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CHAPTER 35. No. 5.

POST OFFICE SAVINGS BANK.

AN ORDINANCE RELATING TO THE TRINIDAD AND TOBAGO POST OFFICE SAVINGS BANK.

Ordinance  
Ch 35. No.5-  
1940.

[1st January, 1936.]

Commence-  
ment.

1. This Ordinance may be cited as the Post Office Savings Bank Ordinance.

Short title.

2. In this Ordinance unless the context otherwise requires—

Interpreta-  
tion.

“revenue” of the Savings Bank does not include moneys received on deposit;

“Savings Bank” means the Post Office Savings Bank established under the Savings Bank Ordinance (Cap. 109 of the 1925 Revised Laws) and continued under this Ordinance as the Trinidad and Tobago Post Office Savings Bank.

3. The Savings Bank (and all offices thereof) subsisting at the time when this Ordinance came into operation shall be deemed to be constituted and appointed under this Ordinance.

Appoint-  
ment of  
Savings  
Bank.

4. Subject to the provisions of section 11 the Savings Bank shall be under the management and control of the Postmaster General who may, subject to the provisions of this Ordinance and any regulations made thereunder, take such steps as may be desirable for the encouragement of thrift, for the proper management of the Savings Bank, and otherwise for the promotion of the objects and purposes of this Ordinance.

Administra-  
tion of the  
Savings  
Bank.

Establishment and closure of branch savings banks.

5. The Postmaster General may, with the approval of the Governor, open branch savings banks at any post office in the Colony and may, with the like approval, close any branch savings bank.

Employment of officers.

6. The Postmaster General, with the approval of the Governor, may engage such officers as may be necessary for the execution of this Ordinance, and for that purpose may employ for part of their time officers in the service of the Government.

Deposits and repayments.

7. Deposits of money to be paid into the Savings Bank shall be received and repaid under such conditions as may be prescribed.

Security of Government.

8. The repayment of all moneys deposited in the Savings Bank together with interest thereon is guaranteed by the Government of the Colony, and accordingly if at any time or times the assets of the Savings Bank shall be insufficient to pay the lawful claims of every depositor, the Governor shall cause such deficiency to be met out of the general revenues of the Colony, and the Accountant General shall certify such deficiency to the Legislative Council without delay.

Rate of interest.

9. (1) Interest shall be payable on deposits at the rate of \$2.40 per centum per annum or at such other rate as may be fixed from time to time by the Governor in Council with prior approval of the Secretary of State: Provided that not less than three months' notice of any change of rate shall be given in the *Royal Gazette*.

Calculation of interest.

(2) Such interest shall not be payable on any amount less than five dollars or on any fraction of five dollars and shall not commence to accrue until the first day of the month next following the day of deposit, and shall cease on the last day of the month preceding that in which such deposit shall be withdrawn; and no fraction of a cent in the result of the calculation shall be brought to account of a depositor.

Interest on sums over \$2,500.

(3) Subject as herein provided if any deposit exceeds in amount the sum of \$2,500 no interest shall be paid on such excess:

Provided that interest shall be payable on any deposits made to the credit of any fund administered by the Colonial Government or by the Registrar of the Supreme Court under the Court Funds Investment Ordinance without limit of amount, or on any deposit not exceeding \$5,000 made by the manager, trustee, treasurer or other authorised officers for the time being of any charitable or provident institution or society, or charitable donation or bequest for the maintenance, education or benefit of the poor, or any Friendly Society legally enrolled and certified in the manner required by the Friendly Societies Ordinance, or any Local Savings Bank established under the Local Savings Banks Ordinance.

(4) Interest on deposits shall, subject to the provisions of this section, be calculated to the 31st of December in every year and shall then be added to and become part of any principal money remaining on deposit.

Interest compounded annually.

10. (1) All expenses incurred in the execution of this Ordinance shall be met from the moneys in the Savings Bank.

Salaries and expenses.

(2) For the purposes of this Ordinance expenses shall mean the cost of any work or service done by or in connection with the Savings Bank, including such sum on account of administrative and other overhead expenses as may, with the approval of the Governor be reasonably assigned to that work or service.

