

(6.) A nomination may relate to the whole of the deposits standing in the name of a depositor, or to part only of such deposits.

(7.) A nomination may be in favour of one person or of several persons, and in the latter case may direct that specific sums shall be paid to one or more of the persons named in the nomination, or that the persons named in such nomination may take the deposits in specified shares, or may give directions to both effects.

(8.) No person who witnesses the signature of a depositor to a nomination shall take any benefit under such nomination.

(9.) Where the Postmaster-General, after the expiration of one month from the date of decease of a depositor, has no notice of the claim of any creditor of the depositor, the Postmaster-General shall pay the persons named in any nomination made by such depositor, and in force at the time of his death, according to the directions of such nomination, and the receipt of any person so named shall be a good discharge to the Postmaster-General for the sum so paid.

(10.) Where, on the death of a depositor who has made a nomination, the Postmaster-General has notice of a claim of any creditor against the estate of such depositor, and such estate, apart from the amount nominated, is not sufficient to satisfy such claim, the Postmaster-General may, in his discretion, apply the amount nominated in or towards the satisfaction of such claim; but subject as aforesaid any payment made by the Postmaster-General to the nominee shall be a valid payment, and the receipt of the nominee shall be a good discharge to the Postmaster-General for the sum so paid.

(11.) Where any person nominated to receive any sum on the death of a depositor is an infant under the age of twenty-one years, and it is proved to the satisfaction of the Postmaster-General that funds are urgently needed for the maintenance, education, or benefit of such infant, the Postmaster-General may pay the sum mentioned in the nomination, or any part thereof, to any person who may satisfy the Postmaster-General that he will apply such money for the benefit of such infant, and the receipt of such person shall be a good discharge to the Postmaster-General for the amount so paid.

(12.) The death of the person nominated in the lifetime of the depositor making the nomination shall operate as a revocation of the nomination in favour of such person.

(13.) (a.) Subject to the provisions of these regulations, the marriage of a depositor shall operate as a revocation of any nomination made by such depositor before such marriage.

(b.) Where the Postmaster-General has paid money to a nominee in ignorance of the fact that the person making the nomination has married subsequently to the nomination, the receipt of the nominee shall be a valid discharge to the Postmaster-General.

MISCELLANEOUS.

45. (1.) Rate of interest. See Appendix, section 77, subsection (1).

(2.) Calculation of interest. See Appendix, section 78.

(3.) Interest-earning limit. See Appendix, section 77, subsection (2).

46. Every depositor shall once in each year, on the anniversary of the day on which he made his

first deposit, and at any other time when required by the Postmaster-General, forward his book to the Chief Postmaster of the district in which his account is kept, in a cover to be obtained at any Savings-Bank office, in order that the entries in the said book may be compared with the entries in the records of the Postmaster-General, and that the interest due to the depositor may be inserted in his book.

47. (1.) If any depositor loses his book, and desires a new one, application must be made by him to the Chief Postmaster of the postal district in which his account is kept, stating the circumstances, and enclosing stamps or a postal note of the value of one shilling.

(2.) Upon receiving such application the Chief Postmaster may, if he thinks fit, issue a new depositor's book to the applicant.

(3.) The Postmaster-General may pay any sum in respect of any amount in the Post-Office Savings-Bank, without the production of the depositor's book, where he is satisfied that the depositor or other claimant is entitled to receive such sum.

48. If a depositor's book becomes dilapidated through ill-usage, the depositor may be required to make application for a new one, and pay a fee of one shilling therefor.

49. (1.) Where a first deposit is made by a person who cannot write, his mark must be affixed to the statutory declaration in the presence of a witness, who must certify that such declaration has, before being made by the depositor, been first clearly read over to him in the presence and hearing of the witness.

(2.) Where the depositor cannot write, any authority to receive the amount payable on a warrant must be executed or signed by the depositor in accordance with the provisions of this regulation as to the making of the statutory declaration by a person who cannot write, as far as such provisions are applicable.

(3.) Where the person to whom a warrant is made payable cannot write, he must, when he presents the warrant for payment, affix his mark to the receipt at the foot of the warrant in the presence of some person who is known to the paying officer, and who can identify the person applying for the money as the person named in the warrant.

50. Where a first or any other deposit is made in error, the Postmaster-General may return the same and cancel all proceedings taken in respect thereof, or may take such other steps as may be necessary to give effect to the intention of the parties.

51. Declarations, depositors' books, acknowledgments, notices of withdrawal, warrants, and all documents and correspondence passing between the Postmaster-General and any depositor or other person in relation to Savings-Bank business shall be transmitted by post free of postage.

52. Upon payment of a fee of one shilling a Home Savings-Bank may be issued to any person who is a depositor in the Savings-Bank, and such depositor's account shall be charged with the sum of two shillings, which charge shall be released in the event of the Home Savings-Bank being returned in good condition.

53. Payment of a Savings-Bank warrant may, upon application by the depositor to the Chief Postmaster of the district in which the account is open, and upon payment of a fee of one shilling, be transferred from the Savings-Bank office upon