Savings Bank, and shall subscribe with his name, or with his mark if he is unable to write, a declaration in the form provided for that purpose. Such declaration shall be witnessed by one of the following persons, that is to say:—

Persons who may witness Savings Bank declarations.

- (a) the officer appointed to conduct the Savings Bank ; or
- (b) some person known to such officer ; or
- (c) a minister of religion ; or
- (d) a Justice of the Peace ; or
- (e) an officer of the Immigration Department ; or
- (f) any other person approved by the Postmaster-General in that behalf.

Consequence of false declaration.

8.—(a) If a depositor opens an account or makes a declaration that is incorrect or false in any material respect, and if the Postmaster-General is of the opinion that such account has been opened or such declaration has been made with a fraudulent intention, he may close the account in the Savings Bank. If an account is closed as herein provided a report shall be made to the Governor whose decision thereon shall be final.

Use of Savings Bank for a purpose for which it is not intended.

(b) The Postmaster-General may close a depositor's account and repay to the depositor any sum standing to his credit if he has reason to believe that the depositor is using the Savings Bank for a purpose for which it is not intended.

9. Deposits may be made by and in the name of:—

Persons who
may make
deposits.

- (a) A person of full age and not under legal disability ;
- (b) A married woman ; and
- (c) A minor of the age of ten years and upwards.
- (d) In the names of one or more persons jointly and severally entitled to make a deposit.
- (e) In the names of one or more persons as trustee or trustees for any other person in which case the name of the *cestui que* trust shall be entered in the title of the account.
- (f) By Societies, Clubs, Funds, on application to the Postmaster-General, accompanied by a copy of the Rules of the Society, Club or Fund.

10.—(a) Any deposit made by a minor who at the time of making such deposit has attained the age of ten years, shall be deemed to be the property of such minor as if he were of full age :

Deposit by
minor of ten
years.

Provided that this regulation shall not apply to any deposit which may be made by a guardian in the name of a minor ward.

(b) Deposits may be made on behalf and in the name of a minor or an infant under the age of ten years by one of the parents of such minor or infant or by any other person on behalf of a minor or infant.

Deposit on
behalf of
minor
under ten
years.

11. Deposits may be made in the names of two or more persons entitled to make a deposit ; such deposits may be made in the names of parties, jointly or jointly and severally.

Joint
deposits.

12.—(a) Deposits may be made in the name of one or more persons as a trustee or trustees for another person, whose name shall also be entered in the title of the account, and it shall not be an objection to such an account that the trustee is himself a depositor in the Saving Bank. Repayment of such deposits or any part thereof shall be made upon the receipt of the persons named in the title of the account or of the survivors or survivor among such persons. Where, nevertheless, any person named in the trust account has become insane or bankrupt, or where from any other cause the receipt of such person cannot conveniently be obtained, repayment of such deposits or any part thereof may be made upon the receipt of the other persons or person named in the account, if in the opinion of the Governor such repayment is expedient :

Trust
deposits.

Provided that no money shall, under the provisions of this regulation, be received on deposit from or paid on withdrawal to any person who appears to be under the age of ten years.

(b) Where deposits have been made in the name of one or more persons as trustee or trustees for another person whose name is also entered in the title of the account, the Postmaster-General

Change of
trustees.

may, upon application in writing of such last-named person, remove the name of any trustee from the title of the account and may substitute the name of another or other trustee in the place thereof, or may enter the account in the name of the person on whose behalf the deposits were made.

Declaration required.

(c) Where the name of a new trustee is substituted, such trustee shall make the declaration required, as upon the making of a first deposit.

(d) In any case provided for by this regulation, the receipt of the persons named in the title of the account or as altered in the manner provided by this regulation shall be a good discharge to the Postmaster-General for the withdrawal of any sums standing to the credit of the account.

Deposits by married women.

13. It shall be lawful to pay any sum of money in respect of any deposit made by or on behalf of any married woman, whether made before or after her marriage, upon the receipt of such woman, which, notwithstanding her coverture, shall be a sufficient discharge without the concurrence of her husband.

Deposits by "Friendly Society" Societies.

14.—(a) Deposits may be made by a duly registered Friendly Society upon application of all the trustees of such society.

