

CHAPTER 133.

POST OFFICE SAVINGS BANK.

POST OFFICE SAVINGS BANK REGULATIONS.

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REGULATION.

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REGULATIONS

made by the Governor in Council under section 14 on the 7th February, 1939, and amended on the 6th December, 1940, 11th November, 1944, 29th July, 1947, 31st May, 1948, 7th August, 1948, 12th June, 1951, and 3rd December, 1951.

Regs. 7th
Feb., 1939.
47 of 1940.
21 of 1944.
18 of 1947.
14 of 1948.
23 of 1948.
18 of 1951.
38 of 1951.

1. These regulations may be cited as the Post Office Savings Bank Regulations.

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.

Deposits.
Regs. 18 of
1951.

4. Subject to the provisions of these regulations deposits of one dollar and upwards may be made by a depositor.

Withdrawals.
Regs. 18 of
1951.

5. No withdrawal of a less amount than one dollar may be made by a depositor but a depositor may at any time subject to regulation 43 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, provided that after withdrawal the minimum balance remaining at credit of a depositor, inclusive of interest due, shall be not less than one dollar.

Maximum
amount of
deposit.
Regs. 47 of
1940.

6. No depositor shall be entitled to increase by way of deposit the total amount standing in his name in the books of the Savings Bank beyond the sum of eight thousand dollars:

Provided that this regulation shall not apply in the case of deposits made by a Friendly Society or a Charitable Society as defined by regulations 14 (b) and 15 (b) hereof respectively and in the case of deposits made by any Government Department with respect to any trust fund, account or reserve under its management or control.

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 of 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.

(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.

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

9. Deposits may be made—

(a) by and in the name of a person of full age and not under legal disability;

(b) by and in the name of a married woman;

(c) by and in the name of an infant 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.

Persons who may make deposits. Regs. 18 of 1947.

10. (a) Deposits may be made on behalf and in the name of an infant under ten years of age.

(b) The prescribed declaration shall be made by the person opening the account, who shall state in the declaration the date on which the infant will attain the age of ten years.

(c) After attaining that age the infant himself shall, when required to do so, make a declaration in the prescribed form.

(d) Deposits made under this regulation, and the interest that may accrue thereon shall not be repayable (except in the case of accounts held by Government) until the infant shall have attained the age of ten years, when the deposits shall be deemed to be the property of the infant as if he were of full age. In the event of death before the age of ten years the deposits shall be payable on a month's notice to the person who shall have deposited the same or to his personal representative on the production of evidence as to the death of the infant in the same manner as in the case of a deceased depositor.

(e) Where it is proved to the satisfaction of the Postmaster General that any deposits in the name of an infant under ten years of age are urgently needed for the maintenance, education, or benefit of the infant, or that in any other circumstances it is expedient so to do, the Postmaster General may, in his discretion, pay the deposits or any part thereof to any person whom he shall judge proper to receive the same.

Infants under ten years of age. Regs. 18 of 1947.

Joint
deposits.

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.

Trust
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 Savings 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.

Change of
trustee.

(b) The Postmaster General may, if he thinks fit, on the application of either party to the account, cause the account to be put in the name of the beneficiary alone or in the names of the beneficiary and another trustee.

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
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. 34.

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

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. Deposits by Charitable Societies, Clubs or Funds.
- (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. Definition of "Charitable Society."
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 required in trust accounts.
17. A declaration in the prescribed form shall be signed by all the trustees of a Friendly Society. Declaration by trustees of Friendly Societies.
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. Declaration required in the case of Charitable Societies, Clubs or Funds.
19. 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.
20. 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.
21. (a) When a first deposit is made, a numbered book (hereinafter referred to as the pass book) shall be forwarded to the depositor. No depositor shall be allowed to hold more than one pass book at a time and such pass book must, on every Pass book supplied. Regs. 18 of 1947.

occasion that a deposit is made, be delivered to the receiving officer to be forwarded to the Postmaster General for the deposit to be recorded therein.

Book to be signed by depositor or officers concerned in case of Society, Club or Fund. Depositor not to have more than one account. Regs. 14 of 1948.

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

22. (1) Except as otherwise provided in this regulation—

(a) 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 or to hold more than one pass book in respect of any such account;

(b) if any person at any time has more than one account or pass book as provided herein in the Savings Bank, no interest shall accrue on any money deposited in any of the accounts or shall be recorded in any of the pass books.

Regs. 14 of 1948.

(2) Anything contained in regulation 21 or in this regulation to the contrary notwithstanding, the Governor in Council may from time to time authorise the Postmaster General, to permit any resident of any district which the Governor in Council considers to be a remote district to have two accounts, in his own name or in his own account or behalf, in the Savings Bank and to hold two pass books in respect of any such accounts, and such authorisation shall apply to all the residents of such remote district; and where such permission is granted by the Postmaster General, interest shall accrue on any money deposited in each of the two accounts and such interest shall be recorded in the respective pass books.

Pass book the property of the Postmaster General.

23. 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.

Particulars of deposit to be recorded and receipt given to depositor. Regs. 38 of 1951.

24. (a) Every deposit received at a Post Office Savings Bank office other than the Post Office Savings Bank Headquarters shall be recorded by the officer receiving the same in the manner following, to wit; he shall first enter the amount on the Post Office Savings Bank deposit docket (in triplicate) on which he shall also enter the date, the depositor's name and present address, and the number of the pass book. The triplicate copy of the deposit docket, duly signed and date stamped by the

receiving officer, shall be handed to the depositor forthwith. The receiving officer shall, at the first opportunity, forward the pass book and the original and duplicate copy of the deposit docket, signed by him and date stamped as aforesaid, to the Postmaster General. No entry shall be made in the pass book by the receiving officer.

(b) The Postmaster General or any officer appointed by him shall, upon receiving a pass book for any purpose other than that provided for in sub-regulation (a) above, issue a receipt for the same on which shall be stated the date on which the pass book is received, the name and address of the depositor and the number of the pass book.

Regs. 38 of
1951.

25. All entries in a depositor's pass book shall be machine made, and no entry in a pass book in the handwriting of any person shall be valid. The machine-made entry of a deposit in a depositor's pass book shall be conclusive evidence of such deposit:

All entries
in pass
books to be
machine
made.
Regs. 18 of
1947.

Provided that—

(a) where, as a result of accident or mechanical defect, the provisions of this regulation cannot be complied with, the Postmaster General may in his discretion authorise that such entries be made by the hand of an officer at Head Office; and

(b) where an entry, correctly machine entered in a pass book, is over-printed in error by a subsequent entry, the previous entry shall be re-entered in ink and initialled by a responsible officer at Head Office.

26. (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.

Home safes.

(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.

27. Persons 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 one dollar have been affixed the forms may be taken to any Savings Bank Office in the Colony most convenient to the depositor,

Penny
savings by
stamp
deposits.
Regs. 18 of
1951.

and the provisions of regulation 24 shall apply in all respects to a deposit so made. 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.

Loss of or
damage to
pass book.
Regs. 18 of
1947.

28. (a) If any depositor shall lose his pass book and shall desire a new book, application must be made by him to the Postmaster General in the prescribed form enclosing stamps or a postal order to the value of two shillings. Such form shall be forwarded to the Postmaster General.

(b) Upon receiving such application the Postmaster General may, if he thinks fit, issue a new book to the applicant.

Regs. 18 of
1947.

(c) If in the opinion of the Postmaster General any pass book has been tampered with or is in such a condition as to render the issue of a new book desirable, the Postmaster General may, if he thinks fit, require the surrender and cancellation of such book and issue a new book to the depositor and charge therefor the sum of two shillings.

(d) The Postmaster General may pay any sum in respect of any amount in the Post Office Savings Bank without the production of the pass book where he is satisfied that the depositor or other claimant is entitled to receive such sum.

Free postage
for pass
books, etc.

29. 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.

Pass books
to be
submitted
annually
to Head
Office for
interest to
be entered.
Regs. 23 of
1948.

30. Every depositor shall once in each year on such date as the Postmaster General may so direct (unless the interest due has been already entered in the pass book) and at any other time when so required forward the pass book to the Postmaster General.

How to
withdraw.

31. (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.

Regs. 18 of
1947.

(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, and shall forward his pass book with the application on every occasion that a withdrawal is required.

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

(d) The amount of the withdrawal, when authorised, shall be machine entered at Head Office in the depositor's pass book and the pass book and withdrawal form shall be forwarded to the paying officer for repayment of the amount and delivery of the pass book to the depositor.

