

## PAYMENT OF DEPOSITS OF DECEASED DEPOSITORS.

*Proof of Death.*

21. The trustees may require proof to their satisfaction of the decease of a depositor.

*Deposits under £100.*

22.—(1) Where the whole amount due to a depositor at the time of his decease does not exceed £100, exclusive of interest, and probate of the will of such depositor, or letters of administration of his personal estate, is not or are not produced to the trustees within such time as they may think reasonable, if such depositor has made no nomination, and so far as any nomination does not extend, the trustees may, without requiring probate of the will or letters of administration, 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 one 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 personal estate of the depositor, according to the Statutes of Distribution;
- (5) Any person undertaking to maintain the children of the depositor;
- (6) The Solicitor to the Treasury, if the depositor, being illegitimate, dies intestate leaving no widow, widower, or issue.

(2) The receipt of any of the persons mentioned in this Regulation shall be a good discharge to the trustees for the sums paid, and any such receipt may be signed by any widow, widower, or next of kin, above the age of 16 years, notwithstanding that she or he has not attained the age of 21 years.

*Succession and Legacy Duties.*

23.—(1) If the total personal property of any deceased depositor exceeds £100, any sum which may under these Regulations be paid otherwise than to the legal personal representative of the depositor, shall, notwithstanding such payment, be liable to probate duty, as part of the amount on which such duty is charged, and the trustees shall, before making such payment, require a statutory declaration by the claimant, or by one of the claimants, that the total personal estate of the deceased, including the sum in question, does not, after deduction of debts and funeral expenses, exceed the sum of £100.

(2) In every case where the whole amount due to a depositor at the time of his decease exceeds £80, the trustees shall, before making any payment to any person other than the legal personal representative of the deceased depositor, require the production of a duly stamped receipt for the succession or legacy duty payable in respect of such deposits, or a certificate from the Commissioners of Inland Revenue stating that no such duty is payable.

## SUPPLEMENTAL.

*Protection to the Trustees when Acting in Accordance with Regulations.*

24. When any payment is made or act done by the trustees in accordance with the Savings Bank Act, and the regulations for the time being made thereunder, and the rules of the bank, they

shall be indemnified against all claims on the part of any person in respect of such payment or act, but any person may nevertheless recover any sum lawfully due to him from the person to whom the trustees have paid the same.

## APPLICATION OF REGULATIONS.

*England.*

25. These Regulations shall apply to England.

*Scotland.*

26. These Regulations shall apply to Scotland, with the following modifications (that is to say):—

- (1) Expressions referring to the personal property or personal estate of a deceased depositor shall, in the case of a depositor domiciled in Scotland, be deemed to refer to the movable or personal estate of such depositor.
- (2) Expressions referring to the persons entitled to the effects of a deceased depositor according to the Statutes of Distribution, shall, in the case of a depositor domiciled in Scotland, be deemed to refer to the persons entitled to share in the distribution of the movable or personal estate of such depositor according to the law of Scotland.
- (3) Expressions referring to the committee of the estate of an insane depositor shall be deemed to refer to the curator or *curator bonis* of a depositor found insane according to the law of Scotland.
- (4) Expressions referring to the probate of the will or to letters of administration to the estate and effects of a deceased depositor, shall, in the case of a depositor domiciled in Scotland, be deemed to refer to confirmation of executors according to the law of Scotland.
- (5) Expressions referring to the Solicitor to the Treasury, in the case of a depositor domiciled in Scotland, shall be deemed to refer to the Queen's and Lord Treasurer's Remembrancer.

*Ireland.*

27. These Regulations shall apply to Ireland, with the following modification (that is to say):— Expressions referring to the Solicitor to the Treasury shall, in the case of a depositor domiciled in Ireland, be deemed to refer to the Chief Crown Solicitor for Ireland.

*Isle of Man.*

28. These Regulations shall apply to the Isle of Man, with the following modifications (that is to say):—

- (1) Expressions referring to the personal property or personal estate of a deceased depositor, shall, in the case of a person domiciled in the Isle of Man, be deemed to refer to the movable or personal estate of such depositor.
- (2) Expressions referring to the persons entitled to the effects or personal estate of a deceased depositor, according to the Statutes of Distribution, shall, in the case of a depositor domiciled in the Isle of Man, be deemed to refer to the persons entitled to share in the distribution of the movable or personal estate of such depositor according to the law of the Isle of Man.
- (3) Expressions referring to the committee of