Definition of "Friendly Society." Cap. 24.

(b) The expression "Friendly Society" means a Society registered under the provisions of the Friendly Societies Ordinance.

Deposits by Charitable Societies, Clubs or Funds.

15.—(a) Deposits may be made by the trustees or treasurer of a Charitable Society, Club or Fund, or by the Committee of Management thereof duly authorised in that behalf.

Definition of "Charitable Society."

(b) The expression "Charitable Society" includes a Penny Savings Bank, charitable or provident institution or society, a charitable donation or bequest for the maintenance, education or benefit of the poor.

Declaration required in trust accounts.

16. Where a first deposit is made in the name of one or more persons as trustee or trustees for another person whose name is also entered on the title of the account, a declaration in the prescribed form shall be made by the trustee or trustees.

Declaration by trustees of Friendly Societies.

17. A declaration in the prescribed form shall be signed by all the trustees of a Friendly Society.

Declaration required in the case of Charitable Societies, Clubs or Funds.

18. When a first deposit is made by the trustee or treasurer of any Charitable Society, Club or Fund, or by the Committee of Management thereof the prescribed declaration shall be made by the officer of the Society, Club or Fund making the deposit, and in every such case such officer shall specify the capacity in which he acts.

19. When a first deposit is made on behalf of and in the name of a minor or infant, a declaration as prescribed shall be made by the person making the deposit, and such person shall specify at the foot of such declaration the date of birth of such minor or infant.

Declaration on behalf of minors.

20. In the case of East Indian Immigrants who cannot read or write the declaration form shall be filled up and witnessed either by the District Commissioner, the Manager of an Estate, the District Immigration Agent, a Justice of the Peace, or by some other responsible person approved by the Postmaster-General and the name, sex, number, father's name, marks shall be inserted therein :

Declaration by immigrant depositors.

Provided that any immigrant who can read or write the English language may affix his signature thereto, and such signature shall be witnessed by any of the persons mentioned in regulation 7 hereof.

21. As soon as the declaration form has been filled up, the money to be deposited must be produced and the amount stated in an audible manner by the depositor to the Postmaster, who shall check the amount in the sight of the depositor before removing the deposit from the Post Office counter.

Depositor to state amount he is depositing.

22.—(a) When a first deposit is made, a numbered book (hereinafter referred to as the pass book) shall be delivered to the depositor. No depositor shall be allowed to hold more than one pass book at a time.

Pass book supplied.

(b) Every depositor, trustee, or in the case of a Society, Club or Fund the officers authorized to make withdrawals, shall sign the deposit book in the space provided therein.

Book to be signed by depositor or officers concerned in case of Society, Club, or Fund.

23. It shall not be lawful for any person to have more than one account in his own name or in his own account or behalf in the Savings Bank. If any person at any time has more than one account as provided herein in the Savings Bank, no interest shall accrue on any money deposited in any of the accounts.

Depositor not to have more than one account.

24. No charge shall be made for a pass book except where expressly provided by these Regulations. Every pass book shall be deemed to be the property of the Postmaster-General and shall be delivered up, if and when required by the Postmaster-General.

Pass book the property of the Post-Master-General.

25.—(a) The amount of every deposit shall be entered by the officer receiving the same in the manner following to wit: first on the Post Office Savings Bank deposit slip, and then in the pass book, and such officer shall affix his initials and the date-stamp of his office opposite each entry, and shall, by the first opportunity

Particulars of deposit to be recorded in pass book

thereafter, report the receipt of the said deposit to the Postmaster-General.

Acknowledgment of deposits.

(b) The Postmaster-General shall forthwith, upon receiving information of any deposit of ten dollars or more from the officer receiving the same, transmit to the depositor to his address or to such other place as he may notify at the time of making the deposit, an acknowledgment that the deposit has been received and placed to his credit:

Provided that no acknowledgment will be sent for any deposit under ten dollars, the entry of such deposit in the depositor's book being *prima facie* evidence of the sum deposited.

Non-receipt of acknowledgment to be reported.

26.—(a) A depositor who does not, within fourteen days from the day on which he made a deposit of any sum of ten dollars or more, receive an acknowledgment of such deposit from the Postmaster-General, should at once make enquiry by letter or otherwise of the Postmaster-General why such acknowledgment has not been sent to him.