Particulars of withdrawals to be entered in pass book. Regs. 18 of 1947.

32. The paying officer shall compare the machine-made entry in the pass book with the amount authorised to be paid and 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 the applicant write his signature and must guard against any attempt to copy from the signature in the pass book by keeping the book in his own hands. The signature to the form must always be compared with the signature in the pass book.

Depositors to give receipts for withdrawals. Regs. 18 of 1947.

33. 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.

Receipts by illiterate depositors or illiterate agents. Regs. 18 of 1947.

34. (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:

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

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 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.

Withdrawal
of infant's
deposit.
Regs. 18 of
1947.

35. (a) An application for the withdrawal of money deposited by or in the name of an infant 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 infant and his receipt shall be a good discharge to the Postmaster General for the sum stated in the warrant.

Withdrawal
of joint
deposit.

36. (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.

(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.

37. (a) 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.

(b) Paragraph (b) of the last preceding regulation shall apply to an application for the withdrawal of money under this regulation.

38. 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 authorised by the rules of the Society to receive the moneys 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.

39. 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
of Charitable
Society,
Club or
Fund
deposit.

40. 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 pass book to such officer to be forwarded with the paid warrant to the Postmaster General.

Withdrawal
by telegraph.
Regs. 18 of
1947.

Withdrawal of amounts over 20 dollars and up to 100 dollars authorised by telegraph. Regs. 23 of 1948.

41. Payment of any sum over twenty 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.

Payment on Demand. Regs. 23 of 1948.

42. Withdrawal of deposits to an amount not exceeding twenty dollars may be made at any Savings Bank Office without previous notice, if, as regards any particular office, payment can be made at such office without inconvenience to the business of the Post Office:

Provided that—

(a) the depositor shall attend in person and make application in the prescribed form and produce the pass book;

(b) the depositor shall sign a receipt in the prescribed form in the presence of the paying officer;

(c) not more than one withdrawal may be made under this regulation from any one account on any one day;

(d) the depositor's pass book has been balanced at the Head Office up to the 30th November last preceding or there has been entered therein a transaction within the previous three months;

(e) this regulation shall not apply in the case of such accounts as the Postmaster General shall direct.

Depositor entitled to payment within 15 days.

43. If the person or persons entitled to the payment of any deposit demand in the prescribed manner payment of the whole or any part of such deposit to his or their credit, he or they shall be entitled to payment within fifteen days after demand:

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

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

44. 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.

45. 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.

Pass book to be retained by Postmaster after "Demand Payments." Regs. 18 of 1947. Money deposited cannot be withdrawn immediately

46. 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.

47. 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.

48. 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.

49. (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 Post Office Savings Bank for a period of not less than three months and the amount to be transferred has been on deposit in the said Bank for a minimum period of one complete month such applicant shall not be entitled to effect any transfer under this regulation.

Regs. 21 of 1944.

(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 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.

Deceased
depositors.
Sums under
480 dollars.

50. (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—

(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 of British Guiana 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.

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Estates of
persons who
die intestate.
Sums under
50 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.

51. Where any sum is so paid to or divided among any persons referred to in regulation 50 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.

Payment of money valid.

52. 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.

Supreme Court may order payment of deposits.

53. 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.

Dormant accounts.

54. Nothing in these regulations shall be held to prejudice the right of the Postmaster General to require evidence to be given to his satisfaction of the identity of any person or of the title of any person to or the authority of any person to withdraw or transfer any deposits, or to require evidence that anything purporting to be had or done in pursuance of these regulations has been duly had or done, or otherwise with respect to any matters on which the due exercise of his powers or performance of his duties under these regulations depends, and the Postmaster General may for the purpose of obtaining any such evidence require a statutory declaration to be made by any person.

Evidence of identity, etc.

55. 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.

56. Subject to the provisions of these regulations, these regulations shall apply to all sums standing to the credit of any account open in the Post Office Savings Bank on the day when these regulations come into operation:

Application to existing accounts.

Provided that anything had or done by or in accordance with the directions of the Postmaster General with respect to deposits made before that day, if had or done in accordance with the regulations hereby repealed, shall be deemed to have been lawfully had or done notwithstanding that the provisions of these regulations were not complied with.