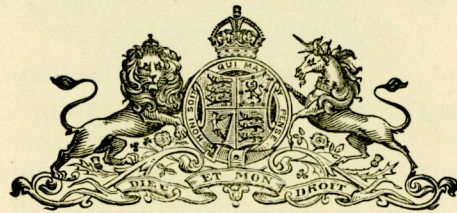


This PUBLIC BILL originated in the LEGISLATIVE ASSEMBLY, and, having this day passed, is now ready for presentation to the LEGISLATIVE COUNCIL for its concurrence.

W. R. McCOURT,
Clerk of the Legislative Assembly.
Legislative Assembly Chamber,
Sydney, 2 March, 1944.

New South Wales.



ANNO OCTAVO

GEORGII VI REGIS.

Act No. , 1944.

An Act to provide for the constitution of a Personal Loans Department of the Rural Bank of New South Wales; for this and other purposes to amend the Government Savings Bank Act, 1906, and certain other Acts in certain respects; and for purposes connected therewith.

BE it enacted by the King's Most Excellent Majesty, by and with the advice and consent of the Legislative Council and Legislative Assembly of New South Wales in Parliament assembled, and by the authority of
5 the same, as follows:—

1. (1) This Act may be cited as the "Rural Bank (Personal Loans Department) Act, 1944." Short title and commencement

(2) This Act shall commence upon a day to be appointed by the Governor and notified by proclamation
10 published in the Gazette.

Rural Bank (Personal Loans Department).

2. The Government Savings Bank Act, 1906, as amended by subsequent Acts is amended—

Amendment
of Act
No. 48, 1906.

(a) by inserting after Part VI_B the following new Part:—

New Part
VI_C.

5

PART VI_C.

PERSONAL LOANS DEPARTMENT.

70AAA. There shall be a Personal Loans Department of the Bank.

Personal
Loans
Department.

10

70AAB. Out of the Personal Loans Department the Bank may grant fixed or amortization loans to any person or persons for such purposes and on such security, personal or otherwise, and at such rates of interest or discount and subject to such covenants, conditions and provisions as the Bank may determine.

Power to
grant fixed
or amortiza-
tion loans.

15

70AAC. The Bank may through the Personal Loans Department insure against the death of any borrower or provide for the insurance against death of any borrower during the currency of a loan made to him.

Insurance
against
death of
borrower.

20

70AAD. For the purposes of the Personal Loans Department moneys may be transferred by way of advance from the Rural Bank Department to the Personal Loans Department. The moneys so transferred shall be repayable with interest at such rates and upon such conditions as the Bank may determine.

Advances
from Rural
Bank
Department.

25

70AAE. (1) After making such deductions as the Bank thinks fit from the earnings of the Personal Loans Department in respect of the estimated losses in connection with the operations of the said Department the net profits earned during any year shall be set apart towards a Reserve Fund to meet any further loss or deficiency in connection with the Department.

Reserve
Fund.

30

35

(2) Any deficiency in the said Reserve Fund at the end of any financial year of the Bank

Bank

Rural Bank (Personal Loans Department).

Bank shall be made good out of moneys provided by Parliament upon such deficiency being certified to by the Bank.

- 5 (b) by inserting in section three next after the matter relating to Part VI^B the following words and figures:— Sec. 3.
(Division into Parts.)
- PART VI^C.—PERSONAL LOANS DEPARTMENT
—SS. 70^{AAA}—70^{AAE}.
- 10 (c) (i) by omitting from subsection one of section twenty-three the word “three” and by inserting in lieu thereof the word “four”; Sec. 23.
(Departments of the Bank.)
- (ii) by inserting at the end of the same subsection the following new paragraph:—
- (d) the Personal Loans Department.
- 15 (d) by inserting next after paragraph (j) of section 48^A the following new paragraph:— Sec. 48A.
(Rural Bank Department.)
- (k) transfer moneys by way of advance to the Personal Loans Department.

THE FEDERAL BUREAU OF INVESTIGATION

MEMORANDUM FOR THE DIRECTOR

(b) of the Federal Bureau of Investigation

(c) of the Federal Bureau of Investigation

(d) of the Federal Bureau of Investigation

No. , 1943.

