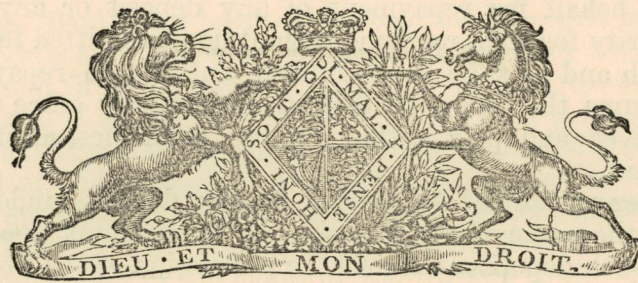


This PUBLIC BILL originated in the LEGISLATIVE ASSEMBLY, and, having this day passed, is now ready for presentation to the LEGISLATIVE COUNCIL for its concurrence.

Legislative Assembly Chamber,  
Sydney, 22 September, 1870. }

STEPHEN W. JONES,  
Clerk of Legislative Assembly.

## New South Wales.



ANNO TRICESIMO QUARTO

# VICTORIÆ REGINÆ.

\*\*\*\*\*

No. .

An Act to grant additional facilities for Depositing small Savings at Interest with the Security of the Government for due repayment thereof.

**W**HEREAS it is expedient to enlarge the facilities now available Preamble.  
for the deposit of small savings and to give the direct security of the Consolidated Revenue to every such depositor for repayment of all moneys so deposited by him together with interest due thereon  
5 Be it therefore enacted by the Queen'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. It shall be lawful for the Governor with the advice of the Governor may appoint officer of Public Service &c. to receive deposits.  
10 Executive Council to authorize and direct any officer in the Public Service or other person to receive deposits for remittance to the Treasury and to repay the same under such regulations as the Governor with the like advice may prescribe in that respect.

2. Every deposit received by any such officer shall be entered by Legal title of depositor to repayment.  
15 him at the time of such receipt in the Depositors' Pass Book and the entry shall be attested by him and by the dated stamp of his office and the amount of such deposit shall upon the day of such receipt be reported by such officer to the Colonial Treasurer and the acknowledgment of the Colonial Treasurer signified by the officer whom he shall appoint  
20 for the purpose shall be forthwith transmitted to the depositor and the said

*Government Savings Bank.*

said acknowledgment shall be conclusive evidence of his claim to the repayment thereof with the interest thereon upon demand made by him on the said Colonial Treasurer and in order to allow a reasonable time for the receipt of the said acknowledgment the entry by the  
 5 proper officer in the Depositors' Pass Book shall be conclusive evidence of title for twenty days from the lodgment of the deposit and if the said acknowledgment shall not have been received by the depositor through the post within twenty days and he shall before or upon the expiry thereof demand the said acknowledgment from the said Treasurer then  
 10 the entry in his book shall be conclusive evidence of title during another term of twenty days and and so on from time to time Provided always that such deposits shall not be of less amount than one shilling nor of any sum not a multiple thereof.

3. On demand of any depositor or person legally entitled to  
 15 claim on account of a depositor made in such form as shall be prescribed in that behalf for repayment of any deposit or any part thereof the authority for such repayment shall be transmitted to such depositor forthwith and he shall be absolutely entitled to repayment of any sum or sums that may be due to him at any office where  
 20 deposits are received and paid within ten days at furthest after such demand as aforesaid. Depositors when entitled to repayment after demand.

4. No officer authorized to receive or pay deposits under this Act shall disclose the name of any depositor or the amount deposited or withdrawn by such depositor without the permission of the Colonial  
 25 Treasurer or of such other officer as may be appointed to assist in carrying this Act into operation. Names of depositors not to be disclosed.

5. All moneys so deposited as aforesaid shall forthwith be paid over to the Colonial Treasurer and be placed to the credit of the Trust Fund or may be invested in any Government securities having  
 30 Parliamentary authority or deposited with such Incorporated Banking Company as the Governor with the advice of the Executive Council may from time to time appoint and such moneys shall be a charge upon the Consolidated Revenue and all sums withdrawn by depositors or by persons legally entitled to claim on account of depositors shall be  
 35 repaid to such depositors or persons out of the said Trust Fund or out of the proceeds of such Government securities through the office of the Colonial Treasurer. Deposits to be paid into Treasury and repaid thereout.

6. If at any time the moneys received under the authority of this Act shall be insufficient to meet the lawful claims of all depositors  
 40 and persons as last aforesaid it shall be lawful for the Governor with the advice aforesaid upon being duly informed thereof by the Colonial Treasurer to authorize by warrant under his hand the issue of the amount of such deficiency out of the Consolidated Revenue of the Colony and the Colonial Treasurer shall report such deficiency to both  
 45 Houses of Parliament. Additional security to depositor.

7. The interest payable to depositors shall be fixed and determined from time to time by the Governor with the advice of the Executive Council and shall not exceed the rate of four pounds per  
 50 centum per annum but such interest shall not be calculated on any amount less than one pound or some multiple thereof and shall not commence until the first day of the calendar month next following the day of deposit and shall cease upon the first day of the calendar month in which such deposit is withdrawn. Rate of interest payable to depositors.

8. Interest on deposits shall be calculated to the thirty-first  
 55 day of December in every year and shall be added to and become part of the principal money. Interest how calculated.

9. Deposits may be received under this Act from any minor or  
 from a parent or other relative of a minor in the name and on behalf of such minor and such deposits shall be repaid on the application in  
 writing Deposits of minors.

*Government Savings Bank.*

writing of such parent or other relative or of the minor himself in case he shall have made the deposit and the receipt of any such minor attested by one witness shall be a sufficient discharge notwithstanding the infancy of such minor.

5        10. Deposits made by a married woman without notice to the Colonial Treasurer of her marriage may be repaid to her unless the husband of such woman in any case where no order has been made by a Court Judge or Justices of the Peace protecting her earnings or property shall give to the Colonial Treasurer notice in writing of such marriage  
10 and shall require payment to be made to himself as such husband in which case the Colonial Treasurer may in his discretion pay any such deposit together with any interest due in respect thereof or any portion of the same as he shall think fit to such husband or to such woman respectively.

Deposits by married women.