11. (1) Subject to the provisions of this Ordinance moneys in the Savings Bank shall not be applied in any way to the purposes of the Colony but, except so far as any sums may be prescribed to be kept in hand for the general purposes of the Savings Bank, shall be deposited into the Treasury and shall, as far as practicable, be invested on behalf of the Savings Bank, under the direction of the Accountant General, in such securities or be employed at interest in such manner as shall be approved from time to time by the Governor in Council, or in the case of moneys remitted to London for investment, by the Secretary of State, and any such investment may at any time be changed into other like securities:

Disposal of moneys.

Provided that not more than one-third of such moneys shall at any time be or remain invested in Government or Municipal debentures issued under the authority of the General Local Loan Ordinance and the General Local Loan (Municipal Corporations) Ordinance.

(2) Any sums of money that may from time to time be required for the repayment of any deposit or deposits under the authority of this Ordinance, or for the payment of interest thereon or expenses incurred in the execution of this Ordinance, may be raised by the sale of the whole or a part of such securities:

Provided that any sums of money which may be required for the purposes aforesaid, may, with the approval of the Governor, be advanced to the Savings Bank by the Accountant General out of the general revenues of the Colony until they can be raised by the sale of such securities and such advances shall bear interest at the rate from time to time payable to depositors.

Accounts.

12. Annual accounts of the revenue and expenditure of the Savings Bank and of deposits received and repaid and interest credited to depositors during the year ended on the 31st of December together with a statement of the assets and liabilities of the Savings Bank, shall, after being audited and certified by the Director of Audit, be laid before the Legislative Council not later than the 15th of May ensuing in every year and shall as soon as practicable thereafter be published in the *Royal Gazette* and submitted to the Secretary of State.

Surpluses  
and deficits.

13. (1) If in any year the revenue of the Savings Bank shall be insufficient to defray the interest due to depositors and all expenses under this Ordinance, such deficiency shall be met out of the general revenues of the Colony.

(2) If in any year the revenue of the Savings Bank shall be more than sufficient to defray the interest due to depositors and all expenses under this Ordinance, then the Governor may direct the transfer of the surplus or any portion thereof to the general revenues of the Colony:

Provided that no such transfer shall be made unless the assets of the Savings Bank will thereafter exceed the

liabilities by not less than fifteen per centum of the liabilities to depositors.

(3) If on the 31st of December in any year the assets of the Savings Bank exceed the liabilities by more than fifteen per centum of the liabilities to depositors then the Governor, with the prior consent of the Secretary of State, may direct that the surplus over fifteen per centum or any portion thereof shall be transferred to the general revenues of the Colony.

14. (1) The Governor in Council may make regulations Regulations. for the management of the Savings Bank. In particular and without prejudice to the generality of the foregoing powers such regulations may—

- (a) prescribe limits of deposits;
- (b) prescribe the modes of making deposits;
- (c) prescribe the modes of withdrawing deposits and interest;
- (d) prescribe the times at which deposit books shall be returned to the Savings Bank by depositors;
- (e) regulate deposits by minors, guardians, trustees, married women, joint depositors, Friendly Societies, Local Savings Banks and other charitable or provident bodies;
- (f) prescribe conditions for the withdrawal of moneys by minors, guardians, trustees, married women, joint depositors, Friendly Societies, Local Savings Banks and other charitable or provident bodies;
- (g) prescribe the modes of dealing with the deposits of deceased or insane persons;
- (h) prescribe the penalties not exceeding a fine of two hundred and forty dollars for the breach of any such regulation;
- (i) provide for the forfeiture of deposits made in wilful contravention of this Ordinance;
- (j) authorise the Postmaster General to enter into an arrangement with the Post Office Savings Bank of the United Kingdom or with the Government Savings Bank of any Commonwealth country, Protected State, or Protectorate, or any territory in respect of which a

mandate on behalf of the League of Nations is being exercised by His Majesty, or any foreign country, for the transfer of any sums standing to the credit of depositors from such Savings Banks to the Colony Savings Bank, and *vice versa*, and prescribe conditions for such transfers.