A BILL

To provide for the constitution of a Personal Loans Department of the Rural Bank of New South Wales; for this and other purposes to amend the Government Savings Bank Act, 1906, and certain other Acts in certain respects; and for purposes connected therewith.

[MR. MCKELL;—18 November, 1943.]

BE it enacted by the King's Most Excellent Majesty, by and with the advice and consent of the Legislative Council and Legislative Assembly of New South Wales in Parliament assembled, and by the authority of
5 the same, as follows :—

1. (1) This Act may be cited as the "Rural Bank (Personal Loans Department) Act, 1943."

Short title
and com-
mencement

(2) This Act shall commence upon a day to be appointed by the Governor and notified by proclamation
10 published in the Gazette.

Rural Bank (Personal Loans Department).

2. The Government Savings Bank Act, 1906, as amended by subsequent Acts is amended—

Amendment
of Act
No. 48, 1906.

(a) by inserting after Part VI_B the following new Part:—

New Part
VI_C.

5

PART VI_C.

PERSONAL LOANS DEPARTMENT.

70AAA. There shall be a Personal Loans Department of the Bank.

Personal
Loans
Department.

10

70AAB. Out of the Personal Loans Department the Bank may grant fixed or amortization loans to any person or persons for such purposes and on such security, personal or otherwise, and at such rates of interest or discount and subject to such covenants, conditions and provisions as the Bank may determine.

Power to
grant fixed
or amortiza-
tion loans.

15

70AAC. The Bank may through the Personal Loans Department insure against the death of any borrower or provide for the insurance against death of any borrower during the currency of a loan made to him.

Insurance
against
death of
borrower.

20

70AAD. For the purposes of the Personal Loans Department moneys may be transferred by way of advance from the Rural Bank Department to the Personal Loans Department. The moneys so transferred shall be repayable with interest at such rates and upon such conditions as the Bank may determine.

Advances
from Rural
Bank
Department.

25

70AAE. (1) After making such deductions as the Bank thinks fit from the earnings of the Personal Loans Department in respect of the estimated losses in connection with the operations of the said Department the net profits earned during any year shall be set apart towards a Reserve Fund to meet any further loss or deficiency in connection with the Department.

Reserve
Fund.

30

35

(2) Any deficiency in the said Reserve Fund at the end of any financial year of the Bank

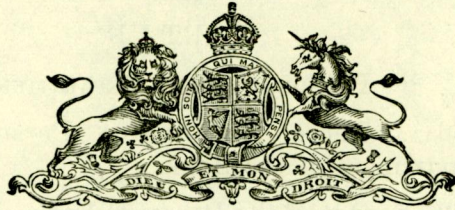
Bank

Rural Bank (Personal Loans Department).

Bank shall be made good out of moneys provided by Parliament upon such deficiency being certified to by the Bank.

- 5 (b) by inserting in section three next after the matter relating to Part VI_B the following words and figures:— Sec. 3.
(Division into Parts.)
- PART VI_C.—PERSONAL LOANS DEPARTMENT
—SS. 70_{AAA}—70_{AAE}.
- 10 (c) (i) by omitting from subsection one of section twenty-three the word “three” and by inserting in lieu thereof the word “four”; Sec. 23.
(Departments of the Bank.)
- (ii) by inserting at the end of the same subsection the following new paragraph:—
- (d) the Personal Loans Department.
- 15 (d) by inserting next after paragraph (j) of section 48A the following new paragraph:— Sec. 48A.
(Rural Bank Department.)
- (k) transfer moneys by way of advance to the Personal Loans Department.

New South Wales.



ANNO OCTAVO

GEORGII VI REGIS.

Act No. 3, 1944.

An Act to provide for the constitution of a Personal Loans Department of the Rural Bank of New South Wales; for this and other purposes to amend the Government Savings Bank Act, 1906, and certain other Acts in certain respects; and for purposes connected therewith. [Assented to, 27th March, 1944.]

BE it enacted by the King's Most Excellent Majesty, by and with the advice and consent of the Legislative Council and Legislative Assembly of New South Wales in Parliament assembled, and by the authority of the same, as follows:—

1. (1) This Act may be cited as the "Rural Bank (Personal Loans Department) Act, 1944."