15        11. When the trustees of any bank commonly known as the Penny Savings' Bank shall have determined to close such bank for the receipt of deposits and shall have given public notice of such intention by advertisement in a newspaper circulating in the town or district in which such bank is situate such trustees may if they think fit transmit  
20 under the hands of a majority of their number to the Colonial Treasurer a certified list of such depositors as shall not have applied to them to receive their deposits and of the amounts due to them respectively and the Colonial Treasurer may thereupon receive as a deposit under this Act the moneys remaining in the hands of the trustees if the sum shall be  
25 sufficient to discharge the whole of the liabilities of such trustees to the depositors set forth in the said list and the certificate of the Colonial Treasurer shall be a sufficient discharge to the said trustees in respect of all such moneys so paid over and all such moneys shall be received and held subject to the rights and claims of the depositors named in  
30 such list who shall thenceforth be considered to be depositors under the provisions of this Act and shall be entitled subject to the requirements of this Act on presenting their deposit books to any officer or person authorized by this Act to receive deposits to claim payment of the sums shewn by the said list to be due to them respectively together  
35 with the interest accrued thereon.

Transfer of accounts of Penny Savings' Banks.

12. It shall be lawful for the Governor with the advice of the Executive Council to make and from time to time as occasion shall require to alter regulations prescribing the mode of keeping and examining the accounts of depositors and for the superintendence and  
40 inspection thereof and also with respect to the making and withdrawal of deposits and the interest thereon and to the amount of deposits and the postage and other charges to be paid by depositors and to all other matters incidental to the administration of this Act And all such regulations shall upon publication in the *Government Gazette*  
45 have the full force of law to the same extent as if such regulations formed part of this Act And copies of all regulations issued under the authority of this Act shall be laid before both Houses of Parliament within fourteen days from the date thereof if Parliament shall be then sitting and if not then within fourteen days from the commencement  
50 of the next ensuing session thereof.

Regulations.

13. An annual account of all deposits received and paid under the authority of this Act and of all expenses incurred during the year ending on the thirty-first day of December together with a statement of the total amount due at the close of the year to all depositors shall  
55 be laid before both Houses of Parliament not later than the thirty-first day of March in each year if Parliament be then sitting and if not then within fourteen days from the commencement of the next ensuing Session thereof.

Accounts to be laid before Parliament.

*Government Savings Bank.*

14. The annual accounts to the thirty-first day of December in each year in respect of all moneys deposited and paid under the authority of this Act shall prior to the thirty-first day of March in each year be submitted for examination and audit to the Auditor General.
15. All expenses incurred in the administration of this Act shall be paid out of the moneys received under the authority of this Act.
16. This Act shall be styled and may be cited as the "Government Savings Bank Act of 1870."

Accounts to be examined by the Auditor General.

Expenses.

Short title.

Sydney: Thomas Richards, Government Printer.—1870.

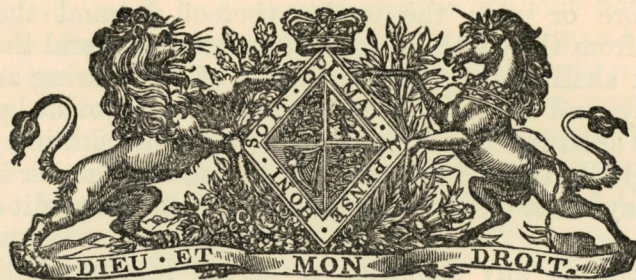
[3d.]

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.

Legislative Assembly Chamber,  
Sydney, 22 September, 1870. }

STEPHEN W. JONES,  
Clerk of Legislative Assembly.

## New South Wales.



ANNO TRICESIMO QUARTO

# VICTORIÆ REGINÆ.

\*\*\*\*\*

No. .

(As amended in Committee of the Whole Council.)

An Act to grant additional facilities for Depositing small Savings at Interest with the Security of the Government for due repayment thereof.

**W**HEREAS it is expedient to enlarge the facilities now available Preamble.  
for the deposit of small savings and to give the direct security of the Consolidated Revenue to every such depositor for repayment of all moneys so deposited by him together with interest due thereon  
5 Be it therefore enacted by the Queen'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. It shall be lawful for the Governor with the advice of the Governor may appoint officer of Public Service or other person ~~Executive Council to authorize and direct any officer in the Public Service or other person~~ **Postmaster or other officer of the Post Office** Postmaster &c. to receive deposits. to receive deposits for remittance to the ~~Treasury~~ **General Post Office** and to repay the same under such regulations as the Governor with the like advice may prescribe in that respect.

2. Every deposit received by any ~~such~~ **Postmaster or other officer** Legal title of depositor to repayment. shall be entered by him at the time of such receipt in the Depositors' Pass Book and the entry shall be attested by him and by the dated stamp of his office and the amount of such deposit shall upon the day of such receipt be reported by such ~~Postmaster or other officer~~ **Postmaster or other officer** to the ~~Colonial Treasurer~~ **Postmaster General** and the acknowledgment of the ~~Colonial Treasurer~~ **Postmaster General** signified by the officer whom he shall appoint for the purpose shall be forthwith transmitted to the depositor and the said acknowledgment shall be conclusive evidence of his claim

NOTE.—The words to be omitted are ruled through; those to be inserted are printed in black letter.

*Government Savings Banks.*

to the repayment thereof with the interest thereon upon demand made by him on the Colonial Treasurer ~~Postmaster General~~ and in order to allow a reasonable time for the receipt of the said acknowledgment the entry by ~~the proper~~ such **Postmaster or other** officer in the Depositors' Pass Book shall be conclusive evidence of title for twenty days from the lodgment of the deposit and if the said acknowledgment shall not have been received by the depositor through the post within twenty days and he shall before or upon the expiry thereof demand the said acknowledgment from the said ~~Treasurer~~ **Postmaster General** then the entry in his book shall be conclusive evidence of title during another term of twenty days and so on from time to time Provided always that such deposits shall not be of less amount than one shilling nor of any sum not a multiple thereof nor of greater amount whether by one or by successive payments than two hundred pounds to the credit of any one account.

3. On demand of any depositor or person legally entitled to claim on account of a depositor made in such form as shall be prescribed in that behalf for repayment of any deposit or any part thereof the authority for such repayment shall be transmitted to such depositor forthwith and he shall be absolutely entitled to repayment of any sum or sums that may be due to him at any office where deposits are received and paid within ten days at furthest after such demand as aforesaid.