(2) Regulations made under this section shall have no force or effect until they have been approved by the Legislative Council:

Provided that, until varied or revoked by any such regulations, the regulations contained in the Schedule hereto shall be in force.

Schedule.

Names of depositors, etc., not to be disclosed.

15. (1) No person appointed to carry this Ordinance into effect shall disclose the name of any depositor or the amount which may have been deposited or withdrawn by any depositor except in due course of law, or to such person or persons as may be appointed to assist in carrying this Ordinance into operation or by direction of the Governor.

(2) Any person contravening the provisions of this section shall on summary conviction be liable to a fine of two hundred and forty dollars.

Settlement of disputes.

16. If any dispute shall arise between the Postmaster General or the officer managing and controlling any branch savings bank and any individual depositor therein, or any executor, administrator, next of kin of a depositor, or any creditor or assignee of a 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 to an arbitrator to be appointed by the Governor, and whatever award, order or determination may be made by such arbitrator shall be binding and conclusive on all parties and shall be final to all intents and purposes, subject only to an appeal to the Governor in Council.

Non-liability of Government.

17. When any payment is made or act done by the Postmaster General or any person acting under his authority in accordance with this Ordinance and the regulations for

the time being made thereunder, the Government, the Postmaster General and such person shall not be liable in respect of any claim on the part of any person in connection with such payment or act, but any person may nevertheless recover any sum lawfully due to him from the person to whom the Postmaster General has paid the same.

**SCHEDULE.**

**Regulations relating to the Trinidad and Tobago Post Office Savings Bank.** *Amby 28/60 (95) 12/11/047*

1. These regulations may be cited as the Post Office Savings Bank Title Regulations.

2. (1) The Savings Bank Office at the General Post Office in Port-of-Spain shall be open for the receipt and payment of deposits, and for the transaction of Savings Bank business generally from 8.30 a.m. to 3.30 p.m. on week days, with the exception of Saturday, when the hours for the transaction of Savings Bank business will be from 8.30 a.m. to 12 noon:

Hours of business.  
G.N. 280-1950.

Provided that it shall be lawful for the Postmaster General to order that the aforesaid Savings Bank Office be closed for any period not exceeding three days at the beginning of the month of January in every year in order to proceed with the computation of interest on deposits, and such order shall be valid if published in the *Royal Gazette* and in two daily newspapers at least fifteen days prior to taking effect.

(2) At all Branch Offices the hours shall be fixed by the Postmaster General and a notice giving this information shall be posted up at each office.

(3) Savings Bank business will not be transacted on Sundays or Public Holidays.

3. Deposits shall be made on the form provided by the Postmaster General.

Forms for deposits.

4. Deposits may be made by—

Nature of deposits.

(a) cash in coins or notes of legal tender in the Colony: Provided that fractions of one cent will not be accepted;

(b) cheques: Provided the cheque is drawn on a local bank and indorsed in favour of the Postmaster General; a cheque will only be accepted if the whole amount of the cheque be deposited with or without a further sum;

(c) current unused postage stamps of the Colony in multiples of 25 cents;

(d) money orders and postal orders: Provided the orders are made payable in Trinidad or Tobago.

The minimum deposit shall be twenty-five cents.

Refusal of deposits.

5. The Postmaster General may refuse to receive any sum tendered as a deposit, and may return a deposit with interest accrued due at any time, should he see fit to do so, and close the account of such depositor.

Depositor's book.

6. (1) Every depositor on making his first deposit, shall receive a depositor's book, free of charge, in which shall be entered the deposit so made and every subsequent deposit.

(2) If any depositor shall lose his depositor's book and should desire a new book, he must apply to the Postmaster General, stating the circumstances of the loss, and on the issue of a new book a charge of twelve cents together with the cost of any notice respecting such loss shall be made.

(3) Every depositor shall, whenever he is required to do so, send his depositor's book to the Postmaster General through the post free of charge in a cover or envelope to be obtained at any Savings Bank Branch in the Colony. He shall send his depositor's book to the Postmaster General at least once in each year. Every depositor who contravenes this regulation shall be liable to forfeit the sum of twenty-five cents which may be deducted from his deposits and paid into the Treasury for the use of the Colony.