Short title and commencement

(2) This Act shall commence upon a day to be appointed by the Governor and notified by proclamation published in the Gazette.

Rural Bank (Personal Loans Department).

Amendment
of Act
No. 48, 1906.

2. The Government Savings Bank Act, 1906, as amended by subsequent Acts is amended—

New Part
VIC.

(a) by inserting after Part VI_B the following new Part:—

PART VI_C.

PERSONAL LOANS DEPARTMENT.

Personal
Loans
Department.

70AAA. There shall be a Personal Loans Department of the Bank.

Power to
grant fixed
or amortiza-
tion loans.

70AAB. Out of the Personal Loans Department the Bank may grant fixed or amortization loans to any person or persons for such purposes and on such security, personal or otherwise, and at such rates of interest or discount and subject to such covenants, conditions and provisions as the Bank may determine.

Insurance
against
death of
borrower.

70AAC. The Bank may through the Personal Loans Department insure against the death of any borrower or provide for the insurance against death of any borrower during the currency of a loan made to him.

Advances
from Rural
Bank
Department.

70AAD. For the purposes of the Personal Loans Department moneys may be transferred by way of advance from the Rural Bank Department to the Personal Loans Department. The moneys so transferred shall be repayable with interest at such rates and upon such conditions as the Bank may determine.

Reserve
Fund.

70AAE. (1) After making such deductions as the Bank thinks fit from the earnings of the Personal Loans Department in respect of the estimated losses in connection with the operations of the said Department the net profits earned during any year shall be set apart towards a Reserve Fund to meet any further loss or deficiency in connection with the Department.

(2) Any deficiency in the said Reserve Fund at the end of any financial year of the
Bank

Rural Bank (Personal Loans Department).

Bank shall be made good out of moneys provided by Parliament upon such deficiency being certified to by the Bank.

- (b) by inserting in section three next after the matter relating to Part VI_B the following words and figures:—

PART VI_C.—PERSONAL LOANS DEPARTMENT
—SS. 70_{AAA}—70_{AAE}.

- (c) (i) by omitting from subsection one of section twenty-three the word “three” and by inserting in lieu thereof the word “four”;
(ii) by inserting at the end of the same subsection the following new paragraph:—
(d) the Personal Loans Department.
- (d) by inserting next after paragraph (j) of section 48_A the following new paragraph:—
(k) transfer moneys by way of advance to the Personal Loans Department.

Sec. 3.

(Division into Parts.)

Sec. 23.

(Departments of the Bank.)

Sec. 48A.

(Rural Bank Department.)

By Authority:

ALFRED HENRY PETTIFER, Acting Government Printer, Sydney, 1944.

[3d.]

Part Four (Personnel Department)

shall be held in accordance with the provisions of the Act, and the same shall be certified to the Board.

(b) by inserting in section three, next after the words "and the same shall be certified to the Board," the following words: "and the same shall be certified to the Board."

PART FIVE--PERSONNEL DEPARTMENT

(c) (1) by striking from subsection one of section three, the words "and the same shall be certified to the Board," and by inserting in lieu thereof the word "and";

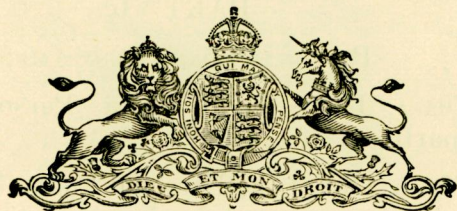
(2) by striking from subsection two of the same section the words "and the same shall be certified to the Board," and by inserting in lieu thereof the word "and";

(3) by striking from subsection three of the same section the words "and the same shall be certified to the Board," and by inserting in lieu thereof the word "and";

I certify that this PUBLIC BILL, which originated in the LEGISLATIVE ASSEMBLY, has finally passed the LEGISLATIVE COUNCIL and the LEGISLATIVE ASSEMBLY of NEW SOUTH WALES.

W. R. McCOURT,
Clerk of the Legislative Assembly.
Legislative Assembly Chamber,
Sydney, 22 March, 1944.

New South Wales.