Depositors when entitled to repayment after demand.

4. No officer authorized to receive or pay deposits under this Act shall disclose the name of any depositor or the amount deposited or withdrawn by such depositor without the permission of the Colonial Treasurer ~~Postmaster General~~ or of such other officers or persons as may be appointed to assist in carrying this Act into operation.

Names of depositors not to be disclosed.

5. All moneys so deposited as aforesaid shall forthwith be paid over to the Colonial Treasurer and be by him placed to the credit of ~~the~~ a Trust Fund or to be called the **Government Savings Bank Trust Fund** and shall so soon as the same shall from time to time amount to the sum of five thousand pounds may be invested in any Government securities having Parliamentary authority or deposited with such Incorporated Banking Company as the Governor with the advice of the Executive Council may from time to time appoint And such moneys shall be a charge upon the Consolidated Revenue and all sums withdrawn by depositors or by persons legally entitled to claim on account of depositors shall be repaid to such depositors or persons out of the said Trust Fund or out of the proceeds of such Government securities through the office of the Colonial Treasurer ~~Postmaster General~~.

Deposits to be paid into Treasury and repaid thereout.

6. If at any time the moneys received under the authority of this Act shall be insufficient to meet the lawful claims of all depositors and persons as last aforesaid it shall be lawful for the Governor with the advice aforesaid upon being duly informed thereof by the Colonial Treasurer to authorize by warrant under his hand the issue of the amount of such deficiency out of the Consolidated Revenue of the Colony and the Colonial Treasurer shall report such deficiency to both Houses of Parliament.

Additional security to depositor.

7. The interest payable to depositors shall be fixed and determined from time to time by the Governor with the advice of the Executive Council and shall not exceed the rate of four pounds per centum per annum but such interest shall not be calculated on any amount less than one pound or some multiple thereof and shall not commence until the first day of the calendar month next following the day of deposit and shall cease upon the first day of the calendar month in which such deposit is withdrawn.

Rate of interest payable to depositors.

8. Interest on deposits shall be calculated to the thirty-first day of December in every year and shall be added to and become part of the principal money.

Interest how calculated.

*Government Savings Banks.*

9. Deposits may be received under this Act from any minor or <sup>Deposits of minors.</sup> from a parent or other relative of a minor in the name and on behalf of such minor and such deposits shall be repaid on the application in writing of such parent or other relative or of the minor himself in case  
5 he shall have made the deposit and the receipt of any such minor attested by one witness shall be a sufficient discharge notwithstanding the infancy of such minor.

10. Deposits made by a married woman without notice to the <sup>Deposits by married women.</sup> Colonial Treasurer ~~Colonial Treasurer~~ Postmaster General of her marriage may be repaid to  
10 her unless the husband of such woman in any case where no order has been made by a Court Judge or Justices of the Peace protecting her earnings or property shall give to the Colonial Treasurer ~~Colonial Treasurer~~ Postmaster General notice in writing of such marriage and shall require payment  
15 to be made to himself as such husband in which case the Colonial Treasurer ~~Colonial Treasurer~~ Postmaster General may in his discretion pay any such deposit together with any interest due in respect thereof or any portion of the same as he shall think fit to such husband or to such woman respectively.

11. When the trustees of any bank commonly known as the <sup>Transfer of accounts of Penny Savings' Banks.</sup> Penny Savings' Bank shall have determined to close such bank for the receipt of deposits and shall have given public notice of such intention by advertisement in a newspaper circulating in the town or district in which such bank is situate such trustees may if they think fit transmit under the hands of a majority of their number to the Colonial Treasurer  
25 ~~Colonial Treasurer~~ Postmaster General a certified list of such depositors as shall not have applied to them to receive their deposits and of the amounts due to them respectively and the Colonial Treasurer ~~Colonial Treasurer~~ Postmaster General may thereupon receive as a deposit under this Act the moneys remaining in the hands of the trustees if the sum shall be sufficient to discharge the  
30 whole of the liabilities of such trustees to the depositors set forth in the said list and the certificate of the Colonial Treasurer ~~Colonial Treasurer~~ Postmaster General shall be a sufficient discharge to the said trustees in respect of all such moneys so paid over and all such moneys shall be received and held subject to the rights and claims of the depositors named in  
35 such list who shall thenceforth be considered to be depositors under the provisions of this Act and shall be entitled subject to the requirements of this Act on presenting their deposit pass-books to any officer or person ~~officer or person~~ Postmaster or other officer authorized by this Act to receive deposits to claim payment of the sums shewn by the said list to be due to them  
40 respectively together with the interest accrued thereon.

12. It shall be lawful for the Governor with the advice of the <sup>Regulations.</sup> Executive Council to make and from time to time as occasion shall require to alter regulations prescribing the mode of keeping and examining the accounts of depositors and for the superintendence and  
45 inspection thereof and also with respect to the making and withdrawal of deposits and the interest thereon and to the amount of deposits and the postage and other charges to be paid by depositors and to all other matters incidental to the administration of this Act And all such regulations shall upon publication in the *Government Gazette*  
50 have the full force of law to the same extent as if such regulations formed part of this Act And copies of all regulations issued under the authority of this Act shall be laid before both Houses of Parliament within fourteen days from the date thereof if Parliament shall be then sitting and if not then within fourteen days from the commencement  
55 of the next ensuing session thereof.

13. An annual account of all deposits received and paid under <sup>Accounts to be laid before Parliament.</sup> the authority of this Act and of all expenses incurred during the year ending on the thirty-first day of December together with a statement of the total amount due at the close of the year to all depositors and  
60 of the cash and securities then held shall be laid by the Postmaster General

*Government Savings Banks.*

**General** before both Houses of Parliament not later than the thirty-first day of March in each year if Parliament be then sitting and if not then within fourteen days from the commencement of the next ensuing Session thereof.

5 14. The annual accounts to the thirty-first day of December in each year in respect of all moneys deposited and paid under the authority of this Act shall prior to the thirty-first day of March in each year be submitted for examination and audit to the Auditor General. **Accounts to be examined by the Auditor General.**

10 15. All expenses incurred in the administration of this Act shall be paid out of the moneys received under the authority of this Act. **Expenses.**

16. 15. This Act shall be styled and may be cited as the "Government Savings Banks Act of 1870." **Short title.**

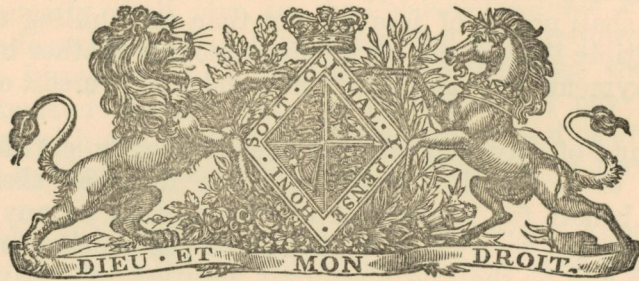


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Legislative Assembly Chamber, }  
Sydney, 22 September, 1870. }

STEPHEN W. JONES,  
Clerk of Legislative Assembly.

## New South Wales.



ANNO TRICESIMO QUARTO

# VICTORIÆ REGINÆ.

\*\*\*\*\*

No. .

(As amended [on Re-committal] in Committee of the Whole Council.)

An Act to grant additional facilities for Depositing small Savings at Interest with the Security of the Government for due repayment thereof.

**W**HEREAS it is expedient to enlarge the facilities now available Preamble.  
for the deposit of small savings and to give the direct security of the Consolidated Revenue to every such depositor for repayment of all moneys so deposited by him together with interest due thereon  
5 Be it therefore enacted by the Queen'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:—

10 1. It shall be lawful for the Governor with the advice of the Executive Council to authorize and direct any ~~officer in the Public Service or other person~~ **Postmaster or other officer of the Post Office or the Shipping Master** at any Port within the Colony to receive deposits for remittance to the ~~Treasury~~ **General Post Office** and to repay the same under such regulations as the Governor with the like  
15 advice may prescribe in that respect.

20 2. Every deposit received by any ~~such~~ **Postmaster or other officer** shall be entered by him at the time of such receipt in the Depositors' Pass Book and the entry shall be attested by him and by the dated stamp of his office and the amount of such deposit shall upon the day of such  
20 receipt be reported by such **Postmaster or other officer** to the ~~Colonial Treasurer~~ **Postmaster General** and the acknowledgment of the ~~Colonial Treasurer~~ **Postmaster General** signified by the officer whom he shall appoint for the purpose shall be forthwith transmitted to the depositor and the said acknowledgment shall be conclusive evidence of his claim

*Government Savings Bank.*

to the repayment thereof with the interest thereon upon demand made by him on the Colonial Treasurer Postmaster General and in order to allow a reasonable time for the receipt of the said acknowledgment the entry by ~~the proper~~ such Postmaster or other officer in the Depositors' Pass Book shall be conclusive evidence of title for twenty days from the lodgment of the deposit and if the said acknowledgment shall not have been received by the depositor through the post within twenty days and he shall before or upon the expiry thereof demand the said acknowledgment from the said Treasurer Postmaster General then the entry in his book shall be conclusive evidence of title during another term of twenty days and so on from time to time Provided always that such deposits shall not be of less amount than one shilling nor of any sum not a multiple thereof nor of greater amount whether by one or by successive payments than two hundred pounds to the credit of any one account.

3. On demand of any depositor or person legally entitled to claim on account of a depositor made in such form as shall be prescribed in that behalf for repayment of any deposit or any part thereof the authority for such repayment shall be transmitted to such depositor forthwith and he shall be absolutely entitled to repayment of any sum or sums that may be due to him at any office where deposits are received and paid within ten days at furthest after such demand as aforesaid.

Depositors when entitled to repayment after demand.

4. No officer authorized to receive or pay deposits under this Act shall disclose the name of any depositor or the amount deposited or withdrawn by such depositor without the permission of the Colonial Treasurer Postmaster General or of such other officers or persons as may be appointed to assist in carrying this Act into operation.

Names of depositors not to be disclosed.

5. All moneys so deposited as aforesaid shall forthwith be paid over to the Colonial Treasurer and be by him placed to the credit of the a Trust Fund or to be called the Government Savings Bank Trust Fund and shall so soon as the same shall from time to time amount to the sum of five thousand pounds may be invested in any Government securities having Parliamentary authority or deposited with such Incorporated Banking Company as the Governor with the advice of the Executive Council may from time to time appoint And such moneys shall be a charge upon the Consolidated Revenue and all sums withdrawn by depositors or by persons legally entitled to claim on account of depositors shall be repaid to such depositors or persons out of the said Trust Fund or out of the proceeds of such Government securities through the office of the Colonial Treasurer Postmaster General.

Deposits to be paid into Treasury and repaid thereout.

6. If at any time the moneys received under the authority of this Act shall be insufficient to meet the lawful claims of all depositors and persons as last aforesaid it shall be lawful for the Governor with the advice aforesaid upon being duly informed thereof by the Colonial Treasurer to authorize by warrant under his hand the issue of the amount of such deficiency out of the Consolidated Revenue of the Colony and the Colonial Treasurer shall report such deficiency to both Houses of Parliament.

Additional security to depositor.

7. The interest payable to depositors shall be fixed and determined from time to time by the Governor with the advice of the Executive Council and shall not exceed the rate of four pounds per centum per annum but such interest shall not be calculated on any amount less than one pound or some multiple thereof and shall not commence until the first day of the calendar month next following the day of deposit and shall cease upon the first day of the calendar month in which such deposit is withdrawn.

Rate of interest payable to depositors.

8. Interest on deposits shall be calculated to the thirty-first day of December in every year and shall be added to and become part of the principal money.

Interest how calculated.

*Government Savings Bank.*

9. Deposits may be received under this Act from any minor or from a parent or other relative of a minor in the name and on behalf of such minor and such deposits shall be repaid on the application in writing of such parent or other relative or of the minor himself in case he shall have made the deposit and the receipt of any such minor attested by one witness shall be a sufficient discharge notwithstanding the infancy of such minor. Deposits of minors.