Discrepancy in acknowledgment.

(b) If the sum mentioned in any acknowledgment is not identical with the sum actually deposited by the depositor, or the sum entered in his pass book, the depositor should at once, by letter or otherwise, call the Postmaster-General's attention to the discrepancy.

Home Safes.

27.—(a) The Postmaster-General may make arrangements for the introduction of Home Safes in which money may be placed for deposit in the Savings Bank. Each Home Safe shall be locked when issued and every Postmaster or other officer in charge of a Savings Bank shall keep a key with which to open the Safe in order to make deposits.

(b) A Safe may be obtained by any person whether a depositor or not at any Post Office transacting Savings Bank business, on payment of the full costs of same, which will be repaid only if the Safe is given up in good condition.

Penny savings by stamp deposits.

28. School children and other children desirous of saving by means of penny contributions, may do so by purchasing from a Post Office only, penny postage stamps to the amount desired to be saved and affixing them to the prescribed form. When stamps to the value of twenty-four cents have been affixed, the form may be taken to any Savings Bank Office in the Colony most convenient to the depositor, and the value of the stamps will be entered in the depositor's book, and the book returned to the depositor. Not more than two shillings may be deposited in any one month to any one account by means of postage stamps. No defaced or damaged stamps or stamps cut from embossed or impressed stationery will be accepted. This means of deposit is not applicable to a depositor who is able to make deposits without the use of stamps.

29.—(a) If a pass book is lost and the depositor desires to obtain a new one, application must be made in the prescribed form, a printed copy of which may be obtained at any Post Office Savings Bank. Lost pass book.

(b) Upon receiving such application, and upon payment of the costs and charges in connection therewith and of the sum of twenty-four cents, the Postmaster-General may, if he thinks fit, issue a new pass book to the applicant.

30. All declarations, pass books, acknowledgments, notices of withdrawals, warrants and all other documents and correspondence passing between the Postmaster-General and any depositor or other person in relation to Post Office Savings Bank business shall be transmitted free of postage. Free postage for pass books, etc.

31. Every depositor shall once in each year, on the anniversary of the day on which the deposit was made, and at any other time when required so to do by the Postmaster-General, forward his pass book to the General Post Office, Georgetown, in a cover which may be obtained at any Post Office Savings Bank, in order that the entries in the said pass book may be compared with the entries in the books of the Postmaster-General, and that any interest due to the depositor may be entered in his pass book. Pass books to be submitted annually to Head Office for interest to be entered.

32.—(a) Any depositor who desires to withdraw the whole or any part of the sum deposited shall make application to the Postmaster-General in the prescribed form, a printed copy of which may be obtained at any Post Office Savings Bank. How to withdraw.

(b) On such form the depositor shall state the number of his pass book, the name of the office or other distinctive letters or marks printed on the cover of such pass book, the sum desired to be withdrawn, and the Post Office Savings Bank at which the amount of the withdrawal is to be paid.

(c) On receipt of an application duly made under this regulation the Postmaster-General shall authorise payment required at the office named.

(d) The paying officer shall enter the amount repaid in the depositor's pass book which must be presented at the time of withdrawal to the officer, who shall attest the entry with his name and the date-stamp of his office. Particulars of withdrawals to be recorded in pass book.

33. The paying officer shall take a receipt on the form for the sum therein specified from the person therein named or any person authorised by the depositor (as provided by these Regulations) to receive the said sum, and such receipt shall be a valid discharge to the Postmaster-General for the sum specified on the form. Receipts must be signed in the presence of the paying officer, who must see Depositors to give receipts for withdrawals.

the applicant write his signature and must guard against any attempt to copy from the signature in the Deposit Book by keeping the book in his own hands. The signature to the form must always be compared with the signature in the Deposit Book.

Receipts by illiterate depositors or illiterate agents.

34. Where the person to whom a warrant is made payable cannot write, his mark and thumb-print must be affixed to the receipt at the bottom of the warrant in the presence of two persons who can identify the person applying for the money as the person stated in the warrant. One of the witnesses must be known to the paying officer.

Authorisation in the case of (a) literate persons; (b) illiterate persons.

