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[1903.]

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The Post Office Savings Bank Consolidation Act, 1893 (57 Vict., No. 3).

*The Treasury,  
Perth, 22nd October, 1903.*

**H**IS Excellency the Governor in Executive Council has been pleased to make the following Regulations, under the above-mentioned Act, to come into force on the thirty-first day of October, instant.

JAMES GARDINER,  
Colonial Treasurer.

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REGULATIONS.

Interpretation.

1. In the construction of these Regulations, unless there is something in the subject or context repugnant thereto—

“Bank” shall mean the Post Office Savings Bank;

“Manager” shall mean the Manager of the Post Office Savings Bank;

Words in the singular number include the plural, and words in the plural include the singular;

Words importing the masculine gender include females.

Commencement.

2. These Regulations shall come into operation on the thirty-first day of October, One thousand nine hundred and three, on and from which date the Post Office Savings Bank Regulations, 1877, are hereby repealed.

Days for receiving and repaying  
Deposits.

3. The Head Office of the Bank in Perth shall be open daily (public and gazetted holidays excepted) for the receipt and repayment of deposits, from 10 a.m. to 3 p.m., except on Saturday, when the Bank will be closed at noon, and re-opened for the receipt of deposits only from 7 p.m. to 9 p.m. in the evening.

The agencies of the Bank throughout the State shall observe such office hours as may be fixed by the Colonial Treasurer, and public notices thereof shall be exhibited at each agency.

4. No depositor shall have any claim on the said Bank in respect of any deposit unless such deposit shall be made at the Head Office or an agency during office hours.

#### Persons by whom Deposits may be made.

5. Deposits may be made—

- (a.) By any person of full age.
- (b.) By any person under 21 years of age who has attained the age of 12 years.
- (c.) On behalf of children under the age of 12 years (*see* Regulation 11).
- (d.) By one or more persons (not exceeding three) as trustee or trustees for another person (*see* Regulation 13).
- (e.) By a duly registered Friendly Society or a Trade Union, upon the application of all the Trustees of such Society (*see* Regulation 14).
- (f.) By a Charitable Society through the trustees or treasurer (*see* Regulation 15).

#### Minimum and Maximum Deposits.

6. Any sum from One shilling upwards, but excluding pence, is accepted as an ordinary deposit; but no depositor (except friendly societies and trade unions) may deposit in any one year (1st July to 30th June, inclusive) more than £150, or more than £600, including interest, in the whole (57 Vict., No. 3, Sec. 6).

Friendly societies and trade unions, or any branch thereof, may, in any one year, deposit sums not exceeding in the aggregate £600.

Cheques are not accepted as deposits.

Interest is paid on every complete pound deposited up to and including £300 only.

#### Opening Accounts at Head Office.

7. Any person applying at the Head Office of the Bank in Perth, to open an account, will be required—

- (a.) To sign a declaration (Form S.B. 1) in the Signatures Book;
- (b.) To inform the Receiving Teller's Clerk of the amount to be deposited, so that the same may be entered in a pass-book;
- (c.) To pay the amount to the Receiving Teller, who will attest the entry in the pass book with his initials and by the dated stamp of his office;
- (d.) To receive the pass-book from the Ledger Keeper.

#### Opening Accounts at Agencies.

8. Any person applying at an agency of the Bank, to open an account, will be required—

- (a.) To sign a declaration (Form S.B. 1);
- (b.) To make his signature in the Register of Depositors;
- (c.) To fill in and sign a deposit slip (Form S.B. 5);
- (d.) To deliver the deposit slip with the deposit to the official;
- (e.) To receive an acknowledgment for the amount deposited (Form S.B. 24);

but at the principal agencies in Fremantle, Kalgoorlie, and Boulder the use of deposit slips will be dispensed with, and the procedure set forth in subsections (b) and (c) of the last preceding section will be adopted.

#### Pass-Books.

9. When an account is opened at the Head Office of the Bank in Perth, a pass-book is issued at once to the depositor; but at agencies a pass-book will be issued within fourteen days after the date of opening each account, or as soon thereafter as practicable.

In all transactions which a depositor may subsequently have with the Bank—whether depositing, withdrawing, or closing the account—the pass-book must be produced.

To prevent forgeries and frauds, depositors are earnestly requested to keep their pass-books locked up when not being used; and any case of tampering with the figures or initials coming under the notice of depositors or officials should be at once reported to the manager.

Depositors are also requested to examine their pass-books every time an entry is made by an official, and before leaving the office.

