

any amendments thereof, or a corporate body not carried on for purposes of trade or profit, or such other non-mercantile societies as the Governor in Council specifies from time to time, or of the amount of a dividend warrant in respect of New Zealand consols lodged for credit of a Savings-Bank account by the Registrar of New Zealand Consols.

BY WHOM DEPOSITS MAY BE MADE.

5. Deposits may be made by and in the name of—

- (a.) A person of full age and not under legal disability;
- (b.) A married woman;
- (c.) An infant of the age of seven years and upwards.

6. Deposits may be made on behalf and in the name of an infant under seven years of age by one of the parents of such infant, or by any other person.

7. Deposits may be made on behalf and in the name of a person of unsound mind by the committee of his estate.

8. Deposits may be made in the joint names of two or more persons entitled to make a deposit.

9. Deposits may be made in the name of one or more persons as trustee or trustees for another person whose name shall also be entered in the title of the account.

10. Deposits may be made by the holder of a power of attorney on behalf and in the name of the person granting it.

11. Deposits may be made by the trustees, executors, or administrators of the estate of a deceased person.

12. Deposits may be made by the manager of an Industrial School as trustee for an inmate.

13. Deposits may be made by the trustees of any savings-bank established under the Savings-banks Act, 1908, or by the trustees of any legally constituted friendly, charitable, or provident society, or of societies registered under the Trade-unions Act, 1908, or the Industrial Conciliation and Arbitration Act, 1908, or the Coal-mines Act, 1908, or any amendments thereof, or any society, association, club, board, or other corporate body not carried on for purposes of trade or profit, or such other non-mercantile societies as the Governor in Council specifies from time to time.

14. Deposits may be made by Education Boards and School Committees appointed under the Education Act, 1908.

15. (a.) No depositor in the Savings-Bank shall make deposits to the credit of more than one account in such bank.

(b.) This regulation shall not apply to deposits made in the name of any person as trustee for another person also named in the title of the account.

(c.) This regulation shall not apply to a former inmate of an industrial school whose earnings may have been deposited by the manager of such school under the provisions of section 50 of the Industrial Schools Act, 1908.

(d.) This regulation shall not apply to friendly, charitable, or provident societies, or societies registered under the Trade-unions Act, 1908, or the Industrial Conciliation and Arbitration Act, 1908, or the Coal-mines Act, 1908, or any amendments thereof, or such other non-mercantile societies as the Governor in Council specifies from time to time.

See Appendix, section 77, subsection (6).

16. (1.) No person shall be entitled to any benefit from deposits standing to the credit of more

than one account in a Savings-Bank, except so far as such benefit is derived as a member of a legally constituted friendly, charitable, or provident society, or of societies registered under the Trade-unions Act, 1908, or the Industrial Conciliation and Arbitration Act, 1908, or the Coal-mines Act, 1908, or any amendments thereof, or a corporate body not carried on for purposes of trade or profit, or such other non-mercantile societies as the Governor in Council specifies from time to time, or as executor, administrator, or other personal representative of a deceased depositor, or as a former inmate of an industrial school on whose behalf deposits may have been made under the provisions of section 50 of the Industrial Schools Act, 1908, by the manager of such school.

(2.) In this regulation the term "Savings-Bank," without prefix, means the Post-Office Savings-Bank of New Zealand.

PROCEDURE ON MAKING DEPOSITS.

17. (1.) Subject to the provisions of these regulations, a depositor on making a first deposit, and whenever thereafter he is required so to do, shall specify his christian or fore name and surname, occupation, and residence to the Postmaster-General, and shall furnish a specimen of his signature, and shall also make and sign a declaration in the form No. 1 in the Third Schedule to the Post and Telegraph Act, 1908.

(2.) See Appendix, section 77, subsection (5).

18. (1.) When a first deposit is made on behalf and in the name of an infant under seven years of age, such declaration as aforesaid shall be made by the person making the deposit, and such person shall specify at the foot of such declaration the day of the month and year when the said infant will attain the age of seven years.

(2.) When deposits are made on behalf and in the name of an infant under seven years of age, so soon as such infant attains the age of seven years he shall, when required by the Postmaster-General, make such declaration as aforesaid.

19. When a first deposit is made on behalf of a person of unsound mind, such declaration as aforesaid shall be made by the committee of his estate, and in every such case the person making the deposit shall specify the capacity in which he acts.

20. When a first deposit is made in the name or names of a person or persons as trustee or trustees for another person whose name is also entered in the title of the account, such declaration as aforesaid shall be made by the trustee or trustees.

21. Where a first deposit is made by a savings-bank or a legally constituted friendly, charitable, or provident society, or by societies registered under the Trade-unions Act, 1908, or the Industrial Conciliation and Arbitration Act, 1908, or the Coal-mines Act, 1908, or any amendments thereof, or a corporate body not carried on for purposes of trade or profit, or by such other non-mercantile societies as the Governor in Council specifies from time to time, the following rules shall apply:—

(1.) Before making such deposit the trustees or officers of the society or body shall forward to the Postmaster-General—

(a.) A printed copy of the rules of the society or body.

(b.) An application signed by the said trustees or officers for authority to make deposits, specifying by what officers or members of the society or body it is proposed moneys deposited by the said society or body should be withdrawn from time to time, and bearing and containing all such signa-