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(As 'n Nuusblad by die Poskantoor Geregistreer)

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GOEWERMENSKENNISGEWINGS.

DEPARTEMENT VAN POS-EN- TELEGRAAFWESE.

No. R. 1087.]

[22 Julie 1960.]

SPAARBANKREGULASIES.

Dit het Sy Eksellensie die Goewerneur-generaal behaag om, kragtens subartikel (4) van artikel twee van die Poswet, 1958 (Wet No. 44 van 1958), sy goedkeuring aan onderstaande Spaarbankregulasies te heg. Die bestaande Spaarbankregulasies afgekondig by Goewermenskennisgewing No. 1468 van 1911, soos gewysig, word hierby ingetrek.

ELKE INLÊER MOET 'N VERKLARING DOEN WANNEER HY SY REKENING OPEN EN OOK DAARNA WANNEER VEREIS.

1. (1) Wanneer 'n inlêer vir die eerste maal 'n inlae doen en daarna so dikwels as wat dit van hom vereis word, moet hy aan die beampte van die Posmeester-generaal belas met die ontvangs van inlaes, sy volle naam, sy beroep en sy woonadres opgee en 'n verklaring in die vorm vervat in Bylae I van hierdie regulasies aflê en dit met sy naam of, indien hy nie kan skryf nie, met sy merk onderteken. Die verklaring moet medeonderteken word deur die amptenaar wat die inlae ontvang, of deur 'n persoon aan hom bekend, of deur iemand van aansien. Indien die inlêer nie kan skryf nie, moet die sertifikaat aan die voet van die verklaring ingevul en deur twee persone van ouer as sestig jaar medeonderteken word.

VERKLARINGS NAMENS 'N KIND ONDER SEWE MOET GEDOEN WORD DEUR DIE PERSOON WAT DIE INLAE MAAK. DIE KIND MOET DIE VERKLARING INVUL WANNEER HY DIE GESPEFISEERDE OUDERDOM BEREIK.

(2) Wanneer inlaes in die naam van 'n kind onder die ouderdom van sewe jaar gemaak word, moet 'n verklaring soos vervat in Bylae I van hierdie regulasies, geteken word deur die persoon wat die inlae doen en moet hy aan die voet van die verklaring die dag vermeld waarop die kind die ouderdom van sewe jaar sal bereik. Sodra die kind voormelde ouderdom bereik, moet hy, wanneer die Posmeester-generaal dit vereis, 'n nuwe verklaring op die voorgeskrewe vorm doen.

GOVERNMENT NOTICES.

DEPARTMENT OF POSTS AND TELEGRAPHS.

No. R. 1087.]

[22 July 1960.]

SAVINGS BANK REGULATIONS.

His Excellency the Governor-General has been pleased in terms of sub-section (4) of section two of the Post Office Act, 1958 (Act No. 44 of 1958), to approve the following Savings Bank Regulations. The existing Savings Bank Regulations, promulgated under Government Notice No. 1468 of 1911, as amended, are hereby withdrawn.

EVERY DEPOSITOR TO MAKE A DECLARATION WHEN OPENING HIS ACCOUNT AND WHENEVER THEREAFTER REQUIRED.

1. (1) Every depositor on making a first deposit, and whenever thereafter he is required so to do, shall specify his name in full, occupation and residence to the officer of the Postmaster-General appointed to receive deposits, and shall make and subscribe with his name or mark if unable to write a declaration on the form set forth in Schedule I to these regulations, and such declaration shall be witnessed by the officer receiving the deposit or by some person known to him or by some person of standing. If the depositor cannot write, the certificate at the foot of the declaration form shall be filled up and witnessed by two persons, both over the age of sixteen years.

DECLARATION TO BE MADE ON BEHALF OF A CHILD UNDER SEVEN BY THE PERSON MAKING THE DEPOSIT. WHEN HE ATTAINS SPECIFIED AGE, THE CHILD TO COMPLETE DECLARATION.

(2) In the case of deposits in the name of a person under the age of seven years the declaration set forth in Schedule I to these regulations shall be signed by the person making the deposit, who shall specify at the foot of the declaration the day on which the said person will attain the age of seven years, and so soon as the latter shall attain the specified age he shall, when required by the Postmaster-General, make a new declaration on the prescribed form.

BANTOES MOET SEKERE INLIGTING VERSTREK WANNEER HULLE REKENINGS OPEN.

(3) Wanneer 'n rekening vir 'n Bantoe geopen word, moet die inlêer sodanige inligting aan die Posmeester-generaal verstrek as wat nodig mag wees, in die vorm vervat in Bylae II van hierdie regulasies, om sy identiteit in die vervolg bevredigend vas te stel.

GESAMENTLIKE REKENINGS—ALBEI OF AL DIE BETROKKENES MOET DIE VERKLARING ONDERTEKEN.

2. Twee of meer persone kan inlaes in 'n gesamentlike rekening namens hulle maak mits geeneen van hulle reeds 'n inlêer is nie. In sodanige gevalle moet die verklaring vervat in Bylae I van hierdie regulasies deur albei of al die betrokkenes onderteken word.

TRUSTREKENING—KURATOR MOET VERKLARING DOEN.

3. Alle inlaes deur 'n kurator ten behoeve van 'n ander persoon moet gemaak word in die gesamentlike name van die kurator en die persoon in wie se rekening die inlae gedoen word, en die verklaring, vervat in Bylae III van hierdie regulasies, moet deur dié kurator onderteken word.

INLAES VIR 'N SPESIALE DOEL.

4. Inlaes vir 'n bepaalde doel kan ten gunste van een persoon deur 'n ander gemaak word op voorwaarde dat die persoon, vir wie die inlaes gemaak word, slegs by sy meerderjarigheid of sy huwelik of op een of ander aangewese tyd die inlaes mag opvra.

Die beampte wat die eerste inlae ontvang, moet die voorwaarde op die verklaring en in die inlegboekie aanteken. Die persoon wat die inlae maak, moet die voorwaarde op beide plekke onderteken.

'N BEAMPTTE VAN GENOOTSAP, KLUB OF FONDS MOET VOORGESKREWE VERKLARING ONDERTEKEN.

5. 'n Kurator of ander verantwoordelike beampte van 'n genootskap, klub of fonds moet namens die genootskap, klub of fonds die verklaring vervat in Bylae IV van hierdie regulasies, onderteken.

INLÊER WAT NIE KAN SKRYF NIE, MOET SY MERK MAAK.

6. Waar 'n verklaring gemaak word en in alle gevalle waar die handtekening van die inlêer vereis word, moet die inlêer, indien hy nie kan skryf nie, sy merk maak in die teenwoordigheid van 'n getuie, wat die merk deur sy handtekening moet attesteer.

OPENING VAN REKENING VAN GENOOTSAP, KLUB OF FONDS—WAAR NIE ANDERS BEPAAL NIE, MOET DRIE BEAMPTES INLAES BEHEER.

7. (1) Alvorens die eerste inlae gemaak word deur enige genootskap, klub of fