5. The Tonage of Vessels is to be ascertained according to The Merchant Shipping Act, 1854, and the amending Acts, and in the Case of British Vessels is to be the registered Tonnage.

6. A Vessel for which Dues have been paid, being obliged, from Stress of Weather or other sufficient Cause, after leaving the Harbour to return within Twenty-four Hours with the same Cargo (if any), is not to be again liable for Dues.

7. The following Vessels are exempt from Dues; namely, Vessels of or in the Service of Her Majesty, or of any Member of the Royal Family; Vessels in the Service of the Board of Trade, Customs, or Excise, or under Seizure by Officers of Revenue, or in the Service of a General Lighthouse Authority (within the Meaning of The Merchant Shipping Act, 1854); Packet Boats or Post Office Packets (as defined in any Act relating to the Post Office); and Yachts belonging to Members of Royal Yacht Clubs in the United Kingdom.

8. For the Purposes of the Dues the Harbour is to be taken as comprising the whole of Port Erin Bay included within a Line drawn from the Rock called the Castles at the South Side of the Bay to the Rock called the Skerranes at the North Side, and the Shore of the Bay to High-water Mark at ordinary Spring Tides.

CAP. LXXXVII.

An Act to consolidate and amend the Laws relating to Savings Banks.

[28th *July* 1863.]

'WHEREAS numerous Banks for Savings have been established under the Authority 'of the Acts now in force for the safe Custody and Increase of small Savings: And 'whereas it is expedient to amend such Laws and to consolidate the same in One Act:' Be it therefore enacted by the Queen's most Excellent Majesty, by and with the Advice and Consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the Authority of the same:

After 20th Nov. 1863 the Acts and Parts of Acts specified in Schedule to this Act, marked A. repealed.

1. That the Acts and Parts of Acts set forth in the Schedule to this Act marked A., to the Extent to which they are herein expressed, and all other Acts and Parts of Acts which are inconsistent with this Act, relating to Savings Banks established under such Acts, are repealed from and after the Twentieth Day of *November* One thousand eight hundred and sixty-three, except in so far as is provided by the last Section of this Act: Provided nevertheless, that nothing herein contained shall invalidate or annul any Payments, Receipts, or Appointments made, or Proceedings had, or Bonds or Securities taken or entered into, or Drafts, Powers of Attorney, Certificates, Orders, or other Instruments whatsoever executed, under the Authority of any of the said Acts or Parts of Acts hereby repealed: Provided also, that the Provisions of an Act passed in the Fifty-ninth Year of the Reign of King *George* the Third, intituled *An Act for the Protection of Banks for Savings in* Scotland, shall continue in force as to all Savings Banks established under it before the passing of this Act, unless and until they shall conform to and be established under the Provisions of this Act.

Not to invalidate Appointments, &c. under former Acts.

Proviso as to certain Savings Banks in Scotland established under 59 G. 3. c. 62.

What Institutions shall be entitled to the Privileges and Benefits of this Act.

2. 'And whereas it is expedient to give Protection to such Savings Banks already esta- 'blished as aforesaid and the Funds thereof, and to afford Encouragement to the Formation 'and Establishment of like Institutions:' Be it therefore enacted, That if any Number of Persons have formed or shall form any Society in any Part of the United Kingdom of *Great Britain* and *Ireland* for the Purpose of establishing and maintaining any Institution in the Nature of a Bank to receive Deposits of Money for the Benefit of the Persons depositing the same, to accumulate the Produce of so much thereof as shall not be required by the Depositors, their Executors, or Administrators, at Compound Interest, and to return the whole or any Part of such Deposit and the Produce thereof to the Depositors, their Executors or Administrators (deducting out of such Produce so much as shall be required for the

the necessary Expenses attending the Management of such Institution), but deriving no Benefit whatsoever from any such Deposit or the Produce thereof, and shall be desirous of having the Benefit of the Provisions of this Act, such Persons shall cause the Rules and Regulations established or to be established for the Management of such Institution to be entered, deposited, and filed in manner herein-after directed, and thereupon shall be deemed to be entitled to and shall have the Benefit of the Provisions contained in this Act: Provided always, that the Privilege of paying Money into the Banks of *England* or *Ireland*, and of receiving Receipts for the same, shall be and the same is hereby declared to be extended to all such Savings Banks as may have formed or may hereafter form their Rules and Regulations according to the Provisions of this Act; and it shall and may be lawful for the Trustees of such Savings Banks respectively to invest any Funds already accumulated by such Savings Banks, and which shall not have been invested at the Time of the passing of this Act, and to receive Receipts for the same in manner authorized by this Act: Provided nevertheless, that no such Savings Bank to be hereafter formed shall have or be entitled to the Benefits of the Provisions in this Act contained, unless the Formation of the same shall have been sanctioned and approved of by the Commissioners for the Reduction of the National Debt, or on their Behalf by the Comptroller General or Assistant Comptroller acting under the said Commissioners.

No new Banks to be formed unless approved by Commissioners of National Debt.

3. No such Savings Bank as aforesaid shall have the Benefit of this Act unless the Rules and Regulations for the Management thereof shall be entered in a Book or Books to be kept by an Officer of such Savings Bank to be appointed for that Purpose, and which Book or Books shall be open at all seasonable Times for the Inspection of the Persons making Deposits in the Funds of such Savings Bank. But, nevertheless, nothing herein contained shall extend to prevent any Alteration in or Amendment of any such Rules or Regulations, or repealing or annulling the same or any of them in the whole or in part, or making any new Rules or Regulations for the Management of such Savings Bank in such Manner as by the Rules and Regulations of such Savings Bank shall from Time to Time be provided; but such new Rules or Regulations, or such Alterations in or Amendments of former Rules or Regulations, or any Order annulling or repealing any former Rule or Regulation in the whole or in part, shall not be in force until the same respectively shall be entered in such Book or Books as aforesaid.

Rules of Savings Bank to be entered in a Book and be open to the Inspection of Depositors.

Not to prevent Alterations of Rules.

Alterations to be entered in like Manner.

4. Two written or printed Copies of all Rules or Alterations of Rules made for the Management of any Savings Bank requiring the Benefits of this Act, signed by Two Trustees, shall with all convenient Speed after the same shall be made, altered, or amended, and so from Time to Time after every making, altering, or amending thereof, be submitted by the Trustees and Managers for the Time being of such Savings Bank to the Barrister-at-Law appointed by the Commissioners for the Reduction of the National Debt, for the Purpose of ascertaining whether the said Rules, or Alterations or Amendments thereof, are in conformity to Law and with the Provisions of this Act; and the said Barrister shall give a Certificate on each of the said written or printed Copies that the same are in conformity to Law, or point out in what Part or Parts the said Rules, Alterations, or Amendments are repugnant thereto; and the Fee to be paid to such Barrister for perusing the Rules, Alterations, or Amendments of the Rules of such Savings Bank, and giving such Certificate as aforesaid, shall not at any One Time exceed the Sum of One Guinea; and One of such written or printed Copies, when certified by the said Barrister, shall be returned to the Trustees of the said Savings Bank, and the other of such written or printed Copies shall be transmitted by such Barrister to the Commissioners for the Reduction of the National Debt; and all Rules, Alterations, and Amendments thereof from the Time when the same shall have been certified by the said Barrister shall be binding on the Trustees, Managers, and Officers of the said Savings Bank and the Depositors therein, and their Representatives, and the Copy of such Rules deposited with the said Commissioners, or a true Copy thereof examined with the Original and proved to be a true Copy, shall be received as Evidence of such Rules respectively in all Cases, and no Certiorari shall be brought or allowed to remove any such Rules into any of Her Majesty's Courts of Record; provided that nothing herein contained shall be construed to require any Rule making any Alteration in the Days or Hours

Two written or printed Copies of Rules, &c. to be submitted to Barrister for his Certificate.

Fee payable to Barrister.

Barrister to return one Copy to Savings Bank and transmit the other Copy to Commissioners.

Hours of Attendance at any such Savings Bank as aforesaid to be laid before such Barrister.

As to Title of Savings Banks certified under this Act.

Penalty on using or adopting Titles of other Banks.

5. Every Savings Bank established or to be established under the Provisions of the said hereby repealed Acts or this Act shall be certified under the Provisions of this Act by the Title of "Savings Bank certified under the Act of 1863;" and if any other Bank, Association, or Company, or any other Person, shall use or adopt such Title as their or his Designation, or in carrying on Business, the Members of every such Association or Company, or any of them, or any such Person respectively, shall be guilty of a Misdemeanor, and on Conviction thereof shall be punishable accordingly.

No Savings Bank, subject to Proviso herein-after contained with respect to Branch Offices, &c., shall have Benefit of this Act unless in Rules, &c. it shall be expressly provided as herein specified.

6. No Savings Bank, subject to the Proviso herein-after contained with respect to the Branch Offices or Local Receivers of any Savings Bank, shall have the Benefit of this Act unless in the Rules and Regulations for the Management thereof it shall be expressly provided,—

1. That no Person or Persons being Treasurer, Trustee, or Manager of such Savings Bank, or having any Control in the Management thereof, shall derive any Benefit from any Deposit made in such Savings Bank, save only and except such Salaries and Allowances, or other necessary Expenses as shall according to such Rules and Regulations be provided for the Charges of managing such Savings Bank, and for Remuneration to Officers employed in the Management thereof, exclusive of the Treasurer or Treasurers, Trustee or Trustees, Manager or Managers, or other Persons having Direction in the Management of such Savings Bank, who shall not directly or indirectly have any Salary, Allowance, Profit, or Benefit whatsoever therefrom beyond their actual Expenses for the Purposes of such Saving Bank:
2. That not less than Two Persons, being either Trustees, Managers, or paid Officers appointed for that specific Purpose, and where Two only, except in the Case of Savings Banks which are open for more than Six Hours in every Week, One such Person to be a Trustee or Manager, be present on all Occasions of public Business, and be Parties to every Transaction of Deposit and Repayment, so as to form at least a double Check on every such Transaction with Depositors:
3. That the Depositor's Pass Book shall be compared with the Ledger on every Transaction of Repayment, and on its First Production at the Bank after each Twentieth Day of *November*:
4. That every Depositor in a Savings Bank established under this Act shall once at least in every Year cause his Deposit Book to be produced at the Office of the said Savings Bank for the Purpose of being examined:
5. That no Money be received from or paid to Depositors except at the Office or Branch Offices where the Business of the Savings Bank is carried on under the Authority of the Board of Managers, and during the usual Hours for public Business:
6. That a Public Accountant or One or more Auditors be appointed by the Trustees and Managers, but not out of their own Body, to examine the Books of the Bank, and to report in Writing to the Board or Committee of Management the Result of such Audit, not less than once in every Half Year, also to examine an extracted List of the Depositors Balances made up every Year to the Twentieth Day of *November*, and to certify as to the correct Amount of the Liabilities and Assets of the Bank:
7. That a Book containing such extracted List of every Depositor's Balance, omitting the Name but giving the distinctive Number and separate Amount of each, and showing the aggregate Number and Amount of the whole, checked and certified by such Public Accountant or Auditors, be open at any Time during the Hours of public Business for the Inspection of every Depositor as respects his own Account, to examine his own Deposit Book therewith, and the general Results of the same:
8. That the Trustees and Managers or Committee of Management shall hold Meetings once at least in every Half Year, and shall keep Minutes of their Proceedings in a separate Book provided for that Purpose:

Proviso with respect to Branch Offices and Local Receivers of Banks.

9. Provided that where Savings Banks are established with Agents or Local Receivers elsewhere than at the Head Office, the Rules shall provide for the due Receipt of and accounting for all Monies by such Agents or Local Receivers on account of such Savings Banks respectively, and also for the Presence of a Second Party in every Transaction when Money is paid or received, and also for the periodical Examination of the Depositors Books with the Ledger once at the least in every Year.

Weekly Returns to be made by Savings Banks to the Commissioners.

7. The Trustees and Managers of every Savings Bank shall transmit weekly Returns to the Commissioners for the Reduction of the National Debt, in such Form and giving such Particulars as the said Commissioners may direct, showing the Amounts of the Week's Transactions of such Savings Bank, and the Amount of the Cash Balances remaining in the Hands of the Treasurer, or any other Person on account of such Savings Bank.

Treasurer and other Officers intrusted with Receipt or Custody of Money to give Security.

8. Every Treasurer, Actuary, or Cashier who shall be intrusted with the Receipt or Custody of any Sum of Money subscribed or deposited for the Purpose of such Savings Bank, or any Interest or Dividend from Time to Time accruing therefrom, and every Officer or other Person receiving any Salary or Allowance for his Services from the Funds of any Savings Bank, (except in the Cases of Supernumerary Assistants employed at the Periods of balancing the Accounts,) unless he shall already have given good and sufficient Security, shall give good and sufficient Security, to be approved of by not less than Two Trustees and Three Managers of such Savings Bank, for the just and faithful Execution of such Office or Trust; and such Security, when given by an Actuary or Cashier, or Officer or other Person receiving any Salary or Allowance for his Services as aforesaid, shall be given by Bond or Bonds, with One or more Sureties, to the Comptroller General of the National Debt Office for the Time being without Fee or Reward, and in case of Forfeiture it shall be lawful for the Trustees or Managers for the Time being of such Savings Bank to sue upon such Bond or Bonds in the Name of such Comptroller General for the Time being, and to carry on such Suit at the Costs and Charges and for the Use of the said Savings Bank, fully indemnifying and saving harmless such Comptroller General from all Costs and Charges in respect of such Suit, and such Bond shall, when executed, be deposited with the Commissioners for the Reduction of the National Debt, and the said Commissioners may, upon Application signed by not less than Two Trustees and Three Managers, in such Form as the said Commissioners shall direct, deliver up to the Trustees of the Savings Bank any such Bond or Bonds which may have been or shall hereafter be deposited with them for the Purpose of being cancelled.

Punishment of Actuary, &c. receiving Deposits and not paying over same to Managers, &c.

9. If any Actuary, Cashier, Secretary, Officer, or other Person holding any Situation or Appointment in any Savings Bank, shall receive any Sum or Sums of Money from or on account of any Depositor or Person desirous of becoming such, or on account of such Savings Bank, and shall not forthwith, or in the Case of Local Receivers acting on behalf of any Savings Bank within the Time specified in the Rules of the said Savings Bank, duly account for and pay over the same to the Trustees or Managers thereof, or to such Person as may be directed by the Rules of the said Savings Bank, such Actuary, Cashier, Secretary, Officer, or Local Receiver, or other Person as aforesaid, on being convicted thereof shall be guilty of a Misdemeanor.

Effects of Savings Bank vested in Trustees for the Time being.

10. All Monies, Goods, Chattels, and Effects whatever, and all Securities for Money, or other obligatory Instruments and Evidences or Muniments and all other Effects whatever, and all Rights or Claims belonging to or had by such Savings Bank, shall be vested in the Trustee or Trustees of such Savings Bank for the Time being, for the Use and Benefit of such Savings Bank and the respective Depositors therein, their respective Executors or Administrators, according to their respective Claims and Interests, and after the Death or Removal of any Trustee or Trustees, shall vest in the succeeding Trustee or Trustees for the same Estate and Interest as the former Trustee or Trustees had therein, and subject to the same Trusts, without any Assignment or Conveyance whatever, and also shall, for all Purposes of Action or Suit, as well Criminal as Civil, in Law or in Equity, in anywise touching or concerning the same, be deemed and taken to be, and shall in every such

Proceeding

Proceeding (where necessary) be stated to be, the Property of the Person or Persons appointed to the Office of Trustee or Trustees of such Savings Bank for the Time being in his, her, or their proper Name or Names, without further Description, and such Person or Persons shall and they are hereby respectively authorized to bring or defend, or cause to be brought or defended, any Action, Suit, or Prosecution, Criminal as well as Civil, in Law or Equity, touching or concerning the Property, Right, or Claim aforesaid, of or belonging to or had by such Savings Bank; and such Person or Persons so appointed shall and may in all Cases concerning the Property, Right, or Claim aforesaid of such Savings Bank sue and be sued, plead and be impleaded, in his or their proper Name or Names as Trustee or Trustees of such Savings Bank, without other Description; and no such Suit, Action, or Prosecution shall be discontinued or abate by the Death of such Person or Persons, or his or their Removal from the Office of Trustee or Trustees as aforesaid, but the same shall and may be proceeded in by the succeeding Trustee or Trustees in the proper Name or Names of the Person or Persons commencing the same, any Law, Usage, or Custom to the contrary notwithstanding, and such succeeding Trustee or Trustees shall pay or receive like Costs as if the Action or Suit had been commenced in his or their Name or Names for the Benefit of or to be reimbursed from the Funds of such Savings Bank.

Liability of Trustees, &c.

11. No Trustee or Manager of any Savings Bank (subject to the Provision herein-after contained in respect to Savings Banks in *Ireland*) shall be personally liable, except—

1. For Monies actually received by him on account of or for the Use of such Savings Bank, and not paid over and disposed of in the Manner directed by the Rules of the Savings Bank:
2. For Neglect or Omission in complying with the Rules and Regulations required by this Act to be adopted as herein-before is provided in the Maintenance of Checks, the Audit and Examination of Accounts, the holding of Meetings and keeping Minutes of Proceedings thereat:
3. And also for Neglect or Omission in taking Security from Officers as is herein-before provided.

Power to Trustees and Managers of Savings Banks in Ireland to limit such Responsibility.

12. Any Trustee or Manager of a Savings Bank in *Ireland* who has declared or shall declare in Writing under his Hand deposited with the Commissioners for the Reduction of the National Debt, that he is willing to be answerable for a specific Amount only, such Amount being in no Case less than One hundred Pounds, shall not be liable to make good any Deficiency which may thereafter arise in the Funds of such Savings Bank beyond the Amount specified in such Writing; provided always, that the Trustee and Manager of every Savings Bank in *Ireland* shall be personally liable for all Monies actually received by him on account of or to and for the Use of such Savings Bank, and not paid over and disposed of in the Manner directed by the Rules of the said Savings Bank; and an Extract of this Provision shall be enrolled as One of the Rules of every such Savings Bank in *Ireland*, and printed and affixed in every Office or Place where Deposits are received, with the Names and Places of Residence of the Trustees and Managers for the Time being, and the Amount (if any) to which they have collectively or individually limited their Responsibility.

Treasurer and Trustees, &c. to account and deliver up Effects when required.

13. Every Person who shall have or receive any Part of the Monies, Effects, or Funds of or belonging to any Savings Bank availing itself of the Provisions of this Act, or who shall in any Manner have been or shall be intrusted with the Disposition, Management, or Custody thereof, or of any Securities, Books or Papers, or Property relating to the same, his Executors, Administrators, and Assigns, shall, upon Demand made in pursuance of any Order of not less than Two Trustees and Three Managers of such Savings Bank, or at any General Meeting of the Trustees or Managers thereof, give in his or their Account or Accounts to the said Trustees or Managers, or to such General Meeting of such Savings Bank, or to such other Person or Persons as shall be nominated to receive the same, to be examined and allowed or disallowed by the said Trustees or Managers respectively, and shall on the like Demand pay over all the Monies remaining in his or their Hands, and assign and transfer or deliver all Securities and Effects, Books, Papers, and Property in his or their Hands or Custody to such Person or Persons as the said Trustees or Managers shall

shall appoint, and in case of any Neglect or Refusal to deliver such Account, or to pay over such Monies, or to assign, transfer, or deliver such Securities, Effects, Funds, Books, Papers, or Property in manner aforesaid, it shall be lawful to and for the Trustee or Trustees of such Savings Bank for the Time being to exhibit a Petition to the Justices of the Peace at their General or Quarter Sessions of the Peace, or at any Adjournment thereof, for the County, Riding, Division, or Place wherein such Savings Bank shall be established, who shall and may proceed thereupon in a summary Way, and make such Order therein, upon hearing all Parties concerned, as to such Court in their Discretion shall seem just, which Order shall be final and conclusive, and all Assignments, Sales, and Transfers made in pursuance of such Order shall be good and effectual in Law to all Intents and Purposes whatsoever.

Executors, &c. of Officers of Savings Banks to pay Money due to Savings Banks before any other Debts.

14. If any Person already appointed or who may hereafter be appointed to any Office in a Savings Bank, and being intrusted with the keeping of the Accounts, or having in his Hands or Possession by virtue of his said Office or Employment any Monies or Effects belonging to such Savings Bank, or any Deeds or Securities relating to the same, shall die, or become a Bankrupt or Insolvent, or have any Execution or Attachment or other Process issued against his Lands, Goods, Chattels, or Effects, or make any Assignment thereof for the Benefit of his Creditors, his Executors, Administrators, or Assignees, or other Persons having legal Right, or the Sheriff or other Officer executing such Process, shall, within Forty Days after Demand made by Two of the Trustees of the said Savings Bank as aforesaid, deliver and pay over all Monies and other Things belonging to such Savings Bank to such Person as the said Trustees shall appoint, and shall pay out of the Estates, Assets, or Effects of such Person all Sums of Money remaining due, which such Person received by virtue of his said Office or Employment, before any other of his Debts are paid or satisfied, or before the Money directed to be levied by such Process as aforesaid is paid over to the Party issuing such Process, and all such Assets, Lands, Goods, Chattels, Estates, and Effects shall be bound to the Payment and Discharge thereof accordingly.

Trustees of Savings Banks shall invest all Money in the Banks of England or Ireland and not in any other Security.

15. The several Sums of Money belonging to any Savings Bank which the Trustees of such Savings Bank respectively are authorized to invest under this Act or under any Rules or Regulations of any such Savings Banks shall, except as herein-after is excepted, be paid into and invested in the Bank of *England* or the Bank of *Ireland*, as the Case may require, in the Names of the Commissioners for the Reduction of the National Debt, according to the Provisions of this Act enabling such Trustees to make Investments in the Names of the said Commissioners, and no such Sum or Sums shall be paid or laid out by the Trustees of such Savings Bank in any other Manner or upon any other Security whatever, except as aforesaid, and except such Sums of Money as from Time to Time shall necessarily remain in the Hands of the Treasurer or Treasurers of such Savings Bank to answer the Exigencies thereof: Provided always, that nothing herein contained shall restrain or prevent any Depositor, or any Trustee or Trustees acting on behalf of any Depositor or Depositors of any Friendly Society, or any Charitable or Provident Institution or Society, or Penny Savings Bank, from withdrawing from any such Savings Bank any Sum or Sums of Money which shall have been deposited by such Depositor, Friendly Society, Charitable or Provident Institution or Society, or Penny Savings Bank, and investing the same in any other Securities: Provided always, that the Trustees of any Savings Bank already established, or which shall take the Benefit of this Act in manner herein-before provided, shall be and they are hereby empowered to pay into the Bank of *England* or *Ireland* (as the Case may be) any Sum or Sums of Money, not being less than Fifty Pounds, to the Account of the Commissioners for the Reduction of the National Debt, upon the Declaration of the Trustees of such Savings Bank, or any Two or more of them, that such Monies belong exclusively to the Savings Bank for which such Payment is intended to be made, whether such Monies shall have been deposited therein before the passing of this Act or thereafter shall be deposited therein, and the Cashier or Cashiers of the Banks of *England* and *Ireland* respectively are hereby required to receive all such Monies, and to place the same into the Account raised in the Names of the said Commissioners in the Books of the Banks of *England* and *Ireland* respectively, denominated "The Fund for the Banks for Savings:"

Not to prevent Depositors withdrawing their Money from Savings Banks for Investment in other Securities.

Trustees empowered to pay into the Banks of England or Ireland any Sum not less than 50*l.* to the Account of the Commissioners for the Reduction of the National Debt.

Previous to Payments an Order of Two Trustees to be produced.

Provided nevertheless, that previous to any Payment being made into the Banks of *England* or *Ireland* as aforesaid, the Person or Persons applying for that Purpose shall in all Cases produce to the Officer of the said Commissioners, at their Office in *London* or *Dublin* (as the Case may be), an Order under the Hands of Two of the Trustees of such Savings Bank on the Account of which such Payment is to be made.

Not to prevent Trustees from receiving Money to be applied in any other Manner.

16. Nothing in this Act contained shall extend to prevent the Trustees of any Savings Bank already established or to be established receiving any Sum or Sums of Money from any Depositor for any Purpose except to be paid into the Bank to the Account of the Commissioners for Reduction of the National Debt, and it shall be lawful for such Trustees to apply any such Sum or Sums of Money in any other Manner for the Benefit of the several Depositors according to the Rules and Regulations of such Savings Banks respectively, anything in the said hereby repealed Acts or in this Act contained to the contrary notwithstanding.

Central Banks may invest the Money of Branch Banks.

17. In Cases where any Savings Banks have been or shall be established in any Town or Place, and other smaller Banks have been or shall be established in the Neighbourhood of such Town or Place, as Branch Banks thereof, and such Branch Banks by their Treasurers have paid or shall pay any Sums into the Bank in any such Town or Place as a Central Bank, it shall and may be lawful for the said Trustees of any such Central Bank, or any Two of them, to pay into the Bank of *England* or *Ireland* in manner prescribed by this Act, along with the Monies belonging to such Central Bank, any Sum or Sums of Money belonging to and on account of any such Branch Bank: Provided always, that the Treasurer of such Branch Banks shall certify to the Treasurer of such Central Bank that the Amount contributed by any One Depositor in any such Branch Bank in any One Year does not exceed the Limit of Deposits authorized by this Act.

Penalties on false Declaration to obtain Receipts.

18. If any Order or Declaration produced to the said Officer for the Purpose of paying Monies into the Banks of *England* or *Ireland* to the Account of the said Commissioners as aforesaid shall contain any Matter or Thing which be false or untrue, then and in every such Case the Sum so paid shall be forfeited to the said Commissioners.

How Monies paid in on Savings Banks Account are to be invested by Commissioners.

19. The said Commissioners shall cause all the Monies paid into the Banks of *England* and *Ireland* respectively, and placed to their Account in pursuance of the Provisions of this Act, to be invested from Time to Time in their Names and to be carried to the Account hereinbefore provided, under such Regulations as the said Commissioners shall direct, in the Purchase of Bank Annuities or Exchequer Bills or Parliamentary Securities of whatsoever Kind created or issued or which may hereafter be created or issued under the Authority of any Act or Acts of Parliament for the Interest on which Provision is made by Parliament, or any Stock or Debenture or other Securities expressly guaranteed by Authority of Parliament, and the Interest which shall from Time to Time arise and become due thereon shall in like Manner be invested in the Purchase of such Government Annuities or Exchequer Bills or Securities aforesaid.

Quorum of Commissioners.

20. It shall be lawful for any Three or more of the Commissioners for the Reduction of the National Debt for the Time being to execute and do all Matters and Things which the said Commissioners are required or empowered to do in the Execution of this Act.

On Payment of Money into the Bank to the Account of National Debt Commissioners, their Officer shall give a Receipt for the same, carrying Interest at 3*l.* 5*s.* per Cent. per Annum.

21. From and after the Twentieth Day of *November* One thousand eight hundred and sixty-three all Receipts issued prior to that Day to the Trustees of Savings Banks established under the said hereby repealed Acts by the Commissioners for the Reduction of the National Debt shall carry Interest at the Rate of Three Pounds Five Shillings *per Centum per Annum*; and from and after the said Twentieth Day of *November* One thousand eight hundred and sixty-three, upon the Payment of any Sum or Sums of Money into the Banks of *England* or *Ireland* to the Account of the said Commissioners by the Trustees of any Savings Bank established under the said hereby repealed Acts or this Act, it shall be lawful for the Officer or Officers of the said Commissioners in that Behalf, and he and they is and are hereby authorized and empowered, to issue, upon every such Payment being made, a Receipt, signed by One of the Cashiers of the Governor and Company of the Bank of *England* or *Ireland*, as the Case may be, for the Amount of such Payment, carrying Interest at

at the like Rate of Three Pounds Five Shillings *per Centum per Annum* from the Day of such Payment inclusive, payable with the Principal at the Banks of *England* and *Ireland* respectively whenever the same shall be required or drawn for in manner directed by this Act, and such Receipt shall be dated on the Day on which the Payment of any such Sum or Sums of Money shall be made respectively, and every such Receipt shall be in such Form as shall be from Time to Time directed by the said Commissioners, and the Principal and Interest of all Sums mentioned in any Receipt shall be charged and chargeable upon, and the same are hereby charged and made payable out of, all or any Monies standing in any Account in the Names of the said Commissioners, or out of any Monies produced by the Sale of any Stock, or Annuities, Funds, or Exchequer Bills or other Securities standing in their Names in the Books of the Banks of *England* and *Ireland* respectively, as the said Commissioners shall from Time to Time direct: Provided always, that no fractional Part less than One Penny shall be allowed or paid as Interest upon the Principal Sum contained in any Receipt issued under the Provisions of this Act.

Interest due on Money mentioned in Receipt to be calculated half-yearly up to 20th November and 20th May and carried to Account of Savings Bank as additional Principal.

22. All Interest which shall become due and payable upon any Sum of Money mentioned in any such Receipt upon the Twentieth Day of *November* and the Twentieth Day of *May* in every Year next after the Date of any such Receipt shall be from Time to Time calculated and computed by the Officer of the said Commissioners, and shall in each and every Year be placed to the Credit of the Savings Bank on whose Account any such Sum of Money was paid within Six Weeks from such Twentieth Day of *November* and Twentieth Day of *May* respectively, and shall be carried to and written on the Account of such Savings Bank, and shall become Principal, and shall from thenceforth carry Interest as Principal Money paid into the said Bank of *England* or *Ireland*, as the Case may be, on the Account of such Savings Bank; and a Receipt according to such Form as the said Commissioners shall approve shall be signed by the Officer of the said Commissioners, and shall be issuable by the said Officer half-yearly within Sixty Days from and after such Twentieth Day of *November* and Twentieth Day of *May* respectively (and such Receipts shall bear Date the Twenty-first Day of *November* and Twenty-first Day of *May* respectively) for the Amount of such Interest so credited and made Principal as aforesaid as if the Amount thereof had been a Payment made by the Trustees of such Savings Bank to the Account of the said Commissioners: Provided always, that no Interest shall be computed or calculated on any fractional Part of a Pound of the half-yearly Balance standing in the Books of the said Commissioners on account of any Savings Bank on any Twentieth Day of *November* or Twentieth Day of *May* respectively.

No Interest to be allowed on any fractional Part of a Pound.

Interest arising to Depositors may be calculated yearly or twice a Year and carried to their Credit as Principal.

23. It shall be lawful for the Trustees and Managers of any such Savings Bank, if they shall so think fit, to direct that all Interest which shall be payable to the Depositors in such Savings Bank shall yearly, or twice in each and every Year, be calculated and computed by the Trustees of such Savings Bank, or such Person or Persons as they shall appoint, and shall be carried to the Credit of such Depositors respectively, and shall become Principal, and shall from thenceforth carry Interest in all respects as other Principal Money deposited in the said Banks, or as if the said Sum of Interest so credited to the said Depositors respectively had actually been paid to the said Depositors, and by them repaid to the said Trustees and Managers, any Law, Statute, or Usage to the contrary notwithstanding: Provided always, that from and after the Twentieth Day of *November* One thousand eight hundred and sixty-three the Interest payable to Depositors by the Trustees and Managers of any Savings Banks shall not exceed the Rate of Three Pounds and Tenpence *per Centum per Annum.*

Interest to Depositors not to exceed 3*l.* 0*s.* 10*d.* per Cent. per Annum.

Before drawing for Money Trustees shall sign Appointment of Agent to receive the same, which Appointment shall be deposited with Commissioners.

24. Before Trustees of any Savings Bank shall make any Order or Draft for Payment by the said Commissioners of any Sum or Sums of Money under this Act, the Trustees of such Savings Bank shall make, give, sign, and execute an Appointment under the Hands and Seals of not less than Two of such Trustees, and the Execution of which shall be attested by Two Managers of the same Savings Bank, empowering and authorizing some Person or Persons named in such Appointment to be Agent or Agents for receiving all and every such Sum and Sums of Money as such Trustees shall from Time to Time require to be paid by such Commissioners, and every such Appointment shall be produced by

by or on behalf of the Person or Persons named therein to the Officer of the said Commissioners Fourteen Days at least before the Payment of any Sum or Sums of Money on account of such Savings Bank; and such Appointment shall remain deposited in the Office of the said Commissioners; and every such Appointment shall be made in such Form and under such Regulations as shall from Time to Time be directed or required or approved of by the said Commissioners or their Officer: Provided always, that it shall be lawful for the Trustees of any Savings Bank by whom any such Appointment shall be made, given, signed, and executed, or for the Survivors or Survivor of such Trustees, to revoke such Appointment by any Certificate or other Instrument under the Hands and Seals or Hand and Seal of such Trustees or Trustee attested by Two Managers of such Savings Bank, and in such Form and under such Regulations as shall be directed or required or approved of by the said Commissioners or their Officer; and in case of the Decease of every such Trustee except One it shall be lawful for the surviving Trustee, together with any other Trustee or Trustees, being not less than Two, of the said Savings Bank, and in case of the Decease of all such Trustees, or in case all such Trustees shall decline or refuse to act, it shall be lawful for not less than Two other Trustees of the said Savings Bank from Time to Time to make, give, and execute an Appointment in manner aforesaid re-appointing the Person or Persons named in such Appointment, or any other Person or Persons in his or their Room or Stead, to be the Agent or Agents of such Trustees, and every such Certificate or Instrument of Revocation and every such new Appointment shall be produced to the Officer of the said Commissioners by the Person or Persons named in such new Appointment Fourteen Days at least before the Payment of any Sum or Sums of Money to the Person or Persons named in such new Appointment, and shall remain deposited in the Office of such Officer.

Appointments may be revoked and others granted from Time to Time.

Trustees may draw for the whole or any Part of any Sum placed to their Account by Drafts on Commissioners, which shall be endorsed by their Officer and paid with the Interest added thereto by Cashiers of the Bank.

25. It shall be lawful for the Trustees of any such Savings Bank from Time to Time (by any Draft or Order in Writing under the Hands of any Two Trustees of such Savings Bank, attested by Two other Trustees or Managers or by any Two credible Witnesses, according to such Form as the said Commissioners for the Reduction of the National Debt shall from Time to Time direct,) to require that the whole or any Part of the Principal Sum or Sums of Money standing in the Books of the said Commissioners to the Credit of the Trustees of such Savings Bank shall be paid to such Person or Persons as such Trustees shall from Time to Time require, being the Agent or Agents named in some Appointment executed under this Act or the said hereby repealed Acts, and lodged with the Officers of the said Commissioners as herein-before mentioned and then remaining in force, and every such Draft or Order shall be addressed to the said Commissioners, and upon the same being produced to the Officer of the said Commissioners the said Officer shall, within Five Days after the Production thereof, upon the Back of such Draft or Order indorse and sign an Order in such Form as shall from Time to Time be directed and required by the said Commissioners for the Payment of the Sum mentioned in the Draft or Order of such Trustees, together with the Amount of all Interest due on such Sum up to the Day immediately preceding the Day of the Date of the Order of such Officer, and which Order of such Officer previously to the issuing thereof shall be entered and countersigned by the Clerk or other proper Officer making such Entry, and shall be addressed to the Cashiers of the Governor and Company of the Bank of *England* or *Ireland*, as the Case may be, and such Cashiers or One of them shall, upon the Production of such Order, pay the Sum mentioned therein to the Person or Persons mentioned in the Draft or Order of the said Trustees, and the Signature of such Person or Persons, jointly or severally, shall be a sufficient Discharge to the said Commissioners and to the said Governors and Company respectively, and all Payments made in pursuance of such Draft or Order respectively shall be deemed and taken to be Payments made by the said Commissioners to the Trustees of such Savings Banks respectively according to the numerical Order and Priority of Date in which the original Receipts of Money deposited on account of such Savings Banks respectively shall have been issued to the Trustees thereof respectively in manner herein-before mentioned.

Draft exceeding 5,000*l.* to be signed by

26. Whenever the Sum to be drawn for by the Trustees of any Savings Bank shall exceed Five thousand Pounds, the Draft or Order for that Purpose shall be signed by not less

less than Four such Trustees, and the Signature of each and every of the said Four Trustees shall be separately attested by at least One Manager of such Savings Bank, or some One other credible Person; and any Manager or other Person attesting the Signature of any One of the said Four Trustees shall not be an attesting Witness to the Signature of any other of such Four Trustees: Provided also, that whenever the Sum or Sums drawn for by One or more Drafts by the Trustees of any Savings Bank, or by the Trustees of any Friendly Society, shall exceed the Sum of Ten thousand Pounds, the Amount of such Draft or Drafts (if more than One) shall not be payable by the Officer of the said Commissioners until the Expiration of Fourteen Days next after the Day when the Draft or Drafts for such Sum or Sums shall be produced to the said Officer.

Four Trustees and attested by separate Witnesses.

Draft for 10,000*l.* not to be paid until after 14 Days.

27. Such Officer shall be and he is hereby restrained from issuing any Order or Orders for Payment as aforesaid, bearing the same Date, upon any One Day, on account of the same Savings Bank, exceeding in Amount the Principal Sum of Ten thousand Pounds, anything herein-before contained to the contrary thereof in anywise notwithstanding.

Officer not to issue in One Day Orders for more than 10,000*l.* for the same Bank.

28. In case any One or more Trustee or Trustees of any Savings Bank, who shall have made, given, signed, and executed any such Appointment, shall at any Time appear in Person at the Office of the said Commissioners in *England* or *Ireland* respectively, and require Payment of any Sum or Sums of Money which might be required by the Person or Persons authorized to receive the same by such Appointments, or if any Trustee or Trustees of any Savings Bank shall appear in Person where no Appointment shall have been made, and if such Trustee or Trustees so appearing shall produce a Draft or Order signed by any Two or more Trustees of such Savings Bank for any Sum under Five thousand Pounds, or by any Four or more Trustees for Sums exceeding Five thousand Pounds, no such Trustee or Trustees being himself or themselves a Party or Parties who signed such Draft or Order, and if the Identity of the Person of the Trustee or Trustees so appearing shall be ascertained to the Satisfaction of the said Commissioners or their Officer, it shall be lawful for the said Officer to direct Payment to be made to such Trustee or Trustees so appearing, of any Sum or Sums required to be paid by such Order or Draft, in like Manner as if the Person or Persons authorized by such Appointment to receive the same had required such Payment, anything herein-before contained to the contrary in anywise notwithstanding: Provided nevertheless, that notwithstanding the Payment made to such Trustees or Trustee appearing in Person on the Appointment of such Person or Persons as aforesaid, the Appointment shall remain in full Force and Virtue until revoked by the Trustees, as herein-before mentioned.

Trustees appearing in Person may receive Payments of Drafts, instead of their Agents.

Such Receipt of Money by Trustees not to affect any previous Appointment of Agents.

29. In all Cases where the Joint Stock or Property of any Savings Bank arising from Deposits made under the said hereby repealed Acts or this Act shall, from and after the Twentieth Day of *November* One thousand eight hundred and sixty-three, be increased by the Interest received beyond the Rate of Interest payable to the Depositors by the Rules and Regulations of such Savings Bank, or by any other Means, the said Trustees or Managers of such Savings Bank, after deducting all such Expenses as they may deem proper, shall, within Six Months after the Twentieth Day of *November* in each Year, ascertain, certify, and pay over to the said Commissioners the Amount of such increased Stock and Property, reserving such Portion as may appear necessary to meet current Expenses, and the Amount of such Surplus which shall be ascertained, certified, and paid over (after such Deduction as aforesaid) shall be discharged from the Account of such Savings Bank standing in the Books of the said Commissioners; and the said Commissioners shall keep a separate and distinct Account of such Surplus so discharged from the Account of the said Savings Banks respectively as aforesaid, and apply the same in such Manner and under such Regulations from Time to Time as any other Monies under the Provisions of this Act: Provided nevertheless, that it shall be lawful for the Trustees or Managers of the said respective Savings Banks, for the Purposes of such Savings Banks respectively, to claim and receive of and from the said Commissioners (who are hereby required to pay the same upon such Certificate as they may appoint) all or any Part of the Principal Monies which may have been already or may be hereafter so discharged from the Account of such Savings Banks respectively as aforesaid under the Provisions of the said hereby repealed Acts or of this Act.

From 20th Nov. 1863, Surplus to be paid over to Commissioners for Reduction of National Debt.

Trustees of Savings Banks may upon a Certificate draw on such Surplus Fund for the Purposes of the Savings Banks.

30. In

How Deposits of Minors may be made and paid.

30. In case the Trustees or Managers of any Savings Bank shall receive or shall have received any Deposit of Money from or for the Benefit of any Person under the Age of Twenty-one Years, it shall be lawful for the Trustees or Managers of such Savings Bank to pay such Person his or her Share and Interest in the Funds of such Savings Bank, and the Receipt of such Person shall be a sufficient Discharge, notwithstanding his or her Incapacity or Disability in Law to act for himself or herself.

How Deposits by married Women may be made and paid.

31. It shall be lawful for the Trustees and Managers of any Savings Bank to pay any Sum of Money in respect of any Deposit already made or to be made by married Women, or by Women who may marry after such Deposit, to any such Woman, unless the Husband of such Woman shall give to such Trustees or Managers Notice in Writing of his Marriage with such Woman, and shall require Payment to be made to him.

How Funds of Charitable Societies, &c. and Penny Savings Banks may be invested.

32. It shall be lawful for the Trustees or Treasurers of any Charitable or Provident Institution or Society, or Charitable Donation or Bequest for the Maintenance, Education, or Benefit of the Poor, or of any Penny Savings Bank within the United Kingdom of *Great Britain* and *Ireland*, to invest, with the Approval of the Commissioners for the Reduction of the National Debt or the Comptroller General acting under them, and under such Regulations as shall be prescribed by them in that respect, the Funds of such Institution or Society, without Restriction as to Amount, into the Funds of any Savings Bank established under the Provisions of the said hereby repealed Acts or of this Act, and also without such Approval of the said Commissioners to invest from Time to Time, if the Trustees and Managers of such Savings Bank shall be willing to receive the same, any Part of the Funds of such Institution or Society or Penny Savings Bank to the Amount of One hundred Pounds *per Annum*: Provided in such last Cases the Amount of the Sum to be invested by any such Institution or Society or Penny Savings Bank shall not at any Time exceed the Sum of Three hundred Pounds in the whole, exclusive of Interest.

How Friendly Societies duly enrolled, &c. may invest.

33. It shall be lawful for the Trustees or Treasurers of any Friendly Society legally enrolled or certified in the Manner required by the Acts in force relating to Friendly Societies, to invest any Sum of Money the Property of such Society, without Restriction as to Amount, into the Funds of any Savings Bank established under the Provisions of the said hereby repealed Acts or of this Act, and which shall be willing to receive the same, under such Terms and Conditions as shall be specially provided for that Purpose by the Rules, Orders, and Regulations of such Savings Bank.

Receipt of Trustee, &c. of any Charitable Society, Penny Savings Bank, or Friendly Society, deemed sufficient Discharge.

34. The Receipt of the Treasurer, Trustee, or other Officer for the Time being of any such Charitable or Provident Institution or Society, Penny Savings Bank, or Friendly Society, for any Money paid according to the Requisition of such Treasurer, Trustee, or other Officer apparently authorized to require such Payment, shall be a sufficient Discharge for the same, and the Savings Bank paying such Money, and the Trustees, Managers, and Officers thereof, shall not be responsible for any Misapplication or for any Want of Authority of the Person or Persons requiring or receiving Payment of such Money.

Members of Friendly or Charitable Societies or Penny Savings Banks not liable to Disability in those Societies by subscribing to any Savings Bank under this Act.

Proviso for Depositors belonging to Societies, &c.

35. No Person who is or shall be a Member of any Friendly Society established or to be established under and by virtue of any Act or Acts relating to Friendly Societies, or a Member of any of the Charitable Institutions or Penny Savings Banks herein-before mentioned, shall, by reason of such Person being or becoming a Depositor in any Savings Bank taking the Benefit of this Act, be considered as subject or liable to any Penalty, Forfeiture, or Disability declared, or expressed or intended so to be, by or in the Rules, Orders, or Regulations of such Friendly Society, Charitable Institution, or Penny Savings Bank respectively, any Rules, Orders, or Regulations of such Friendly Society, Charitable Institution, or Penny Savings Bank made or hereafter to be made to the contrary notwithstanding: Provided also, that no Depositor shall be subject or liable to any Penalty or Forfeiture on account of his belonging to or being interested in the Funds of any Friendly Society or Charitable Institution or Penny Savings Bank deposited in the same or any other Savings Bank.

36. No

No Sum to be subscribed without the Name and Profession, &c. of the Depositor.

36. No Sum shall be paid into any Savings Bank by any Person or Persons by Ticket or Number or otherwise, without disclosing to the Trustees and Managers of such Savings Bank his or her Name, together with his or her Profession, Business, Occupation, Calling, and Residence, and the Trustees and Managers of every Savings Bank are hereby required to cause the Name of such Depositor, together with his or her Profession, Business, Occupation, Calling, and Residence, to be entered in the Books of the Savings Bank.

Persons allowed to deposit as Trustees on behalf of others.

37. It shall be lawful for the Trustees and Managers of any Savings Bank to receive from any Person or Persons acting as Trustee or Trustees on behalf of any Depositor or Depositors, whether such Person or Persons is or are himself or themselves a Depositor or Depositors in the same or any other Savings Bank or not, any Sum or Sums not exceeding the annual Amount herein-after mentioned, provided that such Trustee or Trustees shall make such Declaration on behalf of such Depositor or Depositors, and subject to the like Conditions as by this Act is required in the Case of any Person or Persons making any Deposit on his or her own Account, and all Deposits made by any such Trustee or Trustees shall be inserted in the Books of such Savings Bank in the joint Names of such Trustees or Trustee and of the Person or Persons in whose Account such Sum shall be so deposited, and the Receipt and Receipts of such Trustee or Trustees, or the Survivor of them, or the Executors or Administrators of any sole Trustee or surviving Trustee, with or without the Receipt of the Person or Persons on whose Account such Sum may have been deposited, shall, provided such Account shall have been opened before the Ninth Day of *August* One thousand eight hundred and forty-four, be a good and valid Discharge to the Trustees and Managers of the Savings Bank: Provided always, that in respect to all such Deposits made after the said Ninth Day of *August* One thousand eight hundred and forty-four Repayment of the same or any Part thereof shall not be made by the Trustees and Managers of any Savings Bank without the Receipt and Receipts of the said Trustee and the Person on whose Account such Deposit may have been made, or the Survivor or Survivors, or the Executors or Administrators of such Survivor, whose Receipt and Receipts, either in Person or by Agent appointed by Power of Attorney, which Power of Attorney shall be valid if executed by an Infant of or exceeding the Age of Fourteen Years, shall alone be a good and valid Discharge to the said Trustees and Managers, except in case of the Insanity or Imbecility of the Party on whose Behalf the Deposit has been made, upon Proof of which, to the Satisfaction of the said Trustees and Managers, Repayment may be made to the said Trustee, and an Abstract of the above Provisions shall be enrolled as One of the Rules of all Savings Banks.

How Repayment on Trust Accounts is to be made.

Depositors in one Savings Bank shall not deposit in any other Savings Bank.

Declaration to be made at the Time of Deposit.

Penalty on false Declaration, Forfeiture of Deposit to the Sinking Fund.

38. It shall not be lawful for any Person or Persons who shall have made any Deposit in or who shall be entitled to any Benefit from the Funds of any Savings Bank (unless such Benefit shall be derived solely as Executor, Administrator, or other personal Representative of any deceased Depositor in the same or any other Savings Bank) to make any Deposit in any other Account at the same or any other Savings Bank; and that every Person desirous of making any Deposit in any Savings Bank shall at the Time of the making the First Deposit in any Savings Bank, and at such other Time or Times as such Depositor shall be required so to do by the Trustees and Managers of any such Savings Bank, make a Declaration signed either by themselves, or in case of Infants under the Age of Seven Years by some Person to be approved by the Trustees and Managers, or by such other Person as they shall appoint, in such Form as shall be directed or approved of by the Commissioners or other proper Officer, that the Person or Persons on whose Behalf any such First Deposit shall be required to be made is not or are not entitled to any Deposit or any such subsequent Deposit in, or any Benefit from the Funds of any Savings Bank other than that into which such Deposit shall be made, or any other Funds in the said Savings Bank; and in case any such Declaration shall not be true, or if any Person shall at any Time have or hold or be possessed of any Deposit or Funds in more than One Savings Bank within the United Kingdom, except as aforesaid, every such Person shall, if in the Opinion of the Barrister-at-Law such Deposit was made with a fraudulent Intention, forfeit and lose all Right and Title to any Deposit in or to any Funds of any and every such Savings Bank, and the Trustees and Managers of such Savings Bank shall and they are hereby required in such

such Case to close the Account of such Depositor, and to cause the Sum or Sums so forfeited to be forthwith paid into the Bank of *England* or Bank of *Ireland*, as the Case may be, to the Account of the Commissioners standing in the Books of the Governors and Company of the said Bank respectively under the Title of "The Account of the Commissioners for applying certain Sums of Money annually to the Reduction of the National Debt," and the Cashier or Cashiers of the said Governors and Company respectively is and are hereby required to receive all such Sums, and to place the same to the said Account, to be applied in like Manner as all other Money placed to the said Account; and every such Declaration so made shall be filed and kept and preserved by the Trustees of every such Savings Bank, and a printed Notice of such Regulation and Prohibition shall be affixed in the Office or Place appointed for the receiving of Deposits of any Savings Bank in such Form as the said Commissioners or their proper Officer shall from Time to Time direct or require or approve; and a Copy of such Declaration, with Notice of the Penalty attached thereto (if false), shall also be annexed to or printed at the Beginning of the Deposit Book.

Dec'aration shall be filed, and Notice thereof and of the Penalty attached thereto to be placed in Deposit Book.

Trustees not to receive from any One Depositor more than 30*l.* in any One Year, nor more than 150*l.* in the whole.

When Deposit and Interest amount to 200*l.* Interest to cease.

Not to affect Deposits of 200*l.* on the 28th July 1828.

39. It shall not be lawful for the Trustees of any Savings Bank to receive from any One present or future Depositor, within any One Year ending on the Twentieth Day of *November* (whether any Sum or Sums of Money had been previously withdrawn or not), any Sum or Sums exceeding in the whole Thirty Pounds, exclusive of Compound Interest, nor to receive from any Deposisor any Sum or Sums of Money whatever which shall make the Sum to which such Depositor shall be entitled exceed the Sum of One hundred and fifty Pounds in the whole, exclusive of Interest as aforesaid: Provided always, that, except in the Cases herein-after provided, whenever the Sum or Sums standing in the Name of any Depositor shall amount in the whole to Two hundred Pounds, Principal and Interest included, thenceforth no Interest shall be payable on any such Deposit so long as it shall continue to amount to the said Sum of Two hundred Pounds: Provided also, that nothing in this Act contained shall prevent or be construed to prevent the Trustees of any Savings Bank from paying Interest to any Depositor whose Deposit on the Twenty-eighth Day of *July* One thousand eight hundred and twenty-eight amounted to and has since continued to amount to or exceed the Sum of Two hundred Pounds; nor to prevent any Depositor, having closed his or her Account in any Savings Bank, from making a Deposit in the same or any other Savings Bank, not exceeding the Limit allowed to be received in any One Year from any new Depositor.

Depositors not prevented from becoming new Depositors.

How Depositors may transfer their Deposits to any other Savings Bank.

40. If any Depositor in any Savings Bank shall desire to transfer the Amount of his Deposit to any other Savings Bank, he shall, upon Application at the Savings Bank in which his Account shall be open, be furnished with a Certificate stating the whole Amount which may be due to him, with Interest, and thereupon his Account at such Savings Bank shall be closed, and upon Delivery of such Certificate to the Trustees or Managers of the Savings Bank to which it is proposed by the Depositor to transfer such Deposit they shall forthwith, upon such Depositor's signing such Declaration as is required in the Case of a new Depositor, open an Account for the Amount stated in such Certificate for such Depositor, and the Amount stated in such Certificate shall, upon such Certificate being forwarded to the Commissioners for the Reduction of the National Debt, be transferred in the Books of the said Commissioners from their Account with the Trustees of the Savings Bank issuing such Certificate to the Credit of the said Commissioners Account with the Trustees of the Savings Bank receiving such Certificate; and every such Certificate for Transfer for the Purpose aforesaid shall be in such Form as is set forth in the Schedule hereunto annexed marked B.

Depositor dying leaving any Sum exceeding 50*l.*, the same not to be paid until after Administration.

No Duty to be paid on Probate when the

41. In case any Depositor in the Funds of any Savings Bank taking the Benefit of this Act shall die leaving any Sum or Sums of Money in the said Funds, or any Dividends or Interest due thereon, belonging to him or her at the Time of his or her Death exceeding in the whole the Sum of Fifty Pounds, the same shall not be paid to any Person or Persons as Representative or Representatives of such Depositor but upon the Probate of the Will of the deceased Depositor, or Letters of Administration of his or her Estate and Effects: Provided always, that where the whole Estate or Effects of any such deceased Depositor, for or in respect of which any Probate or Letters of Administration respectively shall be granted,

granted, shall not exceed the Value of Fifty Pounds, no Stamp Duty shall be chargeable thereon, nor upon any Legacy or Residue or Part thereof bequeathed, nor upon any Share or Part of the Estate or Effects to be paid or distributed by or under such Probate or Letters of Administration: Provided also, that in every such Case the Person or Persons claiming such Probate or Letters of Administration free from Stamp Duty under this Act shall, in such Case, exhibit to the Court or Person having Authority to grant the Probate or Letters of Administration a Certificate of the Amount of the Principal Money and Interest which the deceased Depositor had in the Funds of the said Savings Bank, which Certificate shall be granted in such Form and Manner as shall have been settled by the Rules or Regulations of the Savings Banks respectively, and shall be signed or testified by such Person or Persons as shall be directed therein, and every such Certificate shall be taken and received by the Court or Person having Authority to grant such Probate or Letters of Administration as Evidence of the Amount of the Deposit and Interest of the deceased Depositor in the Funds of the said Savings Bank.

Estate is under 50*l.*

Certificate of Amount and Value of Depositor's Interest to be produced on claiming Probate, &c.

42. In all Cases where the whole Estate and Effects of any deceased Depositor for or in respect of which Letters of Administration shall be granted shall not exceed the Value of Fifty Pounds Sterling, no Stamp Duty shall be chargeable upon the Bond required to be given by the Administrator for the due Administration of the Effects of such deceased Depositor, nor upon any Affidavit or Document leading to or connected with such Administration, but every such Bond and Affidavit shall be exempted from Stamp Duty in like Manner and under the like Regulations as are provided in and by this Act with respect to such Letters of Administration.

Administration Bonds, &c. for Effects under 50*l.* exempted from Stamp Duty.

43. In case any Depositor in any such Savings Bank shall die leaving any Sum of Money in the said Savings Bank belonging to him or her at the Time of his or her Death, not exceeding in the whole the Sum of Fifty Pounds, exclusive of Interest, and Probate of the Will of the deceased Depositor, or Letters of Administration of his or her Estate and Effects, is not produced to the Trustees and Managers of the said Savings Bank, or if Notice in Writing of the Existence of a Will and Intention to prove the same or to take out Letters of Administration is not given to the said Trustees and Managers within the Period of One Month from the Death of the said Depositor, and in the latter Case unless such Will is proved or Letters of Administration taken out within the Period of Two Months from the Death of the said Depositor, it shall be lawful for the said Trustees and Managers of any Savings Bank to pay and divide the same to or amongst any Person or Persons who shall appear to such Trustees and Managers 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 said Savings Bank.

When Deposits and Interest do not exceed 50*l.*, exclusive of Interest, if Will, &c. not proved within a Month, Money may be paid to Widow or to Party entitled to Effects of Deceased.

44. The Payment of any such Sum of Money shall be valid and effectual with respect to any Demand of any other Person or Persons as Next of Kin of such deceased Depositor, or as the lawful Representative or Representatives of such Depositor, against the Funds of such Savings Bank, or against the Trustees and Managers thereof; but, nevertheless, such Next of Kin or Representatives shall have Remedy for Recovery of such Money so paid as aforesaid against the Person or Persons who shall have received the same.

Payment to Persons appearing to be the Next of Kin declared valid.
Remedy for Next of Kin.

45. Payment of any Money by any such Savings Bank as aforesaid to any Person or Persons having had granted to him any Letters of Administration to the Effects of a Depositor, or Probate of his Will, or Testamentary Disposition granted by any Ecclesiastical Court, and appearing to be in force, shall be valid and effectual with respect to any Demand of any other Person or Persons as the lawful Representative or Representatives of such Depositor against the Funds of such Savings Bank, or against the Trustees and Managers thereof; but, nevertheless, such lawful Representative or Representatives shall have Remedy for such Money so paid as aforesaid against the Person or Persons who shall have received the same.

Payments under Probates of Will, &c. appearing to be in force shall be valid.

46. If any Depositor in any such Savings Bank, being illegitimate, shall die intestate, leaving any Person or Persons who but for the Illegitimacy of such Depositor would be entitled to the Money due to such deceased Depositor, it shall be lawful for the Trustees and

Payment on Death of Depositor being illegitimate and intestate.

and Managers of such Savings Bank, with the Authority in Writing of the Barrister appointed to certify the Rules of Savings Banks, to pay the Money due to such deceased Depositor to any One or more of such Persons as in their Opinion would have been entitled to the same according to the Statute of Distributions if the said Depositor had been legitimate; or if there be no such Persons, then that it shall be lawful for the said Trustees or Managers, with the Authority in Writing of the said Barrister, to pay the Amount due to such deceased Depositor to such Person or Persons as shall be approved by the Commissioners of Her Majesty's Treasury, such Approval to be signified to the Trustees and Managers of the Savings Bank by the Commissioners for the Reduction of the National Debt.

Adaptation of the Provisions of this Act to the Law of Scotland.

47. Where this Act provides for Payments made or to be made to any of the Relations of any deceased intestate Depositor according to the Statute of Distribution, the Provisions thereof shall be held in *Scotland* to apply to Payments made or to be made to Persons appearing to be Next of Kin according to the Law of *Scotland*; and where this Act refers to Probate of the Will of the Deceased or Letters of Administration of his or her Estate and Effects, the said Provisions shall in *Scotland* be held to apply to Confirmation by the Law of *Scotland*.

Settlement of Disputes.

48. If any Dispute shall arise between the Trustees and Managers of any Savings Bank and any individual Depositor therein, or any Executor, Administrator, Next of Kin, or Creditor or Assignee of any Depositor who may become bankrupt or insolvent, or any Person claiming to be such Executor, Administrator, Next of Kin, Creditor, or Assignee, or to be entitled to any Money deposited in such Savings Bank, then and in every such Case the Matter in dispute shall be referred in Writing to the Barrister-at-Law appointed under the said hereby repealed Acts or this Act, who shall have Power to proceed *ex parte* on Notice in Writing to the said Trustees or Managers left or sent through the Post Office by the said Barrister to the Office of the said Savings Bank, and whatever Award, Order, or Determination shall be made by the said Barrister shall be binding and conclusive on all Parties, and shall be final to all Intents and Purposes, without any Appeal.

On Reference, Barrister may inspect Books and administer Oath to Witnesses.

