

nomination may take the deposits in specified shares, or may give directions to both effects.

Witness to Nomination Disqualified from Taking under it.

15. No person who witnesses the signature of a depositor to a nomination shall take any benefit under such nomination.

Operation of Nomination.

16—(1.) Where the sums due on the decease of a depositor do not exceed in the whole the sum of £100, the trustees shall pay the persons named in any nomination made by such depositor, and in force at the time of his death, according to the directions of such nomination.

(2.) If upon the decease of a depositor the sums due to him or to his estate exceed 100*l.*, any nomination made by such depositor shall take effect as regards any sum or sums to which the same relates, not exceeding 100*l.*, in like manner as if it were a will of the deceased depositor duly executed, but shall not take effect in any other manner, and a nomination shall not in such case be deemed void because the depositor was a minor at the time such nomination was made.

(3.) In any such case as last aforesaid, the trustees may, subject to the provisions of this Regulation, pay any sum or sums to which a nomination relates, not exceeding in the aggregate 100*l.*, according to the directions of such nomination, notwithstanding the production of probate of the will of a deceased depositor, or letters of administration to his estate.

Nominations to be entered on Transfer Certificates.

17. On any certificate granted to a depositor by the trustees for the purpose of transferring deposits from a trustee savings bank to a trustee savings bank, or to the Post Office savings bank, a memorandum shall be made, specifying the date and other particulars of any nomination made in respect of such deposits.

Effect of Transfer on Nomination of Deposits in the Post Office Savings Bank.

18.—(1.) When deposits are transferred from the Post Office savings bank to a trustee savings bank, any nomination made with respect to such deposits while in the Post Office savings bank, shall (if such nomination is brought to the notice of the trustees) be deemed to hold good with respect to deposits in a trustee savings bank.

(2.) The trustees may require proof to their satisfaction of the making of any such nomination, and that the same is at the date of transfer of full force and effect.

PAYMENT OF DEPOSITS OF DECEASED DEPOSITORS.

Proof of Death.

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

Deposits under £100.

20. 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 to his estate and effects, is not or are not produced to the trustees within such time as they may think reasonable from the death of the said depositor, if such depositor has made no nomination, and so far as any nomination does not extend, the trustees may pay and divide the amount so due as aforesaid to or amongst any person or persons who shall appear to such trustees to be the widow or entitled to the effects of such deceased depositor, according to the Statute of Distribution, or according to the rules of the savings bank.

Succession and Legacy Duties.

21—(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 may, 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.

Illegitimate Depositors.

22. Where any depositor being illegitimate dies intestate, leaving no widow, widower, or issue, if such depositor has made no nomination, and so far as any nomination does not extend, the trustees may, with the authority in writing of the solicitor for the affairs of Her Majesty's Treasury, pay the money due to such deceased depositor to such person or persons as but for the illegitimacy of such deceased depositor would be entitled thereto, or to such other person or persons as may be approved by the Commissioners of Her Majesty's Treasury, such approval to be signified to the trustees by the Commissioners for the Reduction of the National Debt.

SUPPLEMENTAL.

Protection to the Trustees when acting in accordance with Regulations.

23. 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 and Ireland.

24. These Regulations shall apply to England and Ireland.

Scotland.

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

- I. 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 moveable or personal estate of such depositor.
- II. Expressions referring to the persons entitled to the effects of a deceased depositor according to the Statute of Distribution, shall, in the case of a depositor domiciled in Scotland, be deemed to refer to the persons entitled to share in the moveable or personal estate of such depositor according to the law of Scotland.
- III. Expressions referring to the committee of the estate or the lunacy trustee 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.