#### Deposits made by Women.

10. A female depositor must state, when required, whether she is married or single, so that the officials may be able to write the proper prefix (“Mrs.” or “Miss”) when entering a new account in the books and forms of the Bank.

When a female depositor changes her name by marriage, she will be required to give notice thereof to the Bank in the Form S.B. 3.

#### Deposits on Behalf of Infants.

11. When an account is opened on behalf and in the name of an infant under twelve years of age, a declaration shall be made by the person making the deposit in the Form S.B. 4; and so soon as such infant attains the age of twelve years he shall, when required by the Colonial Treasurer, make a declaration in the Form S.B. 1.

**Accounts opened by Proxy.**

12. Any person may open an account without personally attending at the Bank or an agency for that purpose ;

But the person deputed to open the account must sign a proxy declaration in the Form S.B. 2; and no pass-book will be issued until a declaration (Form S.B. 1), made by the depositor himself, and witnessed by the proxy or other person, is received at the Head Office of the Bank in Perth.

**Deposits by Trustees.**

13. Deposits may be made by one or more persons (not exceeding three) as trustee or trustees for another person, whose name shall also be entered in the title of the account.

The trustee or trustees will be required to sign a declaration either in the Form S.B. 6 or S.B. 6A, as the case may require, when the account is opened.

An application to withdraw money (Form S.B. 7A or 8A) shall be made jointly by all the trustees named in the title of the account, or by the survivor or survivors of such trustees.

The Colonial Treasurer, in his discretion, may—

- (a.) Require proof of survivorship to his satisfaction ;
- (b.) Require the signature of the *cestui que trust* in addition to the trustee or trustees ;
- (c.) Allow an alteration in the title of the account by substituting a new name for the name of an existing or deceased trustee ;
- (d.) Enter the account in the name of the person on whose behalf the deposits were made.

**Deposits by Registered Friendly Societies and Trade Unions.**

14. (1.) Any registered friendly society or trade union, or any branch thereof respectively, by their treasurer or other authorised officer or officers acting on their behalf, may pay into the Bank, subject to the same conditions as apply to ordinary depositors, all or any funds of such friendly society or trade union or branch thereof respectively; provided that such deposits do not, in any one financial year, exceed the sum of Six hundred pounds.

When an account is opened, a declaration must be made by the registered trustees in the Form S.B. 1A.

Repayments of deposits to registered friendly societies, trade unions, and their branches respectively will be made on presentation of a notice of withdrawal (Form S.B. 7c).

But repayments may be made at Head Office in Perth by cheque (Form S.B. 8) forthwith on presentation.

Forms S.B. 7c and S.B. 8 must be signed by not less than three of the registered trustees.

(2.) Every friendly society and every branch of a friendly society which is registered under "The Friendly Societies Act, 1894," and every trade union and every branch of a trade union which is registered under "The Trade Unions Act, 1902," may, through its authorised officers, open an account, and become a depositor in the Bank.

(3.) A certificate in proof of registration of the society, union, or branch, and of the trustees or other officers thereof, under the hand of the Registrar of Friendly Societies, shall be produced by every such depositor whenever such certificates are required by the Manager or an officer of the Bank.

(4.) The limit of amount which may be received on deposit in the aggregate, in any one financial year, from any such depositor shall be £600. Subject to the foregoing, no limit is placed upon the aggregate amount which such society or trade union may deposit.

(5.) Every such society or trade union shall receive interest on its deposits the same as ordinary depositors; provided that interest shall not be paid on any sum or sums in excess of £300 standing to the credit of such society or trade union.

(6.) Every registered friendly society or trade union, upon opening an account, shall, through its registered trustees, make a declaration in the Form S.B. 1A, and shall furnish to the Bank, in the manner prescribed in Form S.B. 41, the following information:—

- (a.) The name and address of the responsible officer to whom communications from the Bank are to be addressed ;
- (b.) Specimen signatures of such officers as have been duly authorised to sign cheques and notices of withdrawal on the account of such society or trade union, and a statement of the number required to sign each cheque or notice of withdrawal ;
- (c.) A specimen of the seal which every cheque or notice of withdrawal must bear :

And every such society or trade union heretofore having an account at the Bank shall furnish these particulars when required to do so by the Manager.

(7.) The persons signing cheques and notices of withdrawal must adhere to the one way of writing their signatures, namely, the one adopted by them on the specimen signature form, otherwise the cheques are liable to be returned unpaid.