49. On any such Reference it shall be lawful for the said Barrister and he is hereby authorized to inspect any Book or Books belonging to the said Savings Bank relating to the Matter in dispute, and to administer an Oath to any Witness appearing before him, or to take the Affirmation in Cases where Affirmation is allowed by Law instead of Oath; and if upon such Oath or Affirmation any Person making the same shall wilfully and corruptly give any false Evidence, every Person so offending shall be deemed and taken to be guilty of Perjury, and shall be prosecuted and punished accordingly.

Powers of Attorney given by Trustees or Depositors and other Documents not liable to Stamp Duty.

50. No Power, Warrant, or Letter of Attorney granted to or to be granted by any Person or Persons, or Trustee or Trustees of any Savings Bank as aforesaid, nor any Power, Warrant, or Letter of Attorney given by any Depositor or Depositors in the Funds of any such Savings Bank to any other Person or Persons authorizing him, her, or them to make any Deposit or Deposits of any Sum or Sums of Money in the said Funds on behalf of the said Depositor or Depositors, or to sign any Document or Instrument required by the Rules or Regulations of such Savings Bank to be signed on making such Deposits, or to receive back any Sum or Sums of Money deposited in the said Funds, or the Dividends or Interest arising therefrom, nor any Receipt nor any Entry in any Book of Receipt for Money deposited in the Funds of any such Savings Bank, nor for any Money received by any Depositor, his or her Executors or Administrators, Assigns, or Attornies, from the Funds of such Savings Bank, nor any Draft or Order, nor any Appointment of any Agent or Agents, nor any Certificate or other Instrument for the Revocation of any such Appointment, nor any Surety-Bond, nor any Submission to, or Award, Order, or Determination of the said Barrister, nor any other Instrument or Document whatever required or authorized to be given, issued, signed, made, or produced in pursuance of this Act, shall be subject or liable to or charged with any Stamp Duty or Duties whatsoever.

Appointment of Auditors in Ireland.

51. The Trustees of each Savings Bank in *Ireland* shall, as soon as conveniently may be after the passing of this Act, and from Time to Time in case of a Vacancy, appoint an

an Auditor or Auditors to audit the Accounts of the said Savings Bank, as well as to examine and inspect the Books of the several Depositors, and the said Trustees shall, immediately after such Appointment, transmit the Signature, Name, and Address of the said Auditor or Auditors to the Commissioners for the Reduction of the National Debt; and the Trustees of every such Savings Bank in *Ireland* shall cause the annual and other Statements required to be transmitted under this Act to be certified and verified by the Auditor or Auditors appointed by the said Trustees, in addition to the Attestation by Trustees and Managers, as also required by this Act, and shall also cause a Certificate from the said Auditor or Auditors, as to the Result of his or their Examination of such of the Depositors Books as may have been produced to him or them for Examination, to be transmitted with the said annual Statement to the said Commissioners: Provided always, that it shall be lawful for the Trustees of any such Savings Bank in *Ireland* to agree with the Trustees of any other such Savings Bank or Banks in *Ireland* as to the Appointment of a common Auditor or Auditors, and the Auditor or Auditors so appointed for all the said Banks shall be deemed and taken, as soon as the Signature, Name, and Address shall have been transmitted by each such Bank to the said Commissioners, to be the Auditor or Auditors of each such Bank.

Depositor's Book in Ireland to contain Copy of Rules. Duplicate Copy to be exhibited in the Office.

52. Every Depositor in every Savings Bank in *Ireland* on his First Deposit shall be furnished with a Deposit Book, in which shall be printed at Length a Copy of the certified Rules of the Savings Bank in which he shall make such Deposit; and a Duplicate Copy of the certified Rules, and of every Alteration and Amendment thereof, and a Duplicate Copy of every annual Statement or Account required by and furnished to the said Commissioners, signed by Two Trustees or Managers of any such Savings Bank, shall be from Time to Time exhibited in the Office of such Savings Bank, and shall be open to the Inspection of every Depositor or Person intending to be such.

Rules in Ireland to provide for Production and Inspection of Books.

53. The Rules of every Savings Bank in *Ireland* shall specify a Number of Days, not less than Two in every Year ending on the Twentieth of *November*, in which the Book of each Depositor shall be produced at the Office of the said Savings Bank for the Purpose of being inspected, examined, and verified with the Books of the Savings Bank by the Auditor or Auditors.

Commissioners may close Accounts with Savings Banks in Ireland in certain Cases; and re-open them if they think fit.

54. If it shall appear to the Satisfaction of the said Commissioners that the Clauses of this Act, or the Orders, Directions, and Regulations of the said Commissioners signified by the Comptroller General to the Trustees of any Savings Bank in *Ireland*, have not been complied with by the Trustees or Managers of any Savings Bank in *Ireland*, it shall and may be lawful for the said Commissioners, if they shall so think fit, to close the Account of the said Savings Bank and to discontinue the keeping any further Account with the Trustees thereof, and to direct that no further Sum shall be received at the Bank of *Ireland* from the Trustees of such Savings Bank to the Account of the Commissioners until such Time as such Commissioners shall think proper: Provided always, that the said Commissioners may re-open and allow the growing Interest of such Accounts during the Time of such Discontinuance, and authorize the Receipt of Money at the Bank of *Ireland*, whenever the said Commissioners shall think fit so to do, upon such Trustees complying with the Directions of such Commissioners; and the said Commissioners shall forthwith publish a Notification of such Account being closed, or of the same being re-opened, in the *Dublin Gazette*, and also in some Newspaper published in the County in which the said Savings Bank shall be established.

Trustees of Savings Banks shall make up annually Accounts of their Progress, &c. and transmit the same to the Commissioners for Reduction of

55. For the more effectually ascertaining from Time to Time the actual and progressive State of the several Savings Banks enrolled under the Provision of this Act, the Trustees and Managers of every such Savings Bank shall annually cause a General Statement of the Funds of such Savings Bank invested in the Bank of *England* or the Bank of *Ireland* in the Names of the Commissioners for the Reduction of the National Debt to be prepared up to the Twentieth Day of *November* in each Year, showing the Balance or Principal Sum due to all the Depositors collectively in such Savings Bank, and a Statement of the Expenses incurred, and stating in whose Hands such Balance shall then be remaining;

the National Debt.

and every such annual Statement shall be attested by Two Managers or Two Trustees, or by One Manager and One Trustee, of such Savings Bank, and every such annual Statement shall be countersigned by the Secretary or Actuary of such Savings Bank, and all such annual Statements shall be transmitted to the Office of the said Commissioners for the Reduction of the National Debt in *London* or *Dublin* (as the Case may be) within Nine Weeks after the Twentieth Day of *November* in each Year; and in case the Trustees of any such Savings Bank shall neglect or refuse to make out and transmit such Accounts as aforesaid, or in case any such Trustees shall at any Time neglect or refuse to obey any Orders or Directions given by the said Commissioners or through their Officer, pursuant to the Directions of this Act, it shall be lawful for the said Commissioners to close the Account of the Trustees of such Savings Bank, and to discontinue the keeping any further Account with the Trustees of such Savings Bank, and to direct that no further Sum shall be received at the Bank of *England* or at the Bank of *Ireland* from the Trustees of such Savings Bank to the Account of the said Commissioners until such Time as such Commissioners shall think fit: Provided always, that it may be lawful for the said Commissioners to re-open such Account, and to allow the growing Interest of such Account during the Time of such Discontinuance, and to authorize the Receipt of Money at the Bank of *England* or *Ireland*, whenever such Commissioners shall think fit to do so, upon such Trustees complying with the Directions of such Commissioners or their Officer.

If Trustees neglect to transmit such Accounts, or to obey any Orders given pursuant to this Act, Commissioners may close their Accounts, &c.

If annual Returns are not made, Name of Savings Banks neglecting to be published in Gazette, &c.

56. If the annual Statements directed by this Act to be prepared and transmitted by the Trustees of a Savings Bank shall not be prepared and transmitted to the Commissioners for the Reduction of the National Debt within the Time limited by this Act, it shall be lawful for the said Commissioners, or for the Comptroller General or Assistant Comptroller acting under the said Commissioners, and they and he are and is hereby severally required, forthwith to publish in the *London Gazette*, and also in any Newspapers published in the County in which the Savings Bank is established, the Name of every such Savings Bank so neglecting or making Default in transmitting such annual Statement as aforesaid, in such Form and Words for the Information of the Depositors, and under such Regulations, as the said Commissioners or the said Comptroller General or Assistant Comptroller shall from Time to Time think fit.

Statement of Expenses may be required from Trustees or Managers.

57. It shall be lawful for the Commissioners for the Reduction of the National Debt, or the Comptroller General or Assistant Comptroller acting under the said Commissioners, if they or he shall think fit, to require from Time to Time of and from the Trustees and Managers of any Savings Bank a detailed Statement of all the Expenses whatever incurred by the said Trustees and Managers in the Management or otherwise of the said Savings Bank.

When Money is in the Hands of a Treasurer, &c. his Certificate to accompany the Statement.

58. Whenever it shall appear in any annual Statement that any Sum of Money of or belonging to a Savings Bank is in the Hands of any Treasurer or other Person, the said annual Statement shall be accompanied with a Certificate, signed by such Treasurer or other Person, that the Sum of Money therein mentioned is in his Possession.

A Duplicate of such Account shall be affixed in the Office of the Savings Bank.

59. The Trustees and Managers of every such Savings Bank shall cause a Duplicate of every such annual Statement, accompanied by a List of the Trustees and Managers of such Institution for the Time being, attested and countersigned as aforesaid, to be publicly affixed and exhibited in some conspicuous Part of the Office or Place where the Deposits of such Savings Bank are usually received, for the Information of all Parties making Deposits therein; and every such Duplicate shall from Time to Time remain so affixed and exhibited until the ensuing annual Statement shall in like Manner be affixed and exhibited as aforesaid; and every Depositor shall be entitled to receive from the said Savings Bank a printed Copy of such annual Statement on Payment of One Penny.