(4) Every depositor's book shall be deemed to be the property of the Postmaster General, and shall be delivered to him as and when required by the Postmaster General.

Particulars to be furnished by a depositor.

7. (1) Every depositor shall, on making a first deposit, and whenever thereafter he is required to do so, state his name in full, his occupation, and his residence to the proper officer, and shall subscribe with his name, or his mark if he is unable to write, a declaration that he is not already a depositor in the Savings Bank; and such declaration shall be witnessed by the officer aforesaid, or by some person known to such officer, or by some Minister of Religion, Justice, or officer of the Immigration Department, resident in the district in which the depositor resides, or by any other person approved by the Postmaster General in that behalf.

(2) Any depositor being unable to attend in person may deposit by another person, who shall fill up and sign on behalf of the depositor the necessary voucher.

Deposits may be made by a person other than the depositor.

Acknowledgements of deposits.

G.N. 280-1950.

8. Where a deposit is made in the Savings Bank, the entry of such deposit in the depositor's book shall be attested by the signature of the receiving officer and by the date stamp of the Branch Office at which the deposit is made, and the amount of the deposit shall be reported without delay to the Postmaster General; and in the case of all deposits other than those made at the head office, the Postmaster General shall forthwith send by post to the depositor, to his residence or to such other address as he may notify at the time of making the deposit, an acknowledgment that the deposit has been received and placed to the credit of the depositor:

Provided that no acknowledgment will be sent for any deposit under one hundred dollars, the entry of such deposit in the depositor's book being *prima facie* evidence of the sum deposited.

One depositor's book sufficient.

9. It shall be lawful for a depositor to add to his deposits or to withdraw the whole or any part thereof, at any Savings Bank Branch Office, without change of his depositor's book.

10. It shall not be lawful for any person to have more than one account in the Savings Bank. If any person at any time has more than one account in the Savings Bank, no interest shall accrue on any money deposited in any of the accounts.

Depositor not to have more than one account.

11. (1) Deposits may be made in the joint names of two or more persons, and repayment of the same or any part thereof shall be made only on the joint receipt of all the persons named in the title of the account. In the event of the death of any joint depositor, the money shall be payable to the survivor or survivors, but the Postmaster General may before making any payment require production of a certificate from the Commissioner of Estate Duties of the payment of estate duty or that no estate duty is payable.

Joint deposits.

(2) It shall be lawful for the Postmaster General to provide for the addition of one or more names to an account already opened in the Savings Bank, provided that the person or persons whose names are to be added have no other account in their own name or another joint account.

Addition of names to an account.

12. Deposits may be made in the name of one person as trustee of another person, whose name shall also be entered in the title of the account, and it shall not be an objection to such an account that the trustee is himself a depositor in the Savings Bank. Repayment of such deposits or any part thereof shall be made upon the receipt of the persons named in the title of the account or of the survivors or survivor among such persons. Where, nevertheless, any person named in the trust account has become insane or bankrupt, or where from any other cause the receipt of such person cannot conveniently be obtained, repayment of such deposits or any part thereof may be made upon the receipt of the other persons or person named in the account, if in the opinion of the Governor such repayment is expedient:

Deposits in trust.

Provided that no money shall, under the provisions of this regulation, be received on deposit from or paid on withdrawal to any person who appears to be under the age of seven years.

13. Infants of seven years of age and upwards may deposit money in their own names and withdraw the same together with any interest that may accrue thereon. Deposits may also be made by parents and guardians for the benefit of infants under the age of seven years, but such deposits, with the interest that may have accrued thereon, shall not be repayable until the infant shall have attained the age of seven years, and in the event of death before the age of seven years, the money shall be payable on a month's notice to the person who shall have deposited the same or to his personal representative, on the production of evidence as to the death in the same manner as in the case of a deceased depositor.

Deposits by infants.

14. It shall be lawful to pay any sum of money in respect of any deposit made by or on behalf of any married woman, whether made before or after her marriage, upon the receipt of such woman, which, notwithstanding her coverture, shall be a sufficient discharge without the concurrence of her husband.