(8.) When any change is made in the *personnel* of such officers authorised to sign cheques and notices of withdrawal, specimen signatures of the whole of the signatories shall again be furnished on Form S.B. 41.

(9.) When a deposit is made on behalf of such society or trade union, a pay-in or lodgment book may, if desired, be presented to the Bank officer. In which case the said book shall be initialed by the Bank officer as a duplicate receipt for the sum deposited, and be returned to the person lodging the money.

(10.) The production of the pass-book shall be required every time when money is deposited.

(11.) The pass-book shall be produced and left at the Bank at least once in every month, to be written up.

(12.) Payment of moneys standing to credit of any such society or trade union shall be made only on presentation of a cheque or notice of withdrawal signed by officers duly authorised as aforesaid. Cheque forms shall be supplied by the Bank, on payment of a fee of 6d. for every 50 forms, but nothing herein shall prevent such society or trade union from printing and issuing its own cheque forms, provided the approval of the Manager of the Bank be first obtained. If a cheque or a notice of withdrawal be presented purporting to bear the signatures of the officers authorised to sign cheques and notices of withdrawal and recorded at the Bank, and if any deposit or sum of money be unlawfully withdrawn from the account of such society or trade union, the Bank shall not be responsible for the loss sustained by such society or trade union, nor be liable to make good the same.

(13.) The form of pass-book to be issued to any such depositor shall be such as the manager of the Bank may from time to time direct.

(14.) It shall not be incumbent on the Bank to examine the rules of any such society or trade union to ascertain that the method in which the account shall be operated upon is in accordance with such rules, and the Bank shall not be held responsible if such rules are in any respect contravened.

(15.) Should the secretary, treasurer, trustee, or other responsible officer of any such society or trade union neglect or refuse to comply with any of the conditions of these regulations, the Bank may refuse to accept any further deposits from such society or trade union.

#### Charitable Societies Deposits.

15. Charitable societies, by their trustees, treasurer, or other duly authorised officers acting on their behalf, may pay into the Bank, subject to the same conditions as apply to ordinary depositors, all or any of their funds of such charitable society; provided that such deposits do not exceed One hundred and fifty pounds in any one financial year; and such trustees, treasurer, or other authorised officers may receive back, on presentation at the Head Office of the Bank of an order or orders (Forms S.B. 7, 7A, 8, and 8A) properly signed, all or any portion of the funds due on such account to such charitable society, and

the receipt of such trustees, or treasurer, or other authorised officers shall be sufficient discharge to the Bank in respect of such payment.

#### Deposits at Head Office.

16. Any person attending at the Head Office of the Bank in Perth, either in person or by deputy, for the purpose of depositing money to his credit will be required—

- (a.) To produce his pass-book;
- (b.) To inform the Receiving Teller's Clerk of the amount to be deposited, so that the same may be entered in the pass-book;
- (c.) To pay the amount to the Receiving Teller, who will attest the entry in the pass-book with his initials and by the dated stamp of his office;
- (d.) To receive the pass-book from the ledger-keeper.

And the procedure under (a), (b), (c) will be adopted until further notice at the principal agencies in Fremantle, Kalgoorlie, and Boulder.

#### Deposits at Agencies.

17. Any person attending at an agency other than Fremantle, Kalgoorlie, and Boulder, either in person or by deputy, for the purpose of depositing money to his credit will be required—

- (a.) To produce his pass-book;
- (b.) To fill in and sign a deposit slip (Form S.B. 5);
- (c.) To deliver the deposit slip with the deposit to the official;
- (d.) To receive the pass-book from the official after the amount has been entered therein and initialed and dated.

#### Deposits by Post.

18. Depositors who desire to remit money by post to be placed to their credit must communicate direct with the Head Office in Perth.

The amount of each remittance must be exclusive of pence, and should be sent by registered prepaid letter addressed to the Manager and accompanied by the pass-book.

The amount intended to be deposited should be clearly stated in the letter sent with the remittance.

#### Withdrawals.

19. Depositors may receive, on the days and hours fixed for making repayments, the whole or any part of their deposit, on giving notice to the Manager as follows (Form S.B. 7A):—

- For sums not exceeding £50, one month's notice;
- For sums exceeding £50, three months' notice;

But the Colonial Treasurer may, if he thinks fit, dispense with such notice and make repayments daily, unless the balance of an account is to be withdrawn, in which case one day's notice will be required.

On the withdrawal of any money, a receipt shall be signed by the party receiving the money, and such receipt shall be a sufficient discharge to the Colonial Treasurer for the sum therein expressed to be received.

