



Government Gazette

OF

WESTERN AUSTRALIA

(Published by Authority at 3.30 pm)

No. 131]

PERTH: WEDNESDAY, 5 NOVEMBER

[1986

RURAL AND INDUSTRIES BANK ACT 1944

RURAL AND INDUSTRIES
BANK ACT
REGULATIONS 1945

Reprinted under the *Reprints Act 1984*
as at 17 October 1986.

WESTERN AUSTRALIA

RURAL AND INDUSTRIES BANK ACT 1944

**RURAL AND INDUSTRIES BANK ACT
REGULATIONS 1945**

ARRANGEMENT

Reg.

Regulations

1. Citation and Division

PART I

2. Definitions

Meetings

3. Commissioner's meetings

Minutes

4. Minute Book to be kept
5. Order of business at meeting
6. Chairman's decision to be final
7. Commissioners to have access to documents and records of the Bank
8. Chairman may reduce motions to writing

Common Seal

9. Commissioners to keep a common seal
10. Common seal to be kept in safe custody

Hours of Business

11. Hours of business

Receipts and Disbursements

12. Moneys to be received by authorized officers or agents
13. Authorized officers to give receipts
14. Payment of moneys to Commissioners
15. All moneys to be held for the credit of Commissioners
16. Withdrawals from account to be authorized
17. Cheques to be signed by persons authorized

PART IA

Savings Bank Division

- 17A. Savings bank account may be opened and kept in name of any person including company, unincorporated body etc.
17B. Savings bank account may be opened and kept in name of infant
17C. Savings bank account may be opened and kept in name or names of one or more trustees
17D. Savings bank account may be opened and kept in name of 2 or more persons jointly
17E. Savings bank account may be opened and kept in name of estate of deceased person

- 17F. Savings bank account may be opened and kept for special purpose
- 17G. Savings bank account may be opened and kept in name of bankrupt etc.
- 17H. Payment out of bank account
- 17I. Claim against Commissioners in respect of deposit
- 17J. Interest on deposits
- 17K. Commissioners may refuse to open an account
- 17L. Passbook may be issued
- 17M. Withdrawal form required for withdrawal from account
- 17N. Depositor to give notice of loss of passbook
- 17O. Commissioners not liable where notice of death of depositor not received
- 17P. Discharge for payment by Commissioners

PART II

Applications for Loans

- 18. Prescribed forms
- 19. Applicant to pay cost of investigating title
- 20. Applicant to pay out of pocket expenses on inspection of proposed security
- 21. Fee under regulation 20 may be waived
- 22. Applicant may be required to meet other expenses
- 23. Commissioners may direct that advances be made by instalments
- 24. Applicant's securities to be produced within 2 months
- 25. Where loans not drawn on for 12 months
- 26. Applicant to set out statement of assets and liabilities

PART IIA

Loans to Savings Bank Depositors

- 26A. Personal or business loans
- 26B. Provisions of Part II to apply to loans referred to in Part IIA

PART IIB

Loans of Moneys in Deposit with Savings Bank Division to Persons and Bodies

- 26C. Loans to persons and bodies
- 26D. Moneys in deposit may be lent to building society

PART IIC

Receipt of Moneys to be inscribed as "Deposit Stock"

- 26E. Deposits inscribed "Deposit Stock"

Valuations and Inspections

- 27. Valuer's report not to be disclosed to applicants

PART III

Form of Security and Protection of Securities of the Bank

- 28. Form of security
- 29. Alteration of forms
- 30. Securities to be under control of authorized person
- 31. Register of securities
- 32. Fees on production of security or title
- 33. Securities to be made available to Auditor General
- 34. Discharge of securities

PART IV

Control and Discipline of the Officers and Servants and Authorized Agents of the Bank

- 35. Declaration to be made by officers, servants, etc.

Hours of Attendance

- 38. Officers, servants, etc., to comply with instructions issued

PART VI

Offences and Penalties

- 43. Penalty for breach of regulations
 - 44. Commissioners not to be prejudiced
- The Appendix

Notes

Reprinted under the *Reprints Act 1984*
as at 17 October 1986.

WESTERN AUSTRALIA

RURAL AND INDUSTRIES BANK ACT 1944

**RURAL AND INDUSTRIES BANK ACT
REGULATIONS 1945**

Regulations

Citation and Division

1. These Regulations may be cited as the *Rural and Industries Bank Act Regulations 1945*¹, and are divided into parts as follows:—

Part I (regulations 2 to 17). Definitions, The Commissioners, Meetings, Management and Conduct of Business, Common Seal.

Part II (regulations 18 to 27). Applications for Loans, Valuations and Inspections.

Part IIA (regulations 26A to 26B). Loans to Savings Bank Depositors.

Part IIB (regulations 26C to 26D). Loans of Money in Deposit with the Savings Bank Division to Persons and Bodies.

Part IIC (regulation 26E). Receipt of Deposits to be incised as "Deposit Stock".

Part III (regulations 28 to 34). Form of Security and Protection of Securities of the Bank.

Part IV (regulations 35 to 38). Control and Discipline of the Officers and Servants and Authorized Agents of the Bank.

[Part V deleted.]

Part VI (regulations 43 to 44). Offences and Penalties.

[Regulation 1 amended in Gazettes 11 August 1964 p. 2879; 25 August 1967 p. 2157.]

PART I

Definitions

2. In these regulations, unless the context or subject matter otherwise indicates or requires—

"The Act" means the *Rural and Industries Bank Act 1944* (No. 51 of 1944).

"The Bank" means the Rural and Industries Bank constituted by the Act and includes the Commissioners thereof.

"The Commissioners" means the Commissioners of the Bank.