10. Deposits made by a married woman without notice to the Colonial Treasurer ~~Postmaster General~~ of her marriage may be repaid to her unless the husband of such woman in any case where no order has been made by a Court Judge or Justices of the Peace protecting her earnings or property shall give to the Colonial Treasurer ~~Postmaster General~~ notice in writing of such marriage and shall require payment to be made to himself as such husband in which case the Colonial Treasurer ~~Postmaster General~~ may in his discretion pay any such deposit together with any interest due in respect thereof or any portion of the same as he shall think fit to such husband or to such woman respectively. Deposits by married women.

11. When the trustees of any bank commonly known as the Penny Savings' Bank shall have determined to close such bank for the receipt of deposits and shall have given public notice of such intention by advertisement in a newspaper circulating in the town or district in which such bank is situate such trustees may if they think fit transmit under the hands of a majority of their number to the Colonial Treasurer ~~Postmaster General~~ a certified list of such depositors as shall not have applied to them to receive their deposits and of the amounts due to them respectively and the Colonial Treasurer ~~Postmaster General~~ may thereupon receive as a deposit under this Act the moneys remaining in the hands of the trustees if the sum shall be sufficient to discharge the whole of the liabilities of such trustees to the depositors set forth in the said list and the certificate of the Colonial Treasurer ~~Postmaster General~~ shall be a sufficient discharge to the said trustees in respect of all such moneys so paid over and all such moneys shall be received and held subject to the rights and claims of the depositors named in such list who shall thenceforth be considered to be depositors under the provisions of this Act and shall be entitled subject to the requirements of this Act on presenting their deposit pass-books to any officer or person ~~Postmaster or other officer~~ authorized by this Act to receive deposits to claim payment of the sums shewn by the said list to be due to them respectively together with the interest accrued thereon. Transfer of accounts of Penny Savings' Banks.

12. It shall be lawful for the Governor with the advice of the Executive Council to make and from time to time as occasion shall require to alter regulations prescribing the mode of keeping and examining the accounts of depositors and for the superintendence and inspection thereof and also with respect to the making and withdrawal of deposits and the interest thereon and to the amount of deposits and the postage and other charges to be paid by depositors and to all other matters incidental to the administration of this Act And all such regulations shall upon publication in the *Government Gazette* have the full force of law to the same extent as if such regulations formed part of this Act And copies of all regulations issued under the authority of this Act shall be laid before both Houses of Parliament within fourteen days from the date thereof if Parliament shall be then sitting and if not then within fourteen days from the commencement of the next ensuing session thereof. Regulations.

13. An annual account of all deposits received and paid under the authority of this Act and of all expenses incurred during the year ending on the thirty-first day of December together with a statement of the total amount due at the close of the year to all depositors and of the cash and securities then held shall be laid by the Postmaster General before Parliament. Accounts to be laid before Parliament.

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*Government Savings Bank.*

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**General** before both Houses of Parliament not later than the thirty-first day of March in each year if Parliament be then sitting and if not then within fourteen days from the commencement of the next ensuing Session thereof.

5        14. The annual accounts to the thirty-first day of December in each year in respect of all moneys deposited and paid under the authority of this Act shall prior to the thirty-first day of March in each year be submitted for examination and audit to the Auditor General. Accounts to be examined by the Auditor General.

10       15. All expenses incurred in the administration of this Act shall be paid out of the moneys received under the authority of this Act. Expenses.

16. 15. This Act shall be styled and may be cited as the "Government Savings Bank Act of 1870." Short title.

GOVERNMENT SAVINGS BANK BILL.

*SCHEDULE of the Amendments made by the Legislative Council in the Bill, intituled "An Act to grant additional facilities for Depositing small Savings at Interest with the Security of the Government for due repayment thereof" returned to the Legislative Assembly, with Message of 26th October, 1870.*

R. O'CONNOR,  
Clerk of the Parliaments.

- Page 1, clause 1, lines 10 to 12. *Omit* "officer in the Public Service or other person" *insert* "Postmaster or other officer of the Post Office or the Shipping Master at any port within the Colony"
- " " line 13. *Omit* "Treasury" *insert* "General Post Office"
- " clause 2, line 16. *Omit* "such" *insert* "Postmaster or other"
- " " line 20. *After* "such" *insert* "Postmaster or other"
- " " lines 20 and 21. *Omit* "Colonial Treasurer" *insert* "Postmaster General"
- " " lines 21 and 22. *Omit* "Colonial Treasurer" *insert* "Postmaster General"
- Page 2, clause 2, line 2. *Omit* "Colonial Treasurer" *insert* "Postmaster General"
- " " line 4. *Omit* "the proper" *insert* "such Postmaster or other"
- " " line 9. *Omit* "said Treasurer" *insert* "Postmaster General"
- " " line 13. *After* "thereof" *add* "nor of greater amount whether by "one or by successive payments than two hundred pounds to the credit of any one account"
- " clause 4, lines 26 and 27. *Omit* "Colonial Treasurer" *insert* "Postmaster General"
- " " line 27. *Add* the letter "s" to "officer" and thereafter *insert* "or persons"
- " clause 5, line 30. *After* "be" *insert* "by him"
- " " line 31. *Omit* "the" at the commencement of the line, *insert* "a"
- " " line 31. *Omit* "or" *insert* "to be called the Government Savings Bank Trust Fund and shall so soon as the same shall from time to time amount to the sum of five thousand pounds"
- " " line 33. *Omit* "may"
- " " lines 34 to 36. *Omit* "or deposited with such Incorporated Banking Company as the Governor with the advice of the Executive Council may from time to time appoint"
- " " line 41. *Omit* "Colonial Treasurer" *insert* "Postmaster General"
- Page 3, clause 10, line 9. *Omit* "Colonial Treasurer" *insert* "Postmaster General"
- " " line 12. *Omit* "Colonial Treasurer" *insert* "Postmaster General"
- " " lines 14 and 15. *Omit* "Colonial Treasurer" *insert* "Postmaster General"
- " clause 11, lines 24 and 25. *Omit* "Colonial Treasurer" *insert* "Postmaster General"
- " " line 27. *Omit* "Colonial Treasurer" *insert* "Postmaster General"
- " " lines 31 and 32. *Omit* "Colonial Treasurer" *insert* "Postmaster General"
- " " line 37. *Omit* "deposit" *insert* "pass"
- " " lines 37 and 38. *Omit* "officer or person" *insert* "Postmaster or other officer"
- " clause 13, lines 59 and 60. *After* "depositors" *insert* "and of the cash and securities then held"
- Page 4, clause 15. *Omit* clause 15.

THE HISTORY OF DOCUMENTATION IN EARLY FORMS

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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.

Legislative Assembly Chamber,  
Sydney, 22 September, 1870. }

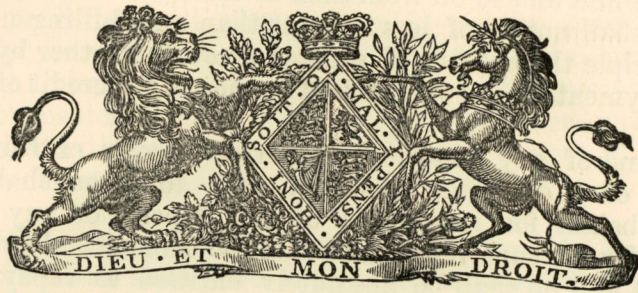
STEPHEN W. JONES,  
Clerk of Legislative Assembly.

The LEGISLATIVE COUNCIL has this day agreed to this Bill with Amendments.

Legislative Council Chamber,  
Sydney, 26th October, 1870. }

R. O'CONNOR,  
Clerk of the Parliaments.

## New South Wales.



ANNO TRICESIMO QUARTO

# VICTORIÆ REGINÆ.

\*\*\*\*\*

No. .

An Act to grant additional facilities for Depositing small Savings at Interest with the Security of the Government for due repayment thereof.

**W**HEREAS it is expedient to enlarge the facilities now available Preamble.

for the deposit of small savings and to give the direct security of the Consolidated Revenue to every such depositor for repayment of all moneys so deposited by him together with interest due thereon

5 Be it therefore enacted by the Queen'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 :—

10 Executive Council to authorize and direct any ~~officer in the Public Service or other person~~ Governor may appoint officer of Public Service **Postmaster or other officer of the Post Office** Postmaster &c. to receive deposits. or the Shipping Master at any Port within the Colony to receive deposits for remittance to the Treasury **General Post Office** and to repay the same under such regulations as the Governor with the like

15 advice may prescribe in that respect.  
2. Every deposit received by any ~~such~~ Legal title of depositor to repayment. **Postmaster or other officer** shall be entered by him at the time of such receipt in the Depositors' Pass Book and the entry shall be attested by him and by the dated stamp of his office and the amount of such deposit shall upon the day of such  
20 receipt be reported by such **Postmaster or other officer** to the Colonial Treasurer ~~Postmaster General~~ and the acknowledgment of the Colonial Treasurer ~~Postmaster General~~ signified by the officer whom he shall appoint for the purpose shall be forthwith transmitted to the depositor and the said acknowledgment shall be conclusive evidence of his claim

NOTE.—The words to be omitted are ruled through; those to be inserted are printed in black letter.

*Government Savings Bank.*

to the repayment thereof with the interest thereon upon demand made by him on the ~~Colonial Treasurer~~ **Postmaster General** and in order to allow a reasonable time for the receipt of the said acknowledgment the entry by ~~the proper~~ **such Postmaster or other officer** in the Depositors' Pass Book shall be conclusive evidence of title for twenty days from the lodgment of the deposit and if the said acknowledgment shall not have been received by the depositor through the post within twenty days and he shall before or upon the expiry thereof demand the said acknowledgment from the ~~said Treasurer~~ **Postmaster General** then the entry in his book shall be conclusive evidence of title during another term of twenty days and so on from time to time Provided always that such deposits shall not be of less amount than one shilling nor of any sum not a multiple thereof **nor of greater amount whether by one or by successive payments than two hundred pounds to the credit of any one account.**

3. On demand of any depositor or person legally entitled to claim on account of a depositor made in such form as shall be prescribed in that behalf for repayment of any deposit or any part thereof the authority for such repayment shall be transmitted to such depositor forthwith and he shall be absolutely entitled to repayment of any sum or sums that may be due to him at any office where deposits are received and paid within ten days at furthest after such demand as aforesaid. Depositors when entitled to repayment after demand.

4. No officer authorized to receive or pay deposits under this Act shall disclose the name of any depositor or the amount deposited or withdrawn by such depositor without the permission of the ~~Colonial Treasurer~~ **Postmaster General** or of such other officers or persons as may be appointed to assist in carrying this Act into operation. Names of depositors not to be disclosed.

5. All moneys so deposited as aforesaid shall forthwith be paid over to the Colonial Treasurer and be by him placed to the credit of ~~the~~ a Trust Fund ~~or to be called the Government Savings Bank Trust Fund~~ and shall so soon as the same shall from time to time amount to the sum of five thousand pounds may be invested in any Government securities having Parliamentary authority ~~or deposited with such Incorporated Banking Company as the Governor with the advice of the Executive Council may from time to time appoint~~ And such moneys shall be a charge upon the Consolidated Revenue and all sums withdrawn by depositors or by persons legally entitled to claim on account of depositors shall be repaid to such depositors or persons out of the said Trust Fund or out of the proceeds of such Government securities through the office of the ~~Colonial Treasurer~~ **Postmaster General.** Deposits to be paid into Treasury and repaid thereout.

6. If at any time the moneys received under the authority of this Act shall be insufficient to meet the lawful claims of all depositors and persons as last aforesaid it shall be lawful for the Governor with the advice aforesaid upon being duly informed thereof by the Colonial Treasurer to authorize by warrant under his hand the issue of the amount of such deficiency out of the Consolidated Revenue of the Colony and the Colonial Treasurer shall report such deficiency to both Houses of Parliament. Additional security to depositor.

7. The interest payable to depositors shall be fixed and determined from time to time by the Governor with the advice of the Executive Council and shall not exceed the rate of four pounds per centum per annum but such interest shall not be calculated on any amount less than one pound or some multiple thereof and shall not commence until the first day of the calendar month next following the day of deposit and shall cease upon the first day of the calendar month in which such deposit is withdrawn. Rate of interest payable to depositors.

8. Interest on deposits shall be calculated to the thirty-first day of December in every year and shall be added to and become part of the principal money. Interest how calculated.



*Government Savings Bank.*

9. Deposits may be received under this Act from any minor or Deposits of minors.  
 from a parent or other relative of a minor in the name and on behalf  
 of such minor and such deposits shall be repaid on the application in  
 writing of such parent or other relative or of the minor himself in case  
 5 he shall have made the deposit and the receipt of any such minor  
 attested by one witness shall be a sufficient discharge notwithstanding  
 the infancy of such minor.

10. Deposits made by a married woman without notice to the Deposits by married  
women.  
~~Colonial Treasurer~~ **Postmaster General** of her marriage may be repaid to  
 her unless the husband of such woman in any case where no order has  
 been made by a Court Judge or Justices of the Peace protecting her  
 earnings or property shall give to the ~~Colonial Treasurer~~ **Postmaster**  
~~Treasurer~~ **General** notice in writing of such marriage and shall require payment  
 15 to be made to himself as such husband in which case the ~~Colonial~~  
~~Treasurer~~ **Postmaster General** may in his discretion pay any such  
 deposit together with any interest due in respect thereof or any portion  
 of the same as he shall think fit to such husband or to such woman  
 respectively.

11. When the trustees of any bank commonly known as the Transfer of accounts  
of Penny Savings'  
Banks.  
 20 Penny Savings' Bank shall have determined to close such bank for the  
 receipt of deposits and shall have given public notice of such intention  
 by advertisement in a newspaper circulating in the town or district in  
 which such bank is situate such trustees may if they think fit transmit  
 under the hands of a majority of their number to the ~~Colonial Treasurer~~  
 25 ~~Postmaster General~~ a certified list of such depositors as shall not have  
 applied to them to receive their deposits and of the amounts due to  
 them respectively and the ~~Colonial Treasurer~~ **Postmaster General** may  
 thereupon receive as a deposit under this Act the moneys remaining in  
 the hands of the trustees if the sum shall be sufficient to discharge the  
 30 whole of the liabilities of such trustees to the depositors set forth in  
 the said list and the certificate of the ~~Colonial Treasurer~~ **Postmaster**  
~~General~~ shall be a sufficient discharge to the said trustees in respect  
 of all such moneys so paid over and all such moneys shall be received  
 and held subject to the rights and claims of the depositors named in  
 35 such list who shall thenceforth be considered to be depositors under the  
 provisions of this Act and shall be entitled subject to the requirements  
 of this Act on presenting their deposit pass-books to any ~~officer or person~~  
~~Postmaster or other officer~~ authorized by this Act to receive deposits to  
 claim payment of the sums shewn by the said list to be due to them  
 40 respectively together with the interest accrued thereon.

12. It shall be lawful for the Governor with the advice of the Regulations.  
 Executive Council to make and from time to time as occasion shall  
 require to alter regulations prescribing the mode of keeping and  
 examining the accounts of depositors and for the superintendence and  
 45 inspection thereof and also with respect to the making and withdrawal  
 of deposits and the interest thereon and to the amount of deposits and  
 the postage and other charges to be paid by depositors and to all other  
 matters incidental to the administration of this Act And all such  
 regulations shall upon publication in the *Government Gazette*  
 50 have the full force of law to the same extent as if such regulations  
 formed part of this Act And copies of all regulations issued under  
 the authority of this Act shall be laid before both Houses of Parliament  
 within fourteen days from the date thereof if Parliament shall be then  
 sitting and if not then within fourteen days from the commencement  
 55 of the next ensuing session thereof.

13. An annual account of all deposits received and paid under Accounts to be laid  
before Parliament.  
 the authority of this Act and of all expenses incurred during the year  
 ending on the thirty-first day of December together with a statement  
 of the total amount due at the close of the year to all depositors and  
 60 of the cash and securities then held shall be laid before both Houses  
 of

*Government Savings Bank.*

of Parliament not later than the thirty-first day of March in each year if Parliament be then sitting and if not then within fourteen days from the commencement of the next ensuing Session thereof.

14. The annual accounts to the thirty-first day of December in <sup>Accounts to be examined by the Auditor General.</sup> each year in respect of all moneys deposited and paid under the authority of this Act shall prior to the thirty-first day of March in each year be submitted for examination and audit to the Auditor General.

15. All <sup>Expenses.</sup> expenses incurred in the administration of this Act shall be paid out of the moneys received under the authority of this Act.

~~16.~~ 15. This Act shall be styled and may be cited as the "Government Savings Bank Act of 1870." <sup>Short title.</sup>

New South Wales.



ANNO TRICESIMO QUARTO

VICTORIÆ REGINÆ.

\*\*\*\*\*

No. XV.

An Act to grant additional facilities for Depositing small Savings at Interest with the Security of the Government for due repayment thereof. [Assented to, 6th April, 1871.]

WHEREAS it is expedient to enlarge the facilities now available Preamble. for the deposit of small savings and to give the direct security of the Consolidated Revenue to every such depositor for repayment of all moneys so deposited by him together with interest due thereon Be it therefore enacted by the Queen'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. It shall be lawful for the Governor with the advice of the Executive Council to authorize and direct any Postmaster or other Officer of the Post Office or the Shipping Master at any Port within the Colony to receive deposits for remittance to the General Post Office and to repay the same under such regulations as the Governor with the like advice may prescribe in that respect. Governor may appoint Postmaster &c. to receive deposits.

2. Every deposit received by any Postmaster or other officer shall be entered by him at the time of such receipt in the Depositors Pass Book and the entry shall be attested by him and by the dated stamp of his office and the amount of such deposit shall upon the day of such receipt be reported by such Postmaster or other officer to the Postmaster General and the acknowledgment of the Postmaster General signified by the officer whom he shall appoint for the purpose shall be forthwith transmitted to the depositor and the said acknowledgment shall be conclusive evidence of his claim to Legal title of depositor to repayment.

*Government Savings Bank.*

to the repayment thereof with the interest thereon upon demand made by him on the Postmaster General and in order to allow a reasonable time for the receipt of the said acknowledgment the entry by such Postmaster or other officer in the Depositors Pass Book shall be conclusive evidence of title for twenty days from the lodgment of the deposit and if the said acknowledgment shall not have been received by the depositor through the post within twenty days and he shall before or upon the expiry thereof demand the said acknowledgment from the Postmaster General then the entry in his book shall be conclusive evidence of title during another term of twenty days and so on from time to time Provided always that such deposits shall not be of less amount than one shilling nor of any sum not a multiple thereof nor of greater amount whether by one or by successive payments than two hundred pounds to the credit of any one account.

