

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

20.—(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.*

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 by the trustees of a Savings Bank 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, *subject to the provisions of these Regulations as to duty*, 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 person 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.

**PROVISIONS AS TO DUTY.**

*Estate, Succession, and Legacy Duties.*

23.—(1.) If the total property of any deceased depositor exceeds £100, after deduction of debts and funeral expenses, any sum which may under these Regulations be paid to a survivor in the account (not being a trustee), whose name has been added to the account at the request of such deceased depositor, or otherwise than to the legal personal representative of the depositor shall, notwithstanding such payment, be for the purposes of Estate Duty treated as passing under the will or intestacy of the deceased depositor.

(2.) The trustees shall, before making any payment in respect of deposits standing to the credit of a deceased depositor (either alone or jointly with any other depositor (not being a trustee) whose name has been added to such account at the request of such deceased depositor), to any one but the legal personal representative of such deceased depositor, require a Declaration (in the form of Schedule hereunto annexed) by

the claimant, or one of the claimants, or by the survivor, or survivors, in the account; that the total estate of the deceased depositor, including the amount of such deposits, does not after deduction of debts and funeral expenses exceed the value of £100.

(3.) In every such case as aforesaid, where the total estate of the deceased depositor, including such deposits, but after deduction of debts and funeral expenses, exceeds £100, the trustees shall, before making any payment to any survivor in the account, or to any person other than the legal personal representative of the deceased depositor, require production of a certificate from the Commissioners of Inland Revenue of the payment of the Estate Duty, and of a duly stamped receipt for the Succession or Legacy Duty, payable in respect of such deposits, or of a certificate stating that no Succession or Legacy 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 Banks Acts, 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 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 moveable or personal estate of such depositor according to the law of Scotland.

(2.) 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.

(3.) 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.

(4.) 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 persons entitled to the effects or personal estate of a deceased depositor, according to the Statutes