"Branch" means a branch of the Bank.

"Head Office" means the principal place of business of the Bank.

Meetings

Commissioners' meetings

3. The Commissioners shall meet for the transaction of business at such times and in such places as the chairman shall appoint.

Minutes

Minute Book to be kept

4. A Minute Book shall be kept by the Commissioners in which shall be recorded minutes of the proceedings at any meeting convened by the chairman, in pursuance of the foregoing regulation, and the minutes, when duly read and confirmed, shall be signed by the chairman.

Order of business at meeting

5. After the confirmation and the signing of the minutes of the preceding meeting, consideration shall be given to the business of the meeting, in such order as the Commissioners may decide. ~

Chairman's decision to be final

6. The chairman when called upon to decide on points of order or practice, shall give his decision but shall not be obliged to discuss or comment on the same; his decision in each case shall be final.

Commissioners to have access to documents and records of the Bank

7. Any of the Commissioners may at any time demand the production of any of the documents and records of the Bank applying to the question under discussion, and may at any time during business hours have access to all the records and documents of the Bank.

Chairman may reduce motions to writing

8. At every meeting of the Commissioners all motions, whether original motions or amendments, shall, if required by the chairman, be—(a) reduced into writing; (b) signed by the mover; and (c) delivered to the chairman immediately on their being moved and seconded.

Common Seal

Commissioners to keep a common seal

9. (1) The Commissioners shall keep a common seal, bearing the name of the Commissioners and containing some appropriate device thereon.

(2) The Commissioners may, if authorized by a resolution of the Commissioners, have a duplicate common seal which shall be a facsimile of their common seal and which may in accordance with a resolution of the Commissioners be printed in lieu of being affixed.

[Regulation 9 amended in Gazette 21 July 1972 p. 2649.]

Common seal to be kept in safe custody

10. (1) The common seal shall be kept in safe custody by an officer of the Bank nominated in writing by the Commissioners, at the office of the Commissioners in Perth, and subject to the provisions of subregulations (2) and (3) shall not in any circumstances be affixed to any document except—(a) pursuant to a resolution passed by the Commissioners; and (b) by the secretary or other officer authorized in writing by the Commissioners in that behalf, in the presence of a Commissioner.

(2) The duplicate seal shall not in any circumstances be affixed to any document except pursuant to and in the manner prescribed by a resolution of the Commissioners.

(3) Any document under the duplicate seal shall be deemed to be sealed with the common seal of the Commissioners for the purposes of the Act and these Regulations.

[Regulation 10 amended in Gazettes 1 October 1971 p. 3883; 21 July 1972 p. 2649.]

Hours of Business

Hours of business

11. Except on Public and bank holidays the head office and branches of the Bank, shall be open to the public for the transaction of business during such hours as it is normal for banks to be open in Western Australia and during such other hours as the Commissioners may from time to time direct.

[Regulation 11 amended in Gazette 26 July 1966 p. 2081.]

Receipts and Disbursements

Moneys to be received by authorized officers or agents

12. (a) No money shall be received on account of the Commissioners by any person or persons whomsoever other than such of the officers or agents of the Commissioners as are authorized to receive such moneys.

(b) Every receipt issued by an authorized officer or agent shall be on an official form, to be supplied by the Commissioners.

Authorized officers to give receipts

13. Any receipt given for any such moneys received by any person other than the authorized officers of the Commissioners shall be null and void.

Payment of moneys to Commissioners

14. All moneys paid to the Commissioners shall be paid at the office of the Commissioners, or at some branch office of the Commissioners, or to some person authorized to receive money on behalf of the Commissioners.

All moneys to be held for credit of Commissioners

15. All such moneys shall be held for the credit of the Commissioners and shall from time to time be paid to a special account kept at the Treasury.

Withdrawals from account to be authorized

16. No withdrawals shall be made from the said account other than on account of payments which have been authorized by the Commissioners, or on account of payments which are made by persons authorized by the Commissioners to make the same.

Cheques to be signed by persons authorized

17. All cheques drawn against the said account shall be signed by some person or persons authorized in that behalf by the Commissioners.

PART IA

[Part IA inserted in Gazette 6 June 1986 pp.1882-83.]

Savings Bank Division

[See note under Part heading.]

Savings bank account may be opened and kept in name of any person including company, unincorporated body etc.

17A. (1) The Commissioners may open and keep a savings bank account in the name of any person, including a body corporate or any unincorporated body or association of persons.

(2) An account so opened and kept for a body corporate or an unincorporated body or association of persons may be operated on by such person as is, or persons as are, authorized for the time being to do so by the body or association.

[Regulation 17A: See note under Part heading.]

Savings bank account may be opened and kept in name of infant

17B (1) The Commissioners may open and keep a savings bank account in the name of an infant.

(2) An account so opened and kept may be operated on—

- (a) by the infant if he has attained the age of 12 years, or appears to an officer of the Bank making a payment to have attained that age, in the same manner and upon the same conditions as apply to persons who are not infants; and
- (b) in the case of an infant who is under the age of 12 years, by a parent or guardian of the infant or by any other person if the Commissioners are of the opinion in respect of any payment that the payment is necessary or desirable.

[Regulation 17B: See note under Part heading.]

Savings bank account may be opened and kept in name or names of one or more trustees

17C (1) The Commissioners may open and keep a savings bank account in the name or names of one or more trustees, and may, on proof of appointment to the satisfaction of the Commissioners, allow the name of any person to be substituted or added as trustee.