Depositors when  
entitled to repay-  
ment after demand.

3. On demand of any depositor or person legally entitled to claim on account of a depositor made in such form as shall be prescribed in that behalf for repayment of any deposit or any part thereof the authority for such repayment shall be transmitted to such depositor forthwith and he shall be absolutely entitled to repayment of any sum or sums that may be due to him at any office where deposits are received and paid within ten days at furthest after such demand as aforesaid.

Names of depositors  
not to be disclosed.

4. No officer authorized to receive or pay deposits under this Act shall disclose the name of any depositor or the amount deposited or withdrawn by such depositor without the permission of the Postmaster General or of such other officers or persons as may be appointed to assist in carrying this Act into operation.

Deposits to be paid  
into Treasury and  
repaid thereout.

5. All moneys so deposited as aforesaid shall forthwith be paid over to the Colonial Treasurer and be by him placed to the credit of a Trust Fund to be called the Government Savings Bank Trust Fund and may be invested in any Government securities having Parliamentary authority or deposited with such Incorporated Banking Company as the Governor with the advice of the Executive Council may from time to time appoint And such moneys shall be a charge upon the Consolidated Revenue and all sums withdrawn by depositors or by persons legally entitled to claim on account of depositors shall be repaid to such depositors or persons out of the said Trust Fund or out of the proceeds of such Government securities through the office of the Postmaster General.

Additional security  
to depositor.

6. If at any time the moneys received under the authority of this Act shall be insufficient to meet the lawful claims of all depositors and persons as last aforesaid it shall be lawful for the Governor with the advice aforesaid upon being duly informed thereof by the Colonial Treasurer to authorize by warrant under his hand the issue of the amount of such deficiency out of the Consolidated Revenue of the Colony and the Colonial Treasurer shall report such deficiency to both Houses of Parliament.

Rate of interest  
payable to depositors.

7. The interest payable to depositors shall be fixed and determined from time to time by the Governor with the advice of the Executive Council and shall not exceed the rate of four pounds per centum per annum but such interest shall not be calculated on any amount less than one pound or some multiple thereof and shall not commence until the first day of the calendar month next following the day of deposit and shall cease upon the first day of the calendar month in which such deposit is withdrawn.

Interest how cal-  
culated.

8. Interest on deposits shall be calculated to the thirty-first day of December in every year and shall be added to and become part of the principal money.

*Government Savings Bank.*

9. Deposits may be received under this Act from any minor or from a parent or other relative of a minor in the name and on behalf of such minor and such deposits shall be repaid on the application in writing of such parent or other relative or of the minor himself in case he shall have made the deposit and the receipt of any such minor attested by one witness shall be a sufficient discharge notwithstanding the infancy of such minor. Deposits of minors.

10. Deposits made by a married woman without notice to the Postmaster General of her marriage may be repaid to her unless the husband of such woman in any case where no order has been made by a Court Judge or Justices of the Peace protecting her earnings or property shall give to the Postmaster General notice in writing of such marriage and shall require payment to be made to himself as such husband in which case the Postmaster General may in his discretion pay any such deposit together with any interest due in respect thereof or any portion of the same as he shall think fit to such husband or to such woman respectively. Deposits by married women.

11. When the trustees of any bank commonly known as the Penny Savings Bank shall have determined to close such bank for the receipt of deposits and shall have given public notice of such intention by advertisement in a newspaper circulating in the town or district in which such bank is situate such trustees may if they think fit transmit under the hands of a majority of their number to the Postmaster General a certified list of such depositors as shall not have applied to them to receive their deposits and of the amounts due to them respectively and the Postmaster General may thereupon receive as a deposit under this Act the moneys remaining in the hands of the trustees if the sum shall be sufficient to discharge the whole of the liabilities of such trustees to the depositors set forth in the said list and the certificate of the Postmaster General shall be a sufficient discharge to the said trustees in respect of all such moneys so paid over and all such moneys shall be received and held subject to the rights and claims of the depositors named in such list who shall thenceforth be considered to be depositors under the provisions of this Act and shall be entitled subject to the requirements of this Act on presenting their pass-books to any Postmaster or other officer authorized by this Act to receive deposits to claim payment of the sums shewn by the said list to be due to them respectively together with the interest accrued thereon. Transfer of accounts of Penny Savings Banks.

12. It shall be lawful for the Governor with the advice of the Executive Council to make and from time to time as occasion shall require to alter regulations prescribing the mode of keeping and examining the accounts of depositors and for the superintendence and inspection thereof and also with respect to the making and withdrawal of deposits and the interest thereon and to the amount of deposits and the postage and other charges to be paid by depositors and to all other matters incidental to the administration of this Act And all such regulations shall upon publication in the *Government Gazette* have the full force of law to the same extent as if such regulations formed part of this Act And copies of all regulations issued under the authority of this Act shall be laid before both Houses of Parliament within fourteen days from the date thereof if Parliament shall be then sitting and if not then within fourteen days from the commencement of the next ensuing session thereof. Regulations.

13. An annual account of all deposits received and paid under the authority of this Act and of all expenses incurred during the year ending on the thirty-first day of December together with a statement of the total amount due at the close of the year to all depositors and of the cash and securities then held shall be laid before both Houses of Accounts to be laid before Parliament.

of

*Government Savings Bank.*

of Parliament not later than the thirty-first day of March in each year if Parliament be then sitting and if not then within fourteen days from the commencement of the next ensuing Session thereof.

Accounts to be examined by the Auditor General.

14. The annual accounts to the thirty-first day of December in each year in respect of all moneys deposited and paid under the authority of this Act shall prior to the thirty-first day of March in each year be submitted for examination and audit to the Auditor General.

Expenses.

15. All expenses incurred in the administration of this Act shall be paid out of the moneys received under the authority of this Act.

Short title.

16. This Act shall be styled and may be cited as the "Government Savings Bank Act of 1870."

By Authority: THOMAS RICHARDS, Government Printer, Sydney, 1871.

[3d.]