20. Repayments will be made to the depositor in person, or to the bearer of an order (Form S.B. 9A) signed by the depositor and witnessed.

If a depositor fails to claim the amount for which notice has been given at the time it expires, the amount will be redeposited, and a fresh notice of withdrawal will have to be signed before he shall be entitled to receive the amount.

21. Repayments may be made at the Head Office in Perth of sums not exceeding Twenty pounds by orders in the Form S.B. 7, and such orders may be paid forthwith on presentation without any further warrant.

But in every case the depositor's pass-book must be produced and the repayment duly entered therein, and a receipt indorsed on the order by the person receiving payment.

Every such order must be presented for payment within seven days from its date.

#### Withdrawals by Post.

22. When a depositor resides in a district in which an agency of the Bank has not been established, withdrawals are permitted to be made by post at the depositor's risk.

In such cases the depositors will be required—

- (1.) To fill in and sign an order in the Form S.B. 14;
- (2.) To forward this order and the pass-book by prepaid letter addressed to the Manager, Savings Bank, Perth;
- (3.) To enclose with the order and pass-book ninepence in stamps to cover cost of postage and registration of reply.
- (4.) Subsequently, to sign and forward to the Bank a receipt for the money remitted.

#### Withdrawals by Telegraph.

23. When there is sufficient available cash on hand at agencies, withdrawals are permitted to be made by telegraph.

In such cases the depositor will be required—

- (1.) To apply only at an agency where his specimen signature is registered;
- (2.) To produce his pass-book;
- (3.) To fill in and sign a notice of withdrawal in the Form E.T. 2;
- (4.) To apply for a sum not exceeding Twenty pounds;

(5.) To prepay the cost of the telegram and the reply;

(6.) To sign a receipt which shall be a good discharge to the Colonial Treasurer for the amount withdrawn.

#### Deceased Depositors.

24. In case any depositor shall die, leaving any sum of money in the Bank which, inclusive of interest, shall exceed the sum of Fifty pounds, the same shall only be paid to the executor or administrator on the production of the probate of the will, or letters of administration (*vide* 57 Vict., No. 3, Sec. 10).

All claims for moneys of deceased depositors, the value of whose estate does not exceed £50 inclusive of interest, must be made in writing on Form S.B. 35 and addressed to the Manager of the Bank.

A certified copy of the register of death must accompany the claim.

If the deceased was married, the claimant, husband or wife, will have to furnish with such claim the certificate of their marriage.

If deceased was a widower or widow, a complete list of the surviving children (if any), with their respective ages and addresses, and if no children, or if the deceased was unmarried, then a list of the surviving next of kin, with all particulars, must be supplied.

#### Deposits of Persons becoming Insane, etc.

25. If it is proved to the satisfaction of the Manager that any depositor has become insane or otherwise incapacitated to act, the Manager will forthwith make a report thereof to the Colonial Treasurer; and the Colonial Treasurer, if satisfied of the urgency of the case, may authorise payment from time to time out of the funds of such depositor to any person whom he shall judge proper; and the receipt of such person shall be a good discharge.

#### Illiterates and Foreigners.

26. If a depositor cannot write he must affix his mark thus (John <sup>his</sup> <sub>mark</sub> Cook), and his mark must be witnessed by some person not an officer of the Bank.

All marksmen must furnish a key-word when opening an account, which word will be required to be given by the depositor whenever a withdrawal is being made from such account.

The signature of a foreigner which is unintelligible (such as that of an Asiatic) will be treated as that of a marksman.

Asiatics may become depositors under the following conditions, namely: Each Asiatic must furnish a sponsor (a British subject) who can write, and is willing to affix his signature as referee to each withdrawal that such depositor may wish to make.

**Illegitimate Depositors.**

27. If any depositor, being illegitimate, shall die intestate, leaving any person or persons who, but for the illegitimacy of such depositor, would be entitled to the money due to such deceased depositor, the Colonial Treasurer or any of his officers may, with the authority in writing of the Attorney General, pay the money due to such deceased depositor to such one or more person or persons as in his or their opinion would have been entitled to the same according to the Statutes of Distribution if the said depositor, and such person or persons, had been legitimate.

**Pass-books to be produced for Inspection.**

28. Each depositor shall, once in every year, produce, or cause to be produced, his pass-book at the Head Office of the Bank, for the purpose of being inspected, examined, and verified with the books of the Bank on or about the anniversary of the date on which the account was opened.