(2) An account so opened may be operated on—

- (a) by the trustee or trustees for the time being;
- (b) on the death of a trustee or the last surviving trustee or trustees; or
- (c) on the death of the sole trustee or the last surviving trustee, by the beneficiary or beneficiaries if the Commissioners are satisfied that he or they are absolutely entitled to the money standing to the credit of the account.

(3) The Commissioners may if they think fit, before they make a payment to a trustee or trustees under subregulation (2), require the consent of the beneficiary or beneficiaries.

(4) Where money has been deposited by a person or persons in trust for any other person, a person other than the trustee or trustees shall not, except as provided in subregulation (2) (c), have any claim against the Commissioners in respect of the money, but this regulation does not operate to relieve the trustee or trustees from any liability to account for or apply the money in accordance with law.

[Regulation 17C: See note under Part heading.]

Savings bank account may be opened and kept in name of 2 or more persons jointly

17D. (1) The Commissioners may open and keep a savings bank account in the names of 2 or more persons jointly.

(2) An account so opened and kept may with the approval of the Commissioners be operated on—

- (a) by such person or persons and in such manner as may be authorized by the persons in whose name the account is kept; and
- (b) subject to subregulation (3), on the death of any one of those persons, by the survivor or survivors.

(3) Subregulation (2) (b) does not apply where the persons in whose name the account is kept have given to the Commissioners a written direction that there is to be no right of survivorship on the death of any one of those persons.

[Regulation 17D: See note under Part heading.]

Savings bank account may be opened and kept in name of estate of deceased person

17E. (1) The Commissioners may open and keep a savings bank account in the name of the estate of a deceased person.

(2) An account so opened and kept may with the approval of the Commissioners be operated on by any executor, administrator, or trustee for the time being of the estate.

[Regulation 17E: See note under Part heading.]

Savings bank account may be opened and kept for special purpose

17F. (1) The Commissioners may open and keep a savings bank account in the name of any person who desires to deposit money therein for a special purpose approved by the Commissioners.

(2) In subregulation (1), "person" includes—

- (a) a body corporate or an unincorporated body or association of persons, and regulation 17A (2) applies to an account kept under this regulation by such a body or association; and
- (b) 2 or more persons jointly, and regulation 17D (2) applies to a joint account kept under this regulation.

[Regulation 17F: See note under Part heading.]

Savings bank account may be opened and kept in name of bankrupt etc.

17G. (1) The Commissioners may open and keep a savings bank account in the name of any insolvent, bankrupt, sequestered or assigned estate, or any company in liquidation and may—

- (a) assign to it such name or style as the Commissioners determine; and
- (b) on proof of appointment to the satisfaction of the Commissioners, allow the name of any other person to be substituted or added as assignee or liquidator.

(2) An account so opened and kept may be operated on by the person or persons who hold office as assignee or liquidator for the time being.

[Regulation 17G: See note under Part heading.]

Payment out of bank account

17H. Where the Commissioners are satisfied that—

- (a) a person who is authorized to operate on an account has become incapable of managing his affairs by reason of mental or physical incapacity; and
- (b) the urgent closure of, or an urgent payment from, the account is necessary, they may pay the whole or any part of the sum standing to the credit of the account to such person or persons as they consider proper.

[Regulation 17H: See note under Part heading.]

Claim against Commissioners in respect of deposit

17I. A depositor shall not have any claim against the Commissioners in respect of any deposit unless it was made at a branch or agency of the Commissioners and during the hours when the branch or agency was open for receipt of deposits.

[Regulation 17I: See note under Part heading.]

Interest on deposits

17J. Interest on deposits shall be calculated in such manner, and credited to the depositor's account at such times, as the Commissioners determine.

[Regulation 17J: See note under Part heading.]

Commissioners may refuse to open an account

17K. (1) The Commissioners may—

- (a) refuse to open an account for a person, body or association of persons;
- (b) refuse to continue a person, body or association of persons as a depositor.

(2) The Commissioners may refuse to accept from any person a deposit of less than \$1.00.

(3) Where the Commissioners refuse to continue a person, body or association of persons as a depositor, the Commissioners shall pay to that person, body or association of persons any money standing to the credit of his account including accrued interest, or if it is impossible or impracticable to do so, the Commissioners shall carry such money and interest to the Fund referred to in section 65V of the Act to be dealt with as part of that Fund.

[Regulation 17K: See note under Part heading.]

Passbook may be issued

17L. (1) Where a savings bank account is opened a passbook may be issued to the depositor or the person, body or association of persons at whose request the account is opened.

(2) A passbook so issued is the property of the Bank and shall, when required by the Commissioners, be produced at such time or times and at such place or places as the Commissioners specify.

[Regulation 17L: See note under Part heading.]

Withdrawal form required for withdrawal from account

17M. (1) Before any money standing to the credit of a savings bank account is withdrawn, the Commissioners may require a withdrawal form, in the form provided by the Commissioners, to be presented to the Commissioners signed by the person or persons authorized to operate on the account.

(2) Money withdrawn from a savings bank account may be paid to the person or persons presenting the withdrawal form and if that person is, or those persons are, not the person or persons authorized to operate on the account, the receipt of the money by the person presenting the withdrawal form shall, for all purposes, have the same effect as the receipt of the money by the person or persons authorized to operate on the account.

(3) Where a period of notice prior to any withdrawal from a savings bank account is required by the Commissioners, a person or persons authorized to operate the account is not entitled, without the approval of the Commissioners, to make a withdrawal until the required notice has been given and has expired.

(4) Notwithstanding subregulation (1), the Commissioners may allow the savings bank account of a depositor approved by them to be drawn upon by cheques signed by the depositor or a person or persons authorized to operate on the account; and the payment of any cheques so drawn is a complete discharge to the Commissioners for that payment.

[Regulation 17M: See note under Part heading.]