Deposits of married women.

Limit of amount to be kept in hand for general purposes of Savings Bank.

G.N. 68-1945.

Forms of withdrawals.

When deposits may be withdrawn.

Limit of withdrawal.

G.N. 68-1945.

Mode of payments.

G.N. 68-1945.

G.N. 280-1950.

Depositor entitled to payment within 15 days.

Entry of withdrawals in depositor's book.

Withdrawal on demand at the principal offices.

14A. For the general purposes of the Savings Bank there shall be kept—

(a) at a bank, a sum not exceeding twenty five thousand dollars;

(b) in the hands of every cashier, a sum not exceeding five thousand dollars.

15. Subject to these regulations withdrawals shall be made on the form provided by the Postmaster General.

16. No deposit or any portion of it is withdrawable until four clear days have elapsed from the date of the deposit except at the discretion of the Postmaster General. A cheque deposit cannot be withdrawn until the Postmaster General has received notification of its clearance.

17. No application shall be made for withdrawal of an amount less than twenty five cents nor for withdrawal on demand of an amount exceeding one hundred dollars, and withdrawals exceeding one hundred dollars from one account shall not be permitted in any one day unless the depositor has given forty-eight hours' notice of his intention to make application for such withdrawal:

Provided that the Postmaster General may in his discretion waive the giving of notice in any exceptional case. Subject to the foregoing provisions of this regulation a depositor may at any time apply to withdraw the whole amount standing to his credit together with interest due upon his deposits.

17A. No depositor shall be allowed to withdraw from an account at the General Post Office, Port-of-Spain, or at the San Fernando Post Office, an amount in cash in excess of five hundred dollars, and payment of any amount in excess of five hundred dollars on withdrawal by a depositor from an account at either of the said Offices shall be made by cheque.

18. If the person or persons entitled to the payment of any deposit demand in the prescribed manner payment of the whole or any part of such deposit to his or their credit, he or they shall be entitled to payment within fifteen days after demand:

Provided that the Postmaster General may require notice not exceeding thirty days to be given by any depositor before withdrawing any sum exceeding two thousand five hundred dollars standing to the credit of such depositor in the Savings Bank.

19. Every payment made to a depositor by any officer of the Savings Bank shall be entered by him at the time in the depositor's book, and the entry of such payment shall be attested by the signature of such officer and by the date stamp of his office.

20. A depositor who has opened an account at the General Post Office, Port-of-Spain, the San Fernando Post Office, or the Scarborough Post Office, may withdraw any portion of his deposit from such account at the office at which the account was opened.

21. Subject to these regulations a depositor wishing to withdraw any portion of his deposit at any Branch Savings Bank, other than the General Post Office, Port-of-Spain, the San Fernando Post Office or the Scarborough Post Office, shall fill up and sign the form provided by the Postmaster General. The notice shall be forwarded by the District Postmaster to the Postmaster General free of postage.

Withdrawal  
at Branch  
offices.

22. When an account stands in the name of more than one person the signatures of all are necessary to any notice of withdrawal. Payment of the money can, however, be made to any one of the parties if a request to that effect is made by all the parties in the notice of withdrawal.

Withdrawals  
Joint  
accounts.

23. The receipt of the manager, trustee, treasurer, or other officer for the time being of any charitable or provident institution or society, or of any Friendly Society or Local Savings Bank for any money paid according to the requisition of such manager, trustee, treasurer, or other officer apparently authorised to require such payment, shall be sufficient discharge for the same.

Receipt of  
manager,  
trustee,  
treasurer,  
etc.

24. If a depositor be resident abroad, his signature to a withdrawal voucher must be verified by some constituted authority of the place in which he is residing, to the satisfaction of the Postmaster General, before payment can be made. When he is residing in a foreign country, the signature of the British Minister or Consul, stamped with the Stamp of Office will be accepted. The signature of the person presenting the receipted voucher will also be required as witness to the payment.

Depositor  
resident  
abroad.

25. Except as otherwise herein provided, money deposited in the Savings Bank shall be repaid to the depositor personally or to some person appointed by the depositor by letter of attorney in such form as may from time to time be approved by the Postmaster General.