35.—(a) Any authorisation by a depositor for payment to another person on his behalf shall be by duly executed Power of Attorney or by letter, or by order subjoined to the form of notice of withdrawal. The depositor's signature on the letter or order shall be witnessed by a responsible person. The person authorised to receive payment must affix his signature to the letter or order and such signature shall be witnessed by a responsible person. The person authorised to receive payment must sign the receipt in the presence of the paying officer and such signature must be compared with the signature to the letter or order which is intended to serve for the purpose of identification :

Provided that the Postmaster-General may, at his discretion, in any case in which he thinks fit, dispense with the attestation of the signature of any such letter or order as is referred to in this regulation.

(b) Where a depositor cannot write, any authority to receive the amount payable on a warrant must be executed by him in the presence of two witnesses who must attest the same and such authority must contain the thumb-print and mark of the depositor. The person authorised to receive payment must affix his signature to the letter or order, and such signature shall be witnessed. The person authorized to receive payment must sign the receipt in the presence of the paying officer and such signature must be compared with the signature to the letter or order which is intended to serve for the purpose of identification :

Provided that the Postmaster-General may, at his discretion, in any case in which he thinks fit, dispense with the attestation of the signature of any such letter or order as is referred to in this regulation.

Withdrawal of minor's deposit.

36.—(a) An application for the withdrawal of money deposited by or in the name of a minor may be made by such minor if of the age of ten years or upwards.

(b) The warrant issued on such application shall be made out in the name of such minor and his receipt shall be a good discharge to the Postmaster-General for the sum stated in the warrant.

(c) When it is proved to the satisfaction of the Postmaster-General that any sums in the name of a minor under the age of ten years are urgently needed for the maintenance, education or benefit of such minor, or that from any other circumstances it is expedient to pay such sums or any part thereof, the Postmaster-General may pay such deposits or any part thereof, to any person who satisfies the Postmaster-General that he will apply such money for the benefit of such minor, and the receipt of such person shall be a good discharge to the Postmaster-General for the sums so paid.

37.—(a) An application to withdraw money deposited in the joint names of two or more persons shall be signed by all such persons or by the survivor or survivors and the Postmaster-General may require proof of death of any party concerned. Warrants issued on such application shall be made out in the names of the applicants, and their receipt shall be a good discharge to the Postmaster-General for the sum stated in the warrant.

Withdrawal
of joint
deposit.

(b) When an application for the withdrawal of money is made by more persons than one, the applicants may request that the sum to be withdrawn may be paid to any one or more of them to the exclusion of the others, and in such case the warrant shall be made out in the name of the person or persons specified in such request, and his or their receipt shall be deemed to be the receipt of all the applicants.

38. An application to withdraw money deposited in the name of one or more persons as trustee or trustees for another person shall be signed jointly by all the persons named in the title of the account or by the survivor of such persons, the Postmaster-General may require proof of survivorship. Warrants issued on such application shall be made out in the names of the applicants. The receipt of the person or persons who signed the application for such withdrawal shall be a good discharge to the Postmaster-General for the amount stated in the warrant.

Withdrawal
of trust
deposit.

39. An application to withdraw money deposited in the name of a Friendly Society or in the name of the trustees or any officer of a Friendly Society shall be signed by the persons named in the heading of the account, or by the treasurer, steward or secretary or any other officer of such Society. The Postmaster-General may require proof to his satisfaction that the capacity of the applicant is correctly stated. The warrant issued on such application shall be made out in the name of the Society and its registered trustees for the time being, or its treasurer for the time being, if authorized by the rules of the Society to receive the monies of the Society, and the receipt of such trustee or treasurer (as the case may be) shall be a good discharge to the Postmaster-General for the sum stated in the warrant,

Withdrawal
of Friendly
Society
deposit.

Withdrawal of Charitable Society, Club or Fund deposit.

40. An application to withdraw money deposited in the name of the trustees or treasurer of any Charitable Society, Club or Fund shall be made by the persons filling the office of treasurer, steward or trustees for the time being. Proof that the capacity of the applicants is correctly stated shall be furnished to the satisfaction of the Postmaster-General, and their receipt shall be sufficient discharge for the amount stated in the warrant.

Withdrawal by telegraph.