Depositor to give notice of loss of passbook

17N. (1) If a depositor loses his passbook he shall forthwith give notice in writing of the loss to the Commissioners.

(2) The Commissioners may require a depositor who has lost his passbook—

- (a) to make a statutory declaration as to the loss; and
- (b) satisfy the Commissioners as to his identity.

(3) Subject to compliance with subregulation (2), the Commissioners may—

- (a) issue to the depositor a new passbook showing the amount standing to the credit of the account in the records of the Commissioners; or
- (b) pay that amount to the depositor.

[Regulation 17N: See note under Part heading.]

Commissioners not liable where notice of death of depositor not received

17O. Where a depositor has died but notice in writing of his death has not been given to the Commissioners, they shall not be under any liability by reason only that they have allowed any withdrawal of, or other dealing with, any money standing to the credit of the account in the name of that depositor during the period from the time of his death to the giving of such notice.

[Regulation 17O: See note under Part heading.]

Discharge for payment by Commissioners

17P. A payment made by the Commissioners in accordance with these regulations and the receipt of the person to whom the payment is so made is a complete discharge to the Commissioners for that payment.

[Regulation 17P: See note under Part heading.]

PART II**Application for Loans****Prescribed forms**

18. (1) The forms appearing in the Appendix are hereby prescribed as the forms on which application for loans from the Bank are to be made.

(2) An application for a loan from the Bank shall be made in the appropriate form so prescribed.

[Regulation 18 substituted in Gazette 12 September 1956 pp. 2291-92.]

Applicant to pay cost of investigating title

19. The applicant may be required to pay all charges and out of pocket expenses in connection with the investigation of his title and perfecting and registering his securities.

Applicant to pay out of pocket expenses on inspection of proposed security

20. When an inspection of the proposed security is necessary the Commissioners may require the application for a loan to be subject to payment by the applicant of out of pocket expenses incurred for such inspection, provided that the Commissioners may either generally or in a particular case, waive, remit or reduce any fee payable under this regulation.

[Regulation 20 amended in Gazette 26 July 1966 p. 2081.]

Fee under regulation 20 may be waived

21. Such fee shall be retained by the Commissioners whether the required advance or any part thereof is made or not, unless the Commissioners otherwise direct.

Applicant may be required to meet other expenses

22. The Commissioners may require an applicant to meet other expenses incurred, but such expenses shall not exceed 2 per centum of the amount of the loan up to \$200, and thereafter one half of one per centum on such amount exceeding \$200 and up to \$1 000, and one quarter of one per centum on such amount exceeding \$1 000.

[Regulation 22 amended by Act No. 113 of 1965 s. 8 (1).]

Commissioners may direct that advances be made by instalments

23. In the case of loans made for the purpose of effecting work the Commissioners may direct advances be made by instalments, as the work proceeds, or in one sum.

Applicant's securities to be produced within 2 months

24. Should an application be accepted either wholly or in part, and the applicant fail to produce his securities for registration within 2 months from the date of acceptance, such application may be cancelled, and the inspection fee wholly or in part may be refunded.

Where loans not drawn on for 12 months

25. Where loans are not drawn on for a period of 12 months, the Commissioners may cancel the unexpended balance.

Applicant to set out statement of assets and liabilities

26. The Commissioners may require any applicant for an advance to set out a full statement of his assets and liabilities, distinguishing between those liabilities which are secured and those which are unsecured and, in the former case, to give particulars of the securities held by his several creditors.

PART IIA

[Part IIA inserted in Gazette 4 December 1957 p. 3494.]

Loans to Savings Bank Depositors

[Heading: See note under Part heading.]

Personal or business loans

26A. The Commissioners may in their discretion lend moneys in deposit with the Savings Bank Division to a person or body for the purposes of the personal or business requirements of that person or body to the extent and on the security of the amount standing to the credit of that person or body in the Savings Bank Division.

[Regulation 26A: See note under Part heading.]

Provisions of Part II to apply to loans referred to in Part IIA

26B. (1) The provisions of Part II so far as they may be applied, shall apply to loans referred to in this Part.

(2) Where a loan is granted to a person or body under the provisions of this Part, the person or body shall, if required by the Commissioners, lodge with the Commissioners his or its pass book, and on and after so lodging the pass book, shall not be entitled to withdraw any amount standing to credit in the account to which the pass book relates without the approval of the Commissioners.

[Regulation 26B: See note under Part heading.]

PART IIB

[Part IIB inserted in Gazette 1 May 1962 p. 1026.]

Loans of Moneys in Deposit with the Savings Bank Division to Persons and Bodies

[Heading: See note under Part heading]

Loans to persons and bodies

26C. The Commissioners may, in their discretion, lend moneys in deposit with the Savings Bank Division—

- (a) for the purpose of rendering financial assistance to any person engaged in mining or other industry within the meaning of the *Industry (Advances) Act 1947*, against the security of a guarantee given under that Act by the Treasurer of the State guaranteeing the repayment of the moneys so loaned; and

- (b) to a council of a municipality by way of advances on overdraft of its current account for the purpose of the council carrying out any one or more of the following works or undertakings—

- (i) the installation of sewerage connections for owners of premises under section 82A of the *Health Act 1911*;
- (ii) the installation of apparatus for the bacteriolytic treatment of sewage under section 100 of that Act; and
- (iii) any other work or undertaking whether of the same kind as, or a different kind from, those here specified which has been approved by the Governor pursuant to section 600 of the *Local Government Act 1960*,

on the security of all or any of the following securities, namely—

- a guarantee guaranteeing the repayment of the amount so loaned, or
- the receipts arising out of the works being paid into the overdraft account as required by section 600 (3) of the *Local Government Act 1960*.