Payments  
to be to  
depositor  
personally or  
his attorney.

Provided that in case of payment to any person appointed by the depositor to receive payment, the depositor shall affix his signature to the order in the presence of the Protector of Immigrants, a Justice of the Peace, a Clerk of the Peace, a Warden, a Minister of Religion, a Medical Practitioner, a Gazetted Police Officer or Subordinate Police Officer, or other well known and responsible person, who shall attest the same and state his address.

G.N. 68-  
1945.

26. Where any depositor or person whose consent is necessary to the withdrawal of a sum from the Savings Bank is under any disability, the Supreme Court or any Judge thereof may, on application, order such sum to be paid to the depositor or otherwise applied for his benefit.

Supreme  
Court may  
order pay-  
ment of  
deposits.

27. Payment of any deposit according to any probate of a will or letters of administration actually granted by the Supreme Court and appearing to be in force shall discharge the Government as against the executors and administrators of such deceased depositor and all other persons whomsoever, notwithstanding that such probate or letters of administration may be revoked or otherwise invalid:

Payments  
under  
probate or  
letters of  
administra-  
tion.

Provided nevertheless that all persons lawfully entitled to such deposit shall have remedy against the persons who receive the same: Provided

further that nothing in this regulation shall affect the operation of any appointment duly made under these regulations.

Appoint-  
ments.

28. (1) Any depositor in the Savings Bank may, by appointment in writing (which shall be in the form approved by the Postmaster General) signed or acknowledged in the presence of such person as may from time to time be nominated for the purpose by the Postmaster General and left with such person, direct that the whole or any part of the balance which may be standing to the credit of the depositor at the time of his death not exceeding one thousand five hundred dollars be paid to the beneficiary named in such appointment.

Revocation  
of appoint-  
ment.

(2) An appointment of any deposit under this regulation shall be inoperative so far as it is inconsistent with a subsequent appointment and shall be revoked by the death of the beneficiary named in the appointment in the lifetime of the depositor, by the subsequent marriage of the depositor, or by a specific revocation in his will. It may also be revoked by the depositor by writing endorsed on the appointment and signed or acknowledged in such manner as would be sufficient for an appointment of the same deposit.

Operation  
of appoint-  
ment.

(3) Where an appointment has been made under this regulation and the Postmaster General has no notice of the subsequent marriage of the depositor or of any revocation in his will or of the claim of any creditor of the depositor, the Postmaster General shall pay the beneficiary named in such appointment, if in force at the time of his death, according to the directions of such appointment, and the receipt of such beneficiary shall be a good discharge to the Postmaster General for the sum so paid.

Payment of  
debts out of  
appointed  
deposits.

(4) Where, on the death of a depositor who has made an appointment under this regulation the Postmaster General has notice of a claim of any creditor against the estate of the depositor, and the estate apart from the amount appointed, is not sufficient to satisfy the claim, the Postmaster General may, in his discretion, apply the amount appointed in or towards the satisfaction of the claim, but, subject as aforesaid, any payment made by the Postmaster General to the beneficiary named in the appointment shall be a valid payment and the receipt of such beneficiary shall be a good discharge to the Postmaster General for the sum so paid.

Receipt of  
infant bene-  
ficiary.

(5) Where the beneficiary named in the appointment is an infant, if he is above the age of sixteen years, his receipt, and if he is under such age, the receipt of any person undertaking to maintain him, shall be a good discharge to the Postmaster General for the sum paid.

Particulars  
to be  
entered.

(6) The Postmaster General shall enter in proper books the prescribed particulars in reference to such appointment.

Deceased  
depositors.  
Sums under  
four hundred  
and eighty  
dollars.