ANNO OCTAVO

GEORGII VI REGIS.

Act No. 3, 1944.

An Act to provide for the constitution of a Personal Loans Department of the Rural Bank of New South Wales; for this and other purposes to amend the Government Savings Bank Act, 1906, and certain other Acts in certain respects; and for purposes connected therewith. [Assented to, 27th March, 1944.]

BE it enacted by the King's Most Excellent Majesty, by and with the advice and consent of the Legislative Council and Legislative Assembly of New South Wales in Parliament assembled, and by the authority of the same, as follows:—

1. (1) This Act may be cited as the "Rural Bank (Personal Loans Department) Act, 1944." Short title and commencement

(2) This Act shall commence upon a day to be appointed by the Governor and notified by proclamation published in the Gazette.

2.

I have examined this Bill, and find it to correspond in all respects with the Bill as finally passed by both Houses.

G. BOOTH,
Chairman of Committees of the Legislative Assembly.

Rural Bank (Personal Loans Department).

Amendment of Act No. 48, 1906. **2.** The Government Savings Bank Act, 1906, as amended by subsequent Acts is amended—

New Part VIc. (a) by inserting after Part VIb the following new Part:—

PART VIc.

PERSONAL LOANS DEPARTMENT.

Personal Loans Department.

70AAA. There shall be a Personal Loans Department of the Bank.

Power to grant fixed or amortization loans.

70AAB. Out of the Personal Loans Department the Bank may grant fixed or amortization loans to any person or persons for such purposes and on such security, personal or otherwise, and at such rates of interest or discount and subject to such covenants, conditions and provisions as the Bank may determine.

Insurance against death of borrower.

70AAC. The Bank may through the Personal Loans Department insure against the death of any borrower or provide for the insurance against death of any borrower during the currency of a loan made to him.

Advances from Rural Bank Department.

70AAD. For the purposes of the Personal Loans Department moneys may be transferred by way of advance from the Rural Bank Department to the Personal Loans Department. The moneys so transferred shall be repayable with interest at such rates and upon such conditions as the Bank may determine.

Reserve Fund.

70AAE. (1) After making such deductions as the Bank thinks fit from the earnings of the Personal Loans Department in respect of the estimated losses in connection with the operations of the said Department the net profits earned during any year shall be set apart towards a Reserve Fund to meet any further loss or deficiency in connection with the Department.

(2) Any deficiency in the said Reserve Fund at the end of any financial year of the Bank

Act No. 3, 1944.

Rural Bank (Personal Loans Department).

Bank shall be made good out of moneys provided by Parliament upon such deficiency being certified to by the Bank.

- (b) by inserting in section three next after the matter relating to Part VI_B the following words and figures:—

Sec. 3.
(Division into Parts.)

PART VI_C.—PERSONAL LOANS DEPARTMENT
—SS. 70_{AAA}–70_{AAE}.

- (c) (i) by omitting from subsection one of section twenty-three the word “three” and by inserting in lieu thereof the word “four”;
(ii) by inserting at the end of the same subsection the following new paragraph:—
(d) the Personal Loans Department.

Sec. 23.
(Departments of the Bank.)

- (d) by inserting next after paragraph (j) of section 48_A the following new paragraph:—
(k) transfer moneys by way of advance to the Personal Loans Department.

Sec. 48_A.
(Rural Bank Department.)

In the name and on behalf of His Majesty I assent to this Act.

F. R. JORDAN,

By Deputation from His Excellency the Governor.

*Government House,
Sydney, 27th March, 1944.*

Official Bank (Official Bank) (Official Bank)

Bank shall be established in accordance with the provisions of this Act.

(b) The bank shall be established in accordance with the provisions of this Act.

Section 2. The bank shall be established in accordance with the provisions of this Act.

(c) The bank shall be established in accordance with the provisions of this Act.

(d) The bank shall be established in accordance with the provisions of this Act.

(e) The bank shall be established in accordance with the provisions of this Act.

(f) The bank shall be established in accordance with the provisions of this Act.

In the name and on behalf of His Majesty I assent to this Act.

E. R. JORDAN

By Delegation from His Excellency the Governor

Government House,
Sydney, 27th March, 1944.