[*Regulation 26C: See note under Part heading.*]

Moneys in deposit may be lent to building society

26D. The Commissioners may, in their discretion, lend moneys in deposit with the Savings Bank Division to a Building Society registered under the *Building Societies Act 1920*² (as amended) for home building purposes against the security of a guarantee by the Treasurer of the State.

[*Regulation 26D inserted in Gazette 10 January 1966 p. 60.*]

PART IIC

[*Part IIC inserted in Gazette 25 August 1967 p. 2157.*]

Receipt of Moneys to be inscribed as "Deposit Stock"

[*Heading: See note under Part heading.*]

Deposits inscribed "Deposit Stock"

26E. Deposits received by the Bank and inscribed as "Deposit Stock" pursuant to section 46 (c) of the Act are repayable on the giving of 7 days', 10 days', 3 months', 6 months', one year's or 2 years' notice, according to the terms upon which the deposit was so received.

[*Regulation 26E: See note under Part heading.*]

Valuations and Inspections

Valuer's report not to be disclosed to applicants

27. The valuer's report obtained by the Commissioners being a confidential document, its contents shall not be disclosed to applicants.

PART III

Form of Security and Protection of Securities of the Bank

Form of security

28. No form of security other than that which is according to the form approved by the Commissioners for general use shall be used in the conduct of the business of the Commissioners.

Alteration of forms

29. Should any material alteration of these forms become necessary to suit the circumstances of any particular case, the responsible officer of the staff concerned will, where necessary, obtain the opinion of a Crown Law officer or other qualified legal practitioner in regard to the particular security.

[*Regulation 29 amended in Gazette 26 July 1966 p. 2081.*]

Securities to be under control of authorized person

30. All securities shall be under the direct control of some person authorized by the Commissioners and who shall be responsible for the safe custody thereof.

Register of securities

31. In order to keep a proper check on the securities of the Commissioners, such authorized person shall keep a register of securities and enter therein from time to time all securities on which the Commissioners have advanced any moneys, and make a note of the disposition thereof from time to time.

Fees on production of security or title

32. No security or title shall be produced at the request of any subsequent encumbrancer, transferee, or other person interested in obtaining production, except on payment of such fee or fees as the Commissioners may deem reasonable in the circumstances.

Securities to be made available to Auditor General

33. The authorized person in control of the securities shall be responsible for making available to the audit officer of the Auditor General the securities of the Commissioners for audit purposes.

Discharge of securities

34. No security shall be discharged until the whole of the moneys secured by the security, together with a closing fee, which shall be fixed by the Commissioners, are first paid.

PART IV

Control and Discipline of the Officers and Servants and Authorized Agents of the Bank

Declaration to be made by officers, servants, etc.

35. Upon the Commissioners appointing officers, servants, valuers, and agents of the Bank, each of such officers, servants, valuers, and agents shall before entering upon duty be required to make a declaration as determined by the Commissioners undertaking not to disclose to any persons other than officers, valuers, or agents of the Bank any matter affecting the Bank's business or the Bank's business in connection with its customers.

Hours of Attendance

[36., 37. Regulations 36 and 37 repealed in Gazette 26 July 1966 p. 2081.]

Officers, servants, etc., to comply with instructions issued

38. Officers and servants and authorized agents of the Bank shall comply with instructions issued from time to time by the Commissioners in connection with the Bank's business.

[Part V. Part V repealed in Gazette 11 August 1964 p. 2879.]

PART VI

Offences and Penalties

Penalty for breach of regulations

43. Every person who by act or omission commits a breach of these regulations commits an offence. Penalty—\$40.

[Regulations 43 amended by Act No. 113 of 1965 s. 8 (1).]

Commissioners not to be prejudiced

44. Notwithstanding any conviction under these regulations the Commissioners shall not be prejudiced in the exercise of the disciplinary powers of the Commissioners against any member of the staff.

DATE.....Branch.

If any applicant is an undischarged bankrupt or has assigned his estate for the benefit of his creditors, or has an unsatisfied judgment against him, details to be given here.....

PHONE No. SIGNED.....

F. 54 1951

Farming. Date.....Branch.

APPLICATION FOR A LOAN

as under is hereby made to the COMMISSIONERS OF THE RURAL AND INDUSTRIES
BANK OF WESTERN AUSTRALIA, subject to the Bank's usual conditions:—

FULL NAME OF APPLICANT(S).....

ADDRESS.....Nature of Farming.....

Experience.....years. Age.....Married/Single, Ages Dependant Children.....

FAMILY ASSISTANCE ON FARM: Sons aged.....Daughters aged.....

AMOUNT OF LOAN APPLIED FOR \$.....(\$.....on Overdraft. \$.....
on Long Term Loan).

REDUCTIONS to be at no lesser rate than \$.....per.....

PURPOSE.....

SECURITY of such nature as the Bank may require and to include security over.....

(Please quote either volume and folio and/or Crown Lease No. or Location No., acreage and other
identifying particulars of other securities. It would be sufficient to refer to assets quoted in the
Statement of Positions below by their identifying numbers).

If any applicant is an undischarged bankrupt or has assigned his estate for the benefit of his creditors
or has an unsatisfied judgment against him, details to be given here.....