**Interest on Deposits.**

29. Interest calculated yearly, at the prescribed rate, shall be allowed on every complete pound deposited, and shall be computed from the first day of the calendar month next following the day on which a complete pound shall have been deposited or on which deposits of a less amount shall have made up a complete pound, unless such deposit shall have been lodged on or before the second day of any calendar month, in which case interest will be computed from the date of deposit up to the first day of the calendar month in which moneys are withdrawn. The interest will be calculated to the 30th June in every year, and will then be added to, and become part of the principal money.

Interest, when credited to a depositor, becomes at once part of his deposit, and a depositor wishing to draw out the interest credited to him must draw it out as part of his deposit.

**Loss of Pass-book.**

30. In case any depositor shall lose his pass-book, he is required—

- (a.) To give immediate notice thereof, in writing, in the Form S.B. 36, to the Bank, and to enclose with the notice a fee of one shilling for a new book;
- (b.) To make a statutory declaration of his loss in the Form S.B. 36A;
- (c.) To satisfy the Manager as to his identity.

And the Manager will, within fourteen days, if possible, from date of notice, issue to the said depositor a duplicate pass-book, which shall contain an entry showing the depositor's balance at credit as last recorded in the ledger, such entry to bear the

initials of two responsible officers; but if any money shall have been drawn from the Bank by any other person producing the pass-book before such notice shall have been given to the Bank, or if such depositor shall fail or neglect altogether to give such notice, the loss shall fall upon the depositor so losing his pass-book.

**Accounts not operated upon for seven years may be carried to Depositors' Unclaimed Fund.**

31. All depositors' accounts, not being deposits made on behalf of minors, which shall not have been operated upon either by the addition or withdrawal of deposits for a period of seven years and upwards, may, with the interest which may have been placed to the credit of such accounts, be carried in the names of the respective depositors to an account to be called the "Depositors' Unclaimed Fund," and any sum transferred to the said fund shall, when duly applied for, be paid to the person entitled to receive the same, but without any interest thereon for the period during which it shall have been so transferred and remained to the credit of such fund.

**Responsibility of the Colonial Treasurer.**

32. The Colonial Treasurer and his officers will endeavour to prevent fraud and to identify every depositor transacting business with the Bank; but if any person shall fraudulently represent himself to be a depositor or a person authorised by a depositor to receive payment on his behalf, and by presentation of the depositor's book and compliance with the rules of the Bank shall obtain any sum of money belonging to the depositor, the Government will not be responsible for the loss thereof.

**Schedule of Forms.**

No..... [S.B. 1.]

*Declaration by Depositor on making first deposit.*

I, THE undersigned....., residing at..... hereby declare that I have received due notice of the Regulations of the Post Office Savings Bank, and that the same and all other Regulations which may for the time being be in force shall be binding on me in all transactions which I may have with the Bank.

Dated....., 190 .

Witness,.....

*To be signed in the presence of a witness and returned to the Bank.*

No. .... [S.B. 1A.]

Declaration by the Trustees of a Friendly Society, Trade Union, or Branch.

We, being at the present time the whole of the registered Trustees of the ... Branch of the ... (such Branch and Society being both duly registered), hereby declare to the Colonial Treasurer that we are desirous of paying into the Post Office Savings Bank deposits on behalf of the said ... and we hereby testify our consent that the said deposits in the said Savings Bank shall be managed according to the Regulations affecting such deposits. We also hereby declare that a Notice of Change of Trustees, Secretary, or Treasurer, in the form required by the Regulations in that behalf shall, upon delivery duly signed, be taken to place the signatories thereof in all respects in the place of the undersigned; and we hereby direct that a Withdrawal Notice or cheque to be valid shall be signed by three Registered Trustees, and shall be countersigned by the Secretary or Treasurer. We further hereby declare that the present Secretary and Treasurer are the two persons countersigning as such below.

As witness our hands this ... day of ... 190 .

Signed by the said Trustees and countersigned by the said Secretary and Treasurer in the presence of me, ... Trustees.

Bank Officer.

Countersigned by

Secretary.

Treasurer.

Postal Address .....

No. .... [S.B. 2.]

Declaration on making first deposit by Proxy.

I HEREBY declare that I have this day opened an account with the Post Office Savings Bank in the name of .....

Perth, ....., 190 .

No. .... [S.B. 3.]

Notice of change of name by Marriage.

