

(2.) This Regulation shall not apply to deposits made in the name of any person as Trustee for another person also named in the title of the account.

(3.) This Regulation shall not apply to Friendly Societies.

(4.) Any person offending against this Regulation shall be liable to forfeit any amount illegally deposited, either as to the whole thereof, or to such extent as the Postmaster-General may think just in the circumstances of the case.

*Interest in more than one Account.*

15.—(1.) No person shall be entitled to any benefit from deposits in more than one Savings Bank or standing to the credit of more than one account in a Savings Bank, except so far as such benefit is derived as a member of a Friendly Society or Charitable Society, or as nominee, executor, administrator, or other personal representative of a deceased depositor.

(2.) Nothing in this Regulation shall prevent a Depositor in a Trustee Savings Bank which has suspended payment from subsequently becoming entitled to a benefit from deposits in another Savings Bank.

(3.) In this Regulation the term "Savings Bank" without prefix means the Post Office Savings Bank and any Trustee Savings Bank.

(4.) Any person offending against this Regulation shall be liable to forfeit any amount illegally deposited, either as to the whole thereof, or to such extent as in the case of deposits standing to the credit of more than one account in the Post Office Savings Bank, the Postmaster-General, and in any other case, the National Debt Commissioners, may think just in the circumstances of the case.

PROCEDURE ON MAKING DEPOSITS.

*Declaration.*

16.—(1.) Subject to the provisions of these Regulations, a depositor on making a first deposit, and whenever thereafter he is required so to do, shall specify his Christian name and surname, occupation, and residence, to the Postmaster-General, and shall make and sign a declaration in the prescribed form.

(2.) Such declaration shall contain a statement to the effect that the person by or on whose behalf the deposit is made is not entitled to any benefit from any deposits in the Post Office Savings Bank or any Trustee Savings Bank, except deposits belonging to a Friendly Society or Charitable Society, of which such person may be a member, and except deposits derived solely as executor, administrator, or other personal representative of a deceased depositor in any Savings Bank.

*Declaration to be made by Depositors.*

(3.) Such declaration shall be witnessed by one of the following persons (that is to say) :—

(a.) The Officer of the Postmaster-General receiving the deposit.

(b.) Some person known to him.

(c.) Some other Officer of the Postmaster-General.

(d.) A Minister of any Religious Denomination.

(e.) A Justice of Peace.

(f.) A Commissioner to Administer Oaths in the Supreme Court of Judicature.

(g.) Any other person approved by the Postmaster-General in that behalf.

(4.) This Regulation shall not apply to deposits made by Friendly Societies or to deposits made by or under the authority of any statute where such statute dispenses with the making of the prescribed declaration.

*Declaration as to Accounts of Infants under seven.*

17.—(1.) When a first deposit is made on behalf and in the name of an infant under seven years of age, such declaration as aforesaid shall be made by the person making the deposit, and such person shall specify at the foot of such declaration the day on which the said infant will attain the age of seven years.

(2.) When deposits are made on behalf and in the name of an infant under seven years of age, so soon as such infant attains the age of seven years, he shall, when required by the Postmaster-General, make such declaration as aforesaid.

*Declaration as to Accounts of Persons of Unsound Mind.*

18. When a first deposit is made on behalf of a person of unsound mind, such declaration as aforesaid shall be made by the Committee of his Estate, and in every such case the person making the deposit shall specify the capacity in which he acts.

*Declaration as to Trust Accounts.*

19. Where a first deposit is made in the name of one person as trustee for another person whose name is also entered on the title of the account, such declaration as aforesaid shall be made by the trustee.

*Deposits by Friendly Societies.*

20.—(i.) Where a first deposit is made by a Friendly Society the following rules shall apply :—

(1.) Before making such deposit the trustees of the Society shall forward to the Postmaster-General—

(a.) A printed copy of the Rules of the Society.

(b.) An application signed by the said Trustees for authority to make deposits, specifying by what officers or members of the Society it is proposed moneys deposited by the said Society should be withdrawn from time to time, and bearing and containing all such signatures and other information as the Postmaster-General may require. The Postmaster-General may from time to time prescribe the form of such application.

(2.) The persons by whom the deposits of the said Society are to be withdrawn shall sign their names in the places provided for their signatures in the Depositor's Book, and such signatures shall be deemed sufficient for all purposes.

(ii.) (1.) The Trustees of a Friendly Society may, by direction in writing signed by them from time to time, amend their application so far as relates to the specification of the officers or members of the Society by whom the deposits of the Society may be withdrawn, and may strike out the names of any officers or members previously specified, and specify other officers or members in lieu thereof or in addition thereto. The Postmaster-General may from time to time prescribe the form of such direction.

(2.) The persons named in any such direction for the purpose of withdrawing deposits shall sign their names on the form of direction.

*Deposits by Charitable Societies.*

21.—(i.) When a first deposit is made by the trustees or treasurer of a Charitable Society the following rules shall apply :—

(1.) Before making such deposit the trustees or treasurer of the Society shall forward to the Postmaster-General—

(a.) A copy of the rules of the Society or, if there be no rules, a statement of the objects of the Society.