STATEMENT OF POSITION of applicant/s at this date shows:—

LIABILITIES.	\$ Only.	Assets.	Owner Value.	Bank Value.
			\$ Only.	\$ Only.
.....Bank Overdraft		1. ....acres /H.....Location Nos.		
Other Bank Liabilities.....				
Price of Property to be Purchased \$.....		2. Other Lands including property to be purchased (if encumbered state to whom):—		
Less Paid \$.....to be paid				
Re-establishment and Employment Act				
Loan.....		3. Free Plant & Machinery AS EN-		
Owing to Crown to Freehold Land.....		DORSED		
Water Rates, Current \$.....Arrears \$.....		4. H.P. Plant and Machinery AS		
Road Board Rates, Current \$.....		ENDORSED		
Arrears \$.....		5. Livestock (Nos. and Value)		
OTHER SECURED CREDITORS—		.....Dairy Cattle \$.....		
(State to whom mortgaged and on		.....Other Cattle \$.....		
which assets and arrears, if		.....Ewes (No. mated), \$.....		
any).....		.....Wethers \$.....Rams \$.....		
Rural Relief Trustees.....		.....Lambs \$.....		
P/N's for Machinery. Etc.....		.....Horses \$.....Pigs \$.....		
To whom owing, amounts and when		.....Poultry \$.....		
due		.....Extend Total		
		6. ....acres GROWING CROP of.....		
		FALLOW at.....per acre		
		7. PRODUCE FOR SALE, in		
		bushels—		
		.....Wheat.....Barley.....		
		.....Oats.....Hay.....(tons)		
Taxes (state nature).....		8. WOOL.....Bales.....Bags		
OTHER LIABILITIES—		9. PRODUCE FOR OWN USE, in		
Stores, Wages, Loan (if any) on Life		bushels—		
Policy, etc., give particulars—		.....Wheat.....Barley.....		
		.....Oats.....Hay.....(tons)		
		10. Credit Balance.....Bank		
		11. Life Policies \$.....(do not ex-		
		tend for value)		
		12. OTHER ASSETS: Show particu-		
		lars:—		
TOTAL LIABILITIES.....\$		13.		
		14.		
		15.		
SURPLUS.....\$		16.		
		17.		
		18.		
TOTAL OF LIABILITIES AND		TOTAL ASSETS.....\$	\$	\$
SURPLUS.....\$				

CONTINGENT LIABILITIES to this or other Bank by way of guarantee or otherwise, of each
applicant.....

I/WE declare that the information supplied hereon is true and correct in every respect and acknowl-
edge that the Bank's usual inspection and security fees and costs are to be paid by me/us.

SIGNED
.....

LIST OF PLANT AND MACHINERY

Unit	Make	Approx. Age	Condition	Value	If under Hire Purchase, Amount Owing
Wheat & Sheep:					
.....H.P. Tractor.....					
.....F.R. Disc Plough.....					
.....F.R. Plough.....					
.....F.R. Disc Seeder.....					
.....Tyne Scarifier.....					
.....Tyne Cultivator.....					
.....Hoe Disc Drill.....					
.....Hoe Combine.....					
.....ft. Harvester.....					
.....ft. Header.....					
.....ft. Binder.....					
.....H.P. Truck.....					
.....H.P. Engine.....					
Chaffcutter.....					
Corn Crusher.....					
Broadcaster.....					
Shearing Plant.....					
Motor Utility.....					
Motor Car.....					
Any other plant (give details) —					
.....					
Sundries—					
.....					
.....					
South-West:					
.....H.P. Tractor.....					
.....H.P. Rotary Hoe.....					
.....F/R. M/B. Plough.....					
.....F/R. M/B. Plough.....					
.....F/R. Disc Plough.....					
.....F/R. Disc Plough.....					
.....Tyne Cultivator.....					
.....Disc Cultivator.....					
Seed Drill.....					
Pasture Harrows.....					
Pasture Harrows.....					
Broadcaster.....					
Mower.....					
Binder.....					
Hay Rake.....					
Baling Machine.....					
Chaffcutter.....					
Corn Crusher.....					
Milking Machine.....					
.....H.P. Engine.....					
Separator.....					
Dairy Utensils.....					
Shearing Plant.....					
Apple Grader.....					
.....H.P. Engine.....					
Power Saw.....					
Motor Car.....					
Truck or Utility.....					
Dray.....					
Spring Cart.....					
Windmill and Equipment.....					
Ram, Piping, etc.....					
Any other plant (give details) —					
.....					
Sundries—					
.....					
.....					
.....					
				\$	

THE RURAL AND INDUSTRIES BANK OF WESTERN AUSTRALIA

APPLICATION FOR HOUSING LOANNAME OF APPLICANT (in full)
(Block Letters)OCCUPATION
(If married woman, state full name and occupation of husband)

ADDRESS IN FULL.....

The Manager,
The Rural & Industries Bank of W.A.,

.....Branch.

I/We hereby apply for an advance of \$.....for a term of years, repayable on an amortization basis, and offer as security the property described hereunder, and over which I/we undertake to execute a mortgage in the form adopted by you.

The purpose for which I/we require the advance is:—

- (a) To purchase the dwelling offered as security.
- (b) To pay off an existing mortgage(s) on the dwelling offered as security.
- (c) To enlarge or complete the dwelling offered as security, in the following manner (approved plans and specifications herewith) at a total cost of \$
- (d) To erect a dwelling on the land described herein and owned by me/us. (Approved plans and specifications herewith).

I/we enclose \$..... (\$4.20 if (a) or (b) above, and \$4.40 if (c) or (d)) application and valuation fee which I/we agree shall be retained by you whether or not this application is approved.

It is my/our intention to occupy this dwelling as a home for myself/ourselves and family.

I/we undertake to pay expenses required by the Bank in connection with inspection of the security and of the building while in course of erection (in the case of a building loan) and out-of-pocket expenses incurred in investigation of the title, preparation of security or otherwise, and to provide a surveyor's certificate at my/our expense, when required by the Bank.