29. (1) Where the whole amount due to a depositor at the time of his death does not exceed four hundred and eighty dollars inclusive of the interest, and probate of the will of such depositor or letters of administration of his estate and effects is not or are not produced within such time as the Postmaster General thinks reasonable, if such depositor has made no appointment, and so far as any appointment does not extend, the Postmaster General may, without requiring probate of the will or letters

of administration of the estate and effects of the deceased depositor, in his discretion, with the sanction of the Governor, pay or distribute the amount so due as aforesaid to or among any of the persons hereinafter described or indicated, that is to say:—

- (a) any person who has paid the funeral expenses of the depositor;
- (b) creditors of the depositor;
- (c) the widow or widower of the depositor;
- (d) the persons entitled to the effects of the depositor according to the Administration of Estates Ordinance;
- (e) the person entitled to take out probate of the will or letters of administration to the estate of the depositor;
- (f) in the case of foreign seamen, the consular authority of any country with whom a treaty has been made relative to the payment of moneys due to such seamen;
- (g) any person undertaking to maintain the children of the depositor;
- (h) the Administrator General, if the estate of the depositor has devolved upon the Crown.

(2) In making such payment and distribution as aforesaid, the Postmaster General shall have regard to the rules of law regulating the distribution of the estates of intestates, but he may, nevertheless, when he considers that injustice, hardship, or inconvenience would result from adherence to such rules, subject to the approval of the Governor, make such payment and distribution otherwise than in accordance with rules.

(3) The receipt of any of the persons mentioned in this section shall be a good discharge to the Postmaster General for the sum paid, and any such receipt may be signed by the widow, widower, or next of kin above the age of sixteen years, notwithstanding that she or he has not attained the age of twenty-one years.

30. Where a depositor dies intestate and without next of kin, the Governor, if he thinks fit, may, subject to any appointment under these regulations made by the deceased depositor, direct the payment of any amount in the Savings Bank to which such depositor is entitled, or any part thereof, to the person or amongst the persons who, in case the depositor or some natural relative of the depositor had been lawfully begotten, or who, in case some natural child or remoter issue of the depositor had been lawful issue, would be entitled to the personal estate of the depositor according to the law regulating the distribution of the estates of intestates, or to or among some one or more of such persons exclusively of the others or other of them, in such shares as the Governor thinks fit, and such amount or part shall be paid by the Postmaster General accordingly upon the warrant of the Governor.

Power to pay money of deceased depositor to natural relatives.

31. In every case, where the total estate of a deceased depositor (including the sum to which an appointment relates), after deduction of debts and funeral expenses, exceeds four hundred and eighty dollars, the Postmaster General shall, before making any payment to any

Estate duty.

beneficiary, require production of a certificate from the Commissioner of Estate Duties of the payment of estate duty or that no estate duty is payable or that he has allowed payment thereof to be postponed.

Transfer of deposits to or from United Kingdom Post Office Savings Bank.

32. (1) The Postmaster General may enter into an arrangement with the Postmaster General in England for the transfer of sums standing to the credit of depositors from a Post Office Savings Bank in the United Kingdom to the Savings Bank in the Colony, or from the Savings Bank in the Colony to a Post Office Savings Bank in the United Kingdom.

(2) Whenever such an arrangement has been made, the Postmaster General may place any amount transferred in pursuance thereof to the Savings Bank in the Colony to the credit of a depositor's account in that Bank.

Transfer of account to U.K. Post Office Savings Bank.

33. (1) An application from a depositor to transfer his account from the Savings Bank in the Colony to a Post Office Savings Bank in the United Kingdom shall be made in triplicate on the form provided by the Postmaster General which may be obtained at the General Post Office in Port-of-Spain and shall be accompanied by the depositor's book, and such evidence of the applicant's identity as the Postmaster General may require.

(2) The amount to be transferred shall be transmitted to the Postmaster General in London by the earliest opportunity after receipt of the application.

(3) Unless the applicant has been a depositor in the Savings Bank for a period of three months such a depositor is not entitled to effect a transfer.

Transfer of account from U.K. Post Office Savings Bank.

34. (1) In the case of a transfer from a Post Office Savings Bank in the United Kingdom to the Savings Bank in the Colony, the Postmaster General shall open an account in accordance with the transfer papers relating thereto, a depositor's book being issued to the depositor after the Postmaster General has satisfied himself as to the identity of the depositor, and the rules applicable to the making of a first deposit shall be observed.

(2) When an account already exists in favour of the depositor, the latter shall produce his depositor's book in order that the amount transferred may be credited therein.