41. Any depositor desirous of saving time in the withdrawal of money may, on the payment of the cost thereof, require the Postmaster of the district to notify the Postmaster-General of such withdrawal by telegraph, but in every such case it shall be necessary for the depositor to forward the usual written notice of withdrawal. He shall sign the form in the presence of the officer of the Post Office to whom it is handed, and produce his Deposit Book to such officer.

Withdrawal of amounts over ten dollars and up to one hundred dollars authorised by telegraph.

42. Payment of any sum over ten dollars and not more than one hundred dollars may be obtained the same day by telegram of advice from Head Office on payment by depositor of the cost of the telegram of advice of notice of withdrawal, the cost of reply from the Savings Bank and a service fee of twenty cents. The responsibility for making payments of this description devolves entirely on the paying Postmaster.

Withdrawal on demand at Georgetown Head Office.

43. A depositor may at the discretion of the Postmaster-General be allowed to withdraw at Georgetown Head Office any sum without previous notice been given:

Provided that the Postmaster-General may require notice not exceeding thirty days to be given by a depositor before withdrawing any sum exceeding one thousand dollars standing to the credit of such depositor in the Savings Bank.

Withdrawal on demand in districts of sums up to ten dollars.

44. A depositor may be allowed to withdraw at District Offices any sum not exceeding ten dollars without previous notice being given. His deposit book must be produced to the Postmaster of the office from which the withdrawal is to be made; there must be a sufficient balance to the credit of his account, and the Postmaster must be satisfied that the applicant is the depositor or the person entitled to receive the amount of the withdrawal:

Provided, however, that the depositor's pass book has been balanced at the Head Office up to the end of the previous year or there has been entered therein a transaction within the previous three months.

Withdrawal "On Demand" not applicable to Friendly Societies, etc.

45. The regulations relating to "On Demand" withdrawals are not applicable to accounts of Friendly and Charitable Societies, Clubs or Funds, or to the estates of deceased or other persons where the statutory power has not been recorded.

Pass book to be retained by Postmaster after "Demand Payments."

46. On payment of an amount on demand to a depositor, the Postmaster shall retain the pass book and forward it with his accounts to the Postmaster-General for examination. The depositor should be allowed to inspect the entry in his book,

47. No deposit or any portion of it shall be withdrawn until sufficient time has elapsed for bringing the deposit to account at Head Office. A cheque deposit cannot be withdrawn until seven clear working days have elapsed.

Money deposited cannot be withdrawn immediately

48. If a depositor be resident abroad, his signature to a withdrawal voucher must be verified by some constituted authority of the place in which he is residing, to the satisfaction of the Postmaster-General, before payment can be made. When he is residing in a foreign country, the signature of the British Minister or Consul, stamped with the Stamp of Office will be accepted. The signature of the person presenting the receipted voucher will also be required as witness to the payment.

Withdrawal in the case of depositor resident abroad.

49. The Postmaster-General shall in no case be held responsible for the misapplication by any Friendly Society, Charitable Society, Club or Fund, or any trustee, officer or representative of any such Society, Club or Fund, or of any sum paid to such Society, Club or Fund by trustee, officer or representative.

Postmaster-General not responsible.

50.—(a) Applications to transfer sums standing to the credit of depositors from the Post Office Savings Bank of this Colony to the Post Office Savings Bank of Great Britain, or to the Government Savings Bank of any British Possession or Foreign Country where such arrangements exist, shall be made in the prescribed form, which may be obtained on application to the Postmaster-General, and shall be accompanied by the depositor's book, or by other evidence to the satisfaction of the Postmaster-General, of the title of the applicant to the deposits to which the application relates.

Transfer of deposits.

(b) Unless the applicant has been a depositor in the Savings Bank for a period of three months such a depositor shall not be entitled to effect a transfer.

(c) Where application is made to the Postmaster-General to transfer to the Post Office Savings Bank of this Colony any sum standing to the credit of a depositor in the Post Office Savings Bank of Great Britain, the Postmaster-General may place such sum to the credit of such depositor's account in the Post Office Savings Bank, but no sum so transferred shall make the total amount standing to the credit of the depositor exceed the maximum amount for the time being allowed by Law.