It is definitely understood that the Bank shall not incur any responsibility whatsoever for or in connection with the construction of any building on the land.

In the event of the Bank granting a loan for the purpose of assisting to erect a dwelling I/we undertake not to enter into any time-payment or Hire Purchase Agreement for the supply of any fixtures or fittings in respect of such dwelling without the written consent of the Bank.

Personal particulars and particulars of the property offered as security are appended and to the best of my/our knowledge and belief, the information given therein is true and correct.

.....Signature

DATE.....

PHONE

PERSONAL PARTICULARS

(A) (1) Age. (2) Married/Single. (3) No. and ages of dependent children.	
(B) If married, does your wife or husband (as the case may be) own any dwelling in West. Aust.?	
(C) Have you or your wife or husband (as the case may be) previously lodged an application for an advance from any department of this Bank?	
(D) (1) Are you in constant employment? If so, give length of service with and name and address of employer. (2) If not in regular employment give particulars of means of livelihood.	(1) (2)
(E) (1) What nett salary, wages or commission are you in receipt of per week? (2) Give full details of income, if any, from members of family, pensions, child endowment and other sources. (3) If owner of a business, state nett weekly income.	(1) (2) (3)
(F) Have you or your wife or husband (as the case may be) ever been bankrupt or insolvent, or assigned your estate for the benefit of your creditors or are there any unsatisfied judgments of court against you?	

STATEMENT OF LIABILITIES AND ASSETS

Particulars of assets and liabilities of yourself and wife or husband (as the case may be). Show separately property offered as security, any other land held, items such as motor cars, furniture, insurances, bonds, shares, investments, cash on hand or in a bank and details of all amounts owing to creditors.

LIABILITIES	\$	ASSETS	\$
Total Liabilities.....\$		Total Assets.....\$	

DESCRIPTION OF PROPERTY OFFERED AS SECURITY

1. Situation.	Name and No. of Street															
	Town or Suburb															
2. State particulars of Title and if freehold or leasehold.Loc. No.....Lot.....Plan..... (C/T Vol.....Folio.....) If Leasehold: Term.....Rental..... Lease No.															
3. In whose possession are the Title Deeds?																
4. State full particulars of mortgages or other encumbrances on the property offered as security.																
5. Construction of Building already erected/to be erected	Foundation Walls of..... roof of..... containingrooms, kitchen bathroom and laundry.															
6. When was the building erected? If to be erected, state Contract Price and name of Architect.																
7. If about to purchase the property, state: (a) Purchase price, (b) What deposit (if any) has been paid? (c) What further cash is being supplied by you towards purchase?	(a) (b) (c)															
8. What is your valuation of the property?	Value of improvements \$..... Value of Land \$..... Total \$.....															
9. Are there any arrears of rates, etc., on the property? If so, give particulars. Attach receipts for last payment of all rates on the property.	<table> <tr> <td></td> <td>Arrears</td> <td>Current</td> <td></td> </tr> <tr> <td>Land Tax</td> <td>\$</td> <td>\$</td> <td rowspan="3">} Total</td> </tr> <tr> <td>Municipal or Road Board.....</td> <td>\$</td> <td>\$</td> </tr> <tr> <td>Water and Sewerage \$</td> <td>\$</td> <td>\$</td> <td>\$.....</td> </tr> </table>		Arrears	Current		Land Tax	\$	\$	} Total	Municipal or Road Board.....	\$	\$	Water and Sewerage \$	\$	\$	\$.....
	Arrears	Current														
Land Tax	\$	\$	} Total													
Municipal or Road Board.....	\$	\$														
Water and Sewerage \$	\$	\$		\$.....												
10. Are water, gas, electricity and sewerage connected or to be connected																
11. Are buildings insured? If so, state amount and name of Company.																

Dairy Farm Improvement Scheme.

LOAN APPLICATION.

(To be completed by applicant and lodged at nearest branch of the R. & I. Bank)

Application is hereby made to the Commissioners of the Rural and Industries Bank of W.A. for a loan of \$..... for the purposes specified on the reverse of this form.

Name in full..... Address.....
 Age..... Married/Single. Dependent Children: Boys..... Ages.....
 Girls..... Ages.....
 Family Assistance on Farm: Son..... Age..... Daughter..... Age.....
 Experience in Dairy Farming..... years.
 My/Our Bankers are..... Branch.....
 My/Our holding contains..... acres comprising.....
 Locations..... being C/T No..... or C/L No.....
 Situated..... miles from..... Siding.....
 My/Our property at present carries the following permanent improvements:—
 Totally cleared..... acs. Part cleared..... acs. Permanent
 Pasture..... acs. No. of permanent and stock-proof paddocks.....
 Water supply adequate: Yes/No. Paddocks permanently watered: No.....
 I/We reside/do not reside permanently on the property.

Dwelling: Yes/No. Insured for \$..... Milking Shed: Yes/No. Insured for \$.....
 I/We own the following Stock and Plant:

Milking Cows..... Young stock..... Other.....
 Plant (detail).....

My/Our property is mortgaged to:

(If unencumbered write "nil")

Stock/Plant are under Bill of Sale to:

(If unencumbered write "nil")

I/We value our land and improvements at \$..... Stock and Plant at \$..... inclusive of all moneys that may be owing under mortgage or bill of sale.

The Mortgagee of My/Our property will consent/will not consent to priority to the Rural and Industries Bank of W.A. for advances under the Dairy Farm Improvement Scheme. (Strike out where not applicable.) (Similar consent is required where property is being purchased under Contract of Sale.)