I, THE undersigned,\* ....., being the Depositor named in Pass-book No. .... have lately married† ....., and am now residing at ....., and I hereby declare that I have received due notice of the Rules and Regulations of the Post Office Savings Bank, and that the same shall be binding on me in all transactions which I may have with the Bank.

Dated ....., 190 .

Witness .....

\* Full married names. † Full names of husband.

No. .... [S.B. 4.]

Declaration on behalf of a Depositor being a Minor under twelve years of age.

(“The Post Office Savings Bank Act, 1893,” Section 14.)

I, ....., do hereby declare to the Colonial Treasurer that I am desirous of becoming a Depositor in the Post Office Savings Bank on behalf of my ....., of ....., who was born on the ... day of ....., and I do hereby testify my consent that the deposits in the said Post Office Savings Bank for and on behalf of the said ....., shall be managed according to the Regulations made under the said Act.

Dated ....., 190 .

Witness .....

[S.B. 5.]

Deposit Slip.

Table with columns for Notes, Gold, Silver, Copper, £, s., d., No., Ledger Page, Name of Agency, Deposited in the Post Office Savings Bank, Received by, Examined by, Address.

Credit Balance .....

No. .... [S.B. 6.]

Declaration by the Trustee of a Depositor.

(“The Post Office Savings Bank Act, 1893,” Section 16.)

I, ....., do hereby declare to the Colonial Treasurer that I am desirous of becoming a Depositor in the Post Office Savings Bank as the Trustee of ....., of ....., and I do hereby testify my consent that the deposits in the said Post Office Savings Bank for and on behalf of ....., shall be managed according to the Regulations made under the said Act.

Dated ....., 190 .

Witness .....

No. .... [S.B. 6A.]

WE, .....

intending depositors in the Post Office Savings Bank as trustees under the 16th Section (hereunder written) of its Act, hereby declare jointly and severally that we are jointly and severally willing to act as trustees for, and we jointly and severally hereby constitute and declare ourselves trustees, and each of us a trustee for .....

of all principal moneys and interest which shall at any time stand to the credit of our intended account with the said Bank, which is to be ear-marked ....., in the Depositors' ledgers, and in the Register of Depositors, and in the corresponding pass-book; that the said principal moneys and interest will be the exclusive property of the above-named persons; and that we shall not nor will, nor will any of us own or be interested (otherwise than as such trustees) in any of such principal moneys or interest: And we jointly and severally hereby declare that we have, and that each of us has received, due notice of the rules and regulations of the said Bank, and that all rules and regulations for the time being thereof shall bind us and each of us in all our transactions with the said Bank.

And in consideration of the Colonial Treasurer receiving at our joint and several requests deposits from us as trustees under the said section, we hereby jointly and severally promise to and agree with the said Bank that the executors or administrators of each of us who shall die shall and will jointly with the survivors or survivor for the time being of us, sign and hand to the said Bank proper receipts for all moneys to be withdrawn after the death of any of us from our said intended account, and that the said Bank may retain all moneys standing to our credit in that account until such receipts have been handed to it.

Dated this ....., day of ....., 190 .

Signatures of Trustees. Witness to Trustees' Signatures.

To be signed by each in the presence of a witness and returned to the Savings Bank.

[See below and read Section 16 printed there.]

Section 16 of "The Post Office Savings Bank Consolidation Act, 1893."

The Colonial Treasurer may receive deposits from any person who declares himself willing to act as a trustee of any other person (whether or not such last-mentioned person be capable of acting for himself or be incapacitated by idiotcy, lunacy, unsoundness of mind, or any other cause), and allow interest and make payments as in the case of ordinary depositors; and the receipt of such person so acting as trustee shall be a sufficient discharge to the Colonial Treasurer: Provided always that the Colonial Treasurer may, if he thinks it advisable, require the signature of both the trustee and the cestui que trust before any payment is made.

No. .... [S.B. 7.]  
Order for Repayment, to be presented at Head Office only.

Perth, ..... 190 .

THE POST OFFICE SAVINGS BANK.

PAY .....  
from my account numbered ..... the sum of .....

£ .....  
Signature of Depositor {

Witness .....

Payable daily from 10 to 3 o'clock if the amount does not exceed Twenty pounds.

The Pass-book must be produced with this order, which must be presented for payment within seven days.

On Saturday the Bank closes at 12 o'clock.

INDORSEMENT.

I acknowledge to have received the within sum of .....

[S.B. 7A.]

Notice of withdrawal for general use at agencies and for use at Head Office when an amount exceeding £20 or the balance of an account is required to be withdrawn.

THE POST OFFICE SAVINGS BANK.