(d) Subject to the provisions of the Savings Bank Ordinance, 1937, and of this regulation, sums transferred to the Post Office Savings Bank of this Colony from the Post Office Savings Bank of Great Britain shall for all purposes be treated as deposits made in the Post Office Savings Bank of this Colony.

No. 24 of 1937.

Deceased depositors. Sums under four hundred and eighty dollars.

51.—(a) Where the whole amount due to a depositor at the time of his decease does not exceed four hundred and eighty dollars inclusive of the interest, and probate of the will of such depositor or letters of administration of his estate and effects is not or are not produced within such time as the Postmaster-General thinks reasonable, the Postmaster-General may, without requiring probate of the will or letters of administration of the estate and effects of the deceased depositor, in his discretion and with the sanction of the Governor, pay or distribute the amount so due as aforesaid to or among any of the persons hereinafter described or indicated, that is to say:—

Cap. 7.

- (1) Any person who has paid the funeral expenses of the depositor;
- (2) Creditors of the depositor;
- (3) The widow or widower of the depositor;
- (4) The persons entitled to the effects of the depositor according to the Civil Law Ordinance;
- (5) The person entitled to take out probate of the will or letters of administration to the estate of the depositor;
- (6) In the case of foreign seamen, the consular authority of any country with whom a treaty has been made relative to the payment of moneys due to such seamen;
- (7) Any person undertaking to maintain the children of the depositor;
- (8) The Public Trustee, if the estate of the depositor has devolved upon the Crown.

Estates of persons who die intestate. Sums under fifty dollars.

(b) Where a depositor dies leaving a sum of money which, together with the interest thereon, does not in the whole exceed fifty dollars it shall be lawful for the Postmaster-General, in case he is satisfied that no will was made and left by such deceased depositor, to pay such amount to any person or persons who appear to him to be entitled to payment.

Payment of money valid.

52. Where any sum is so paid to or divided among any persons referred to in regulation 51 such payments shall be valid and effectual with respect to any demand of any other person as heir *ab intestato* or any lawful representative of such.

Supreme Court may order payment of deposits.

53. Where any depositor or person whose consent is necessary to the withdrawal of a sum from the Savings Bank is under any disability, the Supreme Court or any Judge thereof may, on application, order such sum to be paid to the depositor or otherwise applied for his benefit.

Dormant account.

54. Any sum under five dollars at the credit of a depositor in the Post Office Savings Bank, which may remain unclaimed for a period of five years next after the date of the last deposit or payment, shall be carried to a separate account in the Post Office Savings

Bank, and the claims of depositors to the amounts at their credit shall not be affected thereby.

55. The Postmaster-General shall cause the names of the depositors of all such sums from five dollars downwards to a dollar to be published for three successive Saturdays in each year in the *Gazette* during a period of three years from the first of such advertisement. Unclaimed sums to be advertised.

56. The Postmaster-General shall have the power to prescribe any forms that it may be desirable to use in connection with the management and operation of the Post Office Savings Bank, and specimens of all such forms shall be published in the *Gazette*. Forms.

57. Any person who contravenes any of the provisions of these Regulations for which no special penalty is provided shall be liable on summary conviction to a penalty not exceeding four hundred and eighty dollars. Penalty for contravention of Regulations.

58. The following Regulations are hereby repealed :—

(a) Amended Regulations dated 5th September, 1911, made by the Governor and the Court of Policy under section 37 of the Savings Bank Ordinance 1889, on the 24th September, 1889. Revocation of previous Regulations

(b) Regulations made by the Governor in Council on the 29th day of October, 1892, and published in the *Gazette* on the 5th day of November, 1892.

(c) Savings Bank Regulations made on the 7th day of January, 1907, and published in the *Official Gazette* on the 12th day of January, 1907.

(d) Savings Bank Regulations made by the Governor in Council on the 4th day of January, 1921.

(e) Savings Bank Regulations made by the Governor in Council on the 8th day of October, 1926.

(f) Savings Bank Regulations made by the Governor in Council on the 19th day of September, 1927.

(g) Savings Bank Regulations made by the Governor in Council on the 26th day of November, 1928.

Made by the Governor in Council under section 14 of the Post Office Savings Bank Ordinance, 1937, this 29th day of December, 1937.

GEO. C. GREEN,
Clerk to the Executive Council.