Butterfat Produced.	No. Cows Milked	Gross Weight lbs. B/fat.	Butterfat Supplied to
1954/55 Season (1/4/54-31/3/55)
1955/56 Season (1/4/55-31/3/56)

I/We hereby agree to allow representatives of the Dairy Farm Advisory Committee to enter upon and inspect My/Our property.

I/We further agree to accept all conditions in respect to the Loan and subsequent supervision as may be laid down and complete securities.

I/We authorize the Rural and Industries Bank to obtain from My/Our bankers, or from any other source, full information regarding My/Our financial position, with a view to determining the extent (if any) of any loan as may be approved.

I/We declare that the information supplied herein is true and correct in every respect.

Signature

.....

Witness

Date / /

Reverse hereof also to be completed.
DAIRY FARM IMPROVEMENT SCHEME.

PROPOSED IMPROVEMENTS.								FINANCE REQUIRED TO EFFECT IMPROVEMENTS.								TO BE FINANCED FROM.	
	B/dose new land. (acs.)	Culti- vate and level. (acs.)	Thin out. (acs.)	Log up. (acs.)	Fencing. (Chs.)	No. water. pts.	Pasture estab. (acs.)	B/dose new land. \$	Culti- vate and level \$	Thin out. \$	Log up. \$	Fencing. \$	Water. \$	Seeds and super. \$	TOTAL. \$	Own resource. \$	Dairy Scheme Loan. \$
1st yr.																	
2nd yr.																	
3rd yr.																	
4th yr.																	
5th yr.																	
TOTALS:																	

The present carrying capacity of My/Our property in cow units is As the improvements proposed become effective it is estimated that carrying capacity will improve to—

Cow Units.
 2nd year
 3rd year
 4th year
 5th year
 6th year

In the event of assistance being granted me under the Dairy Farm Improvement Scheme I undertake to maintain and improve all cleared land and pasture and to continue to farm in a husbandlike manner.

Date.....

Signature.....

SB 42.

APPLICATION FOR "AUTOMATIC" LOAN.

STAMP DUTY PAYABLE.	
Up to \$100	12c
\$100.01-\$200	25c
\$200.01-\$300	39c
\$300.01-\$400	50c
\$400.01-\$500	62c
\$500.01-\$600	75c
Over 600-75c plus 25c for each addit. \$200 or part thereof.	

To

The Manager,
The Rural & Industries Bank of W.A.,
.....Branch.

I/WE.....being of the full
(Name in full)

age of 21 years hereby make application to the Commissioners of
the Rural and Industries Bank of Western Australia for a loan of.....

(Amount in Words)
(\$.....) repayable by
(Weekly, Fortnightly, etc.)

instalments (inclusive of interest) of
(Amount in Words)

(\$.....) and as security for the repayment of such loan and
interest. I/We hereby deposit with the Bank Savings Bank Pass
Book No...../.....in my/our name AND HEREBY CHARGE
in favour of the Bank the moneys for the time being standing to the
credit thereof AND for the consideration aforesaid I/We HEREBY
AGREE on demand to repay to the Bank the said loan together
with interest thereon or on so much thereof as shall for the time
being remain owing at the current bank rate from time to time
charged by the Bank on loans of a like nature AND I/WE
HEREBY AUTHORIZE the Bank at any time in its discretion to
apply the moneys for the time being standing to the credit of the
said Savings Bank Account in or towards payment of the said loan
and interest.

[Reverse side of above Form to be reserved for office use.]

[Appendix amended in Gazettes 28 October 1949 pp. 2697-700; 22 June 1951 pp. 1869-71; 12 September 1956 pp. 2292-93; 4 December 1957 p. 3494; 2 February 1962 pp. 357-59; 11 August 1964 p. 2879; Act No. 113 of 1965 s. 8 (1).]

NOTES

¹. This reprint is a compilation as at 17 October 1986 of the *Rural and Industries Bank Act Regulations 1945* and includes all the amendments effected by the other written laws referred to in the following Table.

TABLE

REGULATIONS	GAZETAL	COMMENCEMENT	MISCEL- LANEOUS
<i>Rural And Industries Bank Act Regulations 1945</i>	12 October 1945 pp. 994-99	12 October 1945	
<i>Amending Regulations</i>	28 October 1949 pp. 2697-700	28 October 1949	
<i>Amending Regulations</i>	22 June 1951 pp. 1869-71	22 June 1951	
<i>Amending Regulations</i>	12 September 1956 pp. 2291-93	12 September 1956	
<i>Amending Regulations</i>	4 December 1957 pp. 3493-94	4 December 1957	
<i>Amending Regulations</i>	2 February 1962 pp. 357-59	2 February 1962	
<i>Amending Regulations</i>	1 May 1962 pp. 1026-27	1 May 1962	

REGULATIONS	GAZETTAL	COMMENCEMENT	MISCELLANEOUS
<i>Amending Regulations</i>	11 August 1964 p. 2879	11 August 1964	
<i>Decimal Currency Act 1965</i>	113 of 1965	Sections 4 to 9: 14 February 1966 (see s. 2 (2)). Bal- ance on assent	Assent 21 December 1965
<i>Amending Regulations</i>	10 January 1966 p. 60	10 January 1966	
<i>Amending Regulations</i>	26 July 1966 p. 2081	26 July 1966	
<i>Amending Regulations</i>	25 August 1967 p. 2157	25 August 1967	
<i>Amending Regulations</i>	1 October 1971 p. 3883	1 October 1971	
<i>Amending Regulations</i>	21 July 1972 p. 2649	21 July 1972	
<i>Rural and Industries Bank Act Amendment Regu- lations 1986</i>	6 June 1986 pp. 1881-83	6 June 1986	

². Now see the *Building Societies Act 1976*.