No. ...., 190 .

To the Colonial Treasurer.

I HEREBY give notice that I wish to withdraw the sum of ..... from my Deposit Account in the Post Office Savings Bank, and I request that a Warrant may be issued payable to me at the ..... Office.

Balance as per Pass-book £ .....

Depositor's Signature .....

NOTE.—The space under the thick line is not to be used by the Depositor.

Date ....., 190 .

Pay the above-named Depositor: Warrant No. ....

Bal. : : .....

Int. : : Examined .....

Total : : Colonial Treasurer.

DEPOSITOR'S RECEIPT.

STAMP OF PAYING OFFICE.

I hereby acknowledge the receipt of the above-named sum.

Signature of Depositor .....

NOTE.—If the Depositor cannot write, his mark must be affixed in the presence of and attested by a Witness not an officer of the Bank.

POST OFFICE SAVINGS BANK.

No. .... [S.B. 7c.]

Notice of Withdrawal by Friendly Societies.

....., 190 .

To the Colonial Treasurer.

We hereby give notice that we wish to withdraw the sum of ..... from the Deposit Account in the Post Office Savings Bank standing in the name of the ..... Friendly Society [or Trade Union], and we request that a Warrant may be issued payable on our behalf at the ..... Office, to the bearer. And we hereby authorise and direct the said ..... to receive the said sum on our behalf, and declare that his receipt shall be a good and sufficient discharge therefor.

Given under our hands this ..... day of ....., 190 .

Countersigned by the said Secretary (or Treasurer) in the presence of me, } Trustees.

....., Savings Bank Officer.

Countersigned by ..... (Secretary or Treasurer).

NOTE.—This Notice must be signed by at least three Trustees, and countersigned by the Secretary or Treasurer. The space under the thick line is not to be used by the Trustees.

Date ....., 190 .

Pay the above-named: Warrant No. ....

Bal. : : .....

Int. : : Examined .....

Total : : Colonial Treasurer.

RECEIPT.

STAMP OF PAYING OFFICE.

I hereby acknowledge the receipt of the above-named sum.

Signature .....

No. .... [S.B. 8.]

Cheque for use by Friendly Societies and Trade Unions.

Perth, ..... 190 .

THE POST OFFICE SAVINGS BANK.

PAY ..... or Bearer from our account, numbered ....., the sum of .....

£ ..... For .....

Payable daily from 10 to 3 o'clock. On Saturday the Bank closes at 12 o'clock.

No..... [S.B. 8A.]  
Order for repayment, to be presented at Head Office only, for use by Charitable Societies and Trustees.

Perth.....190 .

THE POST OFFICE SAVINGS BANK.

PAY.....or bearer from our account  
numbered... the sum of.....

For.....

Witness.....

Payable daily, 10 to 3 o'clock.  
The pass-book must be produced with the order.  
On Saturdays the Bank closes at 12 o'clock.

DEPOSITOR'S BOOK.

Place.....  
No.....

ORDER BY A DEPOSITOR  
WHO CANNOT ATTEND  
PERSONALLY TO RECEIVE  
PAYMENT.

[S.B. 9A.]  
No. of Warrant.....  
Date of do.....

To the Postmaster of.....

I, the undersigned, do hereby authorise and direct.....  
the bearer of this Order, to receive on my account the sum of.....  
due to me under the above-described Warrant of the Post Office Savings  
Bank, for which sum the receipt of the above-named person shall be a  
good and sufficient discharge.

As witness my hand this.....day of.....190 .

Signature } of Witness.  
Address }  
Occupation }  
Signature } of Depositor.  
Address }  
Occupation }

Note.—The authorisation is not transferable, and will hold good for one month only  
from above date. It confers no right upon the bearer personally to receive payment.

[S.B. 14.]

THE MANAGER,  
Post Office Savings Bank,  
Perth.

SIR,—I enclose my pass-book numbered.....

Please withdraw from my account the sum of.....  
and remit same to me, at my risk, by letter addressed—

..... }  
..... } Write  
..... } full  
..... } Address  
..... } here.

Signature of }  
depositor }

Witness.....

DEPOSITOR'S RECEIPT.

I hereby acknowledge the receipt of the sum  
of..... withdrawn on my order from  
my account, No.....



....., 190 .

COMMONWEALTH OF AUSTRALIA.

Post Office Telegraphs, Western Australia.

This message is presented for transmission subject to the Regulations and Conditions under which Telegraphic Messages are authorised to be transmitted in Australia.