What Accounts shall be made by the National Debt Commissioners to the Commissioners of Her Majesty's

60. From and after the passing of this Act the Commissioners for the Reduction of the National Debt shall, at the Close of every Year ending on the Twentieth Day of *November*, make to the Commissioners of Her Majesty's Treasury the following Accounts; First, of the gross Amount of all Sums received and credited, including Interest, and of all Sums paid, including Interest, from the Sixth Day of *August* in the Year of our Lord One thousand

thousand eight hundred and seventeen up to such Twentieth Day of *November*, by the said Commissioners on account of the Trustees of the several Savings Banks in *Great Britain* and *Ireland*, and also on account of any Friendly Societies in *Great Britain* respectively, and of the gross Amount of all Sums, Stock, Funds, Annuities, and Exchequer Bills, and other Securities standing in the Names of such Commissioners on the Twentieth Day of *November* on account of any such Savings Banks or Friendly Societies respectively, and the Sums paid for the Purchase of such Stock, Funds, Exchequer Bills or other Securities, and the gross Amount of the Interest or Dividends received thereon by the said Commissioners, and the gross Amount of the Interest paid by such Commissioners up to such Twentieth Day of *November* on all Receipts issued to the Trustees of such Savings Banks or Friendly Societies in *Great Britain* and *Ireland* respectively, and also an Account of all Expenses incurred by the said Commissioners for Salaries of Clerks or other incidental Charges during the preceding Year; secondly, an Account of the whole of the several Transactions set forth in detail which shall have taken place during the Course of the previous Year in the Investment of all Monies coming into their Hands for Savings Banks and Friendly Societies, and of the Variations, if any, which have taken place during such Year in the Securities held by the said Commissioners for those Institutions; and, thirdly, an Account, showing the aggregate Amount of the Liabilities of the Government to the Trustees of Savings Banks and Friendly Societies respectively, and the Nature, Amount, and Value of the Securities (taken at the Price of the Day) held by the said Commissioners to meet the same, stating the Amount of Surplus or Deficiency (as the Case may be) thereon; distinguishing in each of such Accounts hereby required to be rendered as aforesaid the Funds of Savings Banks from the Funds of Friendly Societies; and Copies of all such Accounts shall be laid before both Houses of Parliament, not later than the Fifteenth Day of *February*, if Parliament shall be then sitting, and if not then sitting then within Ten Days after the next re-assembling of Parliament.

Treasury, and laid before Parliament.

61. In every such Account so to be made to the Commissioners of Her Majesty's Treasury as herein-before is provided a distinct Account shall be shown of the aggregate Amount of the separate Surplus Funds of all Savings Banks, made up to such Twentieth Day of *November*, and of the gross Amount of all Sums transferred to or paid out of such Surplus Fund in the Course of the previous Year, and of the Balance of such Account then remaining in the Hands of the said Commissioners.

A distinct Account to be shown in Parliamentary Returns of separate Surplus Funds of Savings Banks in Hands of Commissioners.

62. For the Purpose of rendering the Accounts of the several Savings Banks in *Great Britain* and *Ireland* uniform and correspondent with the Accounts of the Commissioners for the Reduction of the National Debt the Interest payable to the Depositors in such Savings Banks in *Great Britain* and *Ireland* shall, from and after the Twentieth Day of *November* One thousand eight hundred and sixty-three, be computed half-yearly to the Twentieth Day of *May* and the Twentieth Day of *November*, or yearly to the Twentieth Day of *November* in each Year, as the Case may be, and to no other Periods.

Savings Banks shall compute Interest on 20th May and 20th November, half-yearly or yearly.

63. It shall be lawful for the said Commissioners for the Reduction of the National Debt, if they shall so think fit, and they are hereby authorized and empowered, to pay into the Bank of *England* from Time to Time any Sum or Sums of Money to be placed to their Credit in account with the Governor and Company of the Bank of *Ireland* on account of the Fund for the Banks for Savings, under such Regulations as shall be agreed upon from Time to Time between the said Commissioners and the said Governor and Company of the Bank of *Ireland*, and all Sums of Money so placed to the said Commissioners Credit as aforesaid shall be carried to the Account of the said Commissioners by the Cashiers of the said Governor and Company of the Bank of *Ireland*, standing in the Books of the said Bank under the Title of "The Funds for the Banks for Savings," and shall be subject and shall be applied to the several Purposes herein-before mentioned, as if every such Sum and Sums of Money had been originally paid into the Bank of *Ireland* to the said Account under the Provisions of this Act.

Commissioners for the Reduction of the National Debt may keep a Balance in the Bank of Ireland for Drafts which may be drawn on account of Savings Banks there.

64. All Receipts, Orders, Certificates, Endorsements, Accounts, Returns, or Instruments, or other Matters or Things whatsoever which shall be required for carrying into execution this

Receipts, &c. shall be in the Form approved

by Commissioners.

this Act, shall be made in such Form and Manner, and containing such Particulars, and under such Regulations as shall from Time to Time be directed or required or approved of by the said Commissioners or their Officer or Officers.

Indemnity to Commissioners and Banks of England and Ireland.

65. This Act shall be a full and sufficient Indemnity and Discharge to the Commissioners for the Reduction of the National Debt, and to the Governor and Company of the Bank of *England* and Bank of *Ireland* respectively, and their Officers, for all Things to be done or required or permitted to be done pursuant to this Act.

Power to Commissioners to appoint and employ Barrister, Clerks, &c.

66. It shall be lawful for the said Commissioners for the Reduction of the National Debt and they are hereby authorized and empowered to appoint a Barrister-at-Law, and employ such and so many of the Clerks and other Officers as shall be necessary for carrying into execution the Purposes of this Act, and it shall be lawful for the Lord High Treasurer or the Commissioners of Her Majesty's Treasury of the United Kingdom of *Great Britain* and *Ireland* for the Time being, and he or they is or are hereby authorized and empowered, to settle and appoint such Allowances as shall be proper for the Services, Pains, and Labour of such Clerks or other Persons to be appointed and employed by the said Commissioners in manner and for the Purposes aforesaid, and out of the Fund upon which the Establishment of the said Commissioners is chargeable by any Act now in force to pay and discharge all such Allowances and all other incidental Charges which shall necessarily attend the Execution of this Act, in such Manner as to them shall seem just and reasonable.

Power to Treasury to pay them and discharge incidental Expenses.

Act to extend to all Savings Banks in Great Britain and Ireland.

67. This Act shall, except as herein-after is excepted, extend to all Savings Banks established or hereafter to be established in *England*, *Scotland*, or *Ireland*, and *Berwick-upon-Tweed*, and the Islands of *Guernsey*, *Jersey*, and *Isle of Man*.

Act not to affect Post Office Savings Banks or Powers of Commissioners for Reduction of National Debt.

68. This Act shall not be held to repeal any of the now existing Statutes relating to Savings Banks in so far as relates to Post Office Savings Banks established or to be established under the Twenty-fourth *Victoria*, Chapter Fourteen, nor to repeal any of the Powers and Authorities now vested by those Acts in the Commissioners for the Reduction of the National Debt in regard to the Control, Management, Investment, Conversion, and Regulation of the Funds remitted by the Trustees of Savings Banks or by the Trustees of Friendly Societies to the said Commissioners.

SCHEDULES.

SCHEDULE A.

ACTS AND PARTS OF ACTS REPEALED.

Date of Act.	Title.	Extent of Repeal.
9 Geo. 4. c. 92.	An Act to consolidate and amend the Laws relating to Savings Banks.	The whole.
3 Will. 4, c. 14.	An Act to enable Depositors in Savings Banks and others to purchase Government Annuities through the Medium of Savings Banks, and to amend an Act of the Ninth Year of His late Majesty to consolidate and amend the Laws relating to Savings Banks.	Sections 21, 22, 25, 28, 29, 30, 31, 32, 33, 34, and 35.
5 & 6 Will. 4. c. 57.	An Act to extend to Scotland certain Provisions of an Act of the Ninth Year of His late Majesty to consolidate and amend the Laws relating to Savings Banks, and to consolidate and amend the Laws relating to Savings Banks in Scotland.	The whole.

Date of Act.	Title.	Extent of Repeal.
7 & 8 Vict. c. 83.	An Act to amend the Laws relating to Savings Banks, and to the Purchase of Government Annuities through the Medium of Savings Banks.	The whole.
11 & 12 Vict. c. 133.	An Act to amend the Laws relating to Savings Banks in Ireland.	The whole.
17 & 18 Vict. c. 50.	An Act to continue an Act of the Twelfth Year of Her present Majesty for amending the Laws relating to Savings Banks in Ireland, and to authorize Friendly Societies to invest the whole of their Funds in Savings Banks.	Section 2.
22 & 23 Vict. c. 53.	An Act to enable Charitable and Provident Societies and Penny Savings Banks to invest all their Proceeds in Savings Banks.	The whole.
23 & 24 Vict. c. 137.	An Act to make further Provision with respect to Monies received from Savings Banks and Friendly Societies.	The whole.

SCHEDULE B.

Form of Certificate for Transfer to another Savings Bank.

To be issued to any Depositor desiring to transfer his [*or* her] Deposits from one Savings Bank to another.

Savings Bank at , in the County of .

Whereas of a Depositor in the above-named Savings Bank, is desirous of closing his [*or* her] Account with the said Bank for the Purpose of transferring his [*or* her] Deposits to the Savings Bank at in the County of , and to enable him [*or* her] so to do the said Depositor has applied for a Certificate of the whole Amount due to him [*or* her] pursuant to the Act [*referring to this Act*]; we hereby certify that the Sum due to the said Depositor for Money deposited by him [*or* her] in this Savings Bank, inclusive of all Interest due to him [*or* her] to this Date, amounts to the Sum of [*state the Amount in Words*], of which the Sum of [*state the Amount, if any, in Words*] has been deposited since the Twentieth of November last; and we further certify that his [*or* her] Account with this Savings Bank has been closed by the Issue of this Certificate.

Witness our Hands this Day of 18 .

_____ } Two of the Trustees or Managers [appointed, for this Object, by the Trustees] of the above-named Savings Bank.

_____ }

Examined _____

Actuary or Secretary of the above-named Savings Bank.