[E.T. 2.]

No.....  
Words.....  
Check.....  
Amount.....

DATE STAMP.

SAVINGS BANK, PERTH.

5
10
15

STAMPS TO BE AFFIXED HERE.

Remarks.....

Time received..... by.....  
Time sent..... by.....

Signature and Address of Sender {

Post Office Savings Bank.

Pay the above-named depositor: Warrant No..... Date....., 190 .

Bal. : :  
Int. : :  
Total : :

DEPOSITOR'S RECEIPT.

I hereby acknowledge the receipt of the above-named sum.  
Signature of Depositor.....

NOTE.—If the Depositor cannot write, his mark must be affixed in the presence of a Witness, and attested by the signature of the Witness.

Manager S.B.

STAMP OF PAYING OFFICE.

No..... [S.B. 24.]  
THE POST OFFICE SAVINGS BANK.  
Agency, ..... 190 .  
RECEIVED from..... of..... the sum  
of..... as a First Deposit, for which a Pass-book will be  
issued from the Head Office, Perth.  
Postmaster [or Agent.]

[S.B. 35.]  
THE POST OFFICE SAVINGS BANK.  
WESTERN AUSTRALIA.  
Form of Notice to be given by a Person claiming payment of the balance due  
to deceased Savings Bank Depositor; such balance, with Interest, not  
exceeding in the whole, £50.  
Pass-book No.....  
Balance £ : :  
I, THE undersigned (a)....., claim to receive  
from the Colonial Treasurer of Western Australia the amount of the

Balance, with Interest, now standing in the books of the said Savings Bank at the credit of (b).....now deceased, the said.....having died on the.....day of.....19.....\* and I make such claim as being (c).....of the said deceased depositor.

The other surviving next of kin are (d) :—

Table with 4 columns: Name (in full), Relationship to the deceased, Age, Address.

Dated at.....this.....day of....., 190 . (Signature of Claimant.)

Witness :

- (a) Name and description of Claimant. (b) Name of deceased Depositor. (c) Here state the relationship of the Claimant to deceased Depositor. (d) When the Claimant is the widow of the deceased Depositor, or if there is no widow, and a son or daughter claims, the full name and the age respectively of each of the surviving children of the deceased must be stated.

\* N.B.—A certified copy of the register of death must, with the pass-book, accompany this notice.

[S.B. 36.]

THE POST OFFICE SAVINGS BANK.

Notification of Loss of Pass-book.

THE MANAGER, Savings Bank.

I beg to report that Pass-book No....., issued to me at..... on the....., 190 , has been \*..... and to request that a new book may be issued to me in due course.

The balance to credit of my account is £....., and the last transaction was a †....., at....., on the....., 190 .

I enclose fee for new book (1s.).

Signature..... Address.....

Date.....

\* State whether "lost," "stolen," or "destroyed." † State whether "deposit" or "repayment."

NOTE.—If Pass-book is recovered before a new book is issued, the Manager should be informed, otherwise Depositor may suffer delay and inconvenience when applying for repayment.

[S.B. 36A.]

Declaration to be made by Depositor applying for duplicate Savings Bank Book.

I.....of.....do hereby solemnly and sincerely declare that the Deposit Book No....., issued to me on or about the.....at..... has been lost or destroyed, and that the said Book has not been in any way assigned or lodged with any person as security for money; and I make this declaration conscientiously believing the same to be true, and by virtue of the provisions of an Ordinance made and passed in the eighteenth year of the reign of Her late Majesty, intituled "An Ordinance for the Abolition of Unnecessary Oaths and to substitute Declarations in lieu thereof."

Declared before me at..... in the State of Western Australia, this.....day of.....190 .

Justice of the Peace

[S.B. 41.]

Particulars to be furnished by Friendly Societies.

Address for communications.....

Date.....190 .

To THE MANAGER, Post Office Savings Bank, Perth.

SIR,

Messrs.....

whose signatures are at foot hereof, are authorised to sign cheques on the account of the.....

Friendly Society or Trade Union with your Bank, and you will pay cheques signed by any.....of them, if countersigned by.....and if they bear the seal, a copy of which appears below.

Yours faithfully,

Secretary.

SPECIMEN SIGNATURES :—

Signature lines for specimen signatures.



SPECIMEN SIGNATURE OF COUNTERSIGN :—

Signature line for specimen counter-signature.

N.B.—The above specimen signature notice cancels all others of previous dates referring to the Account; the signatures of all signing officers must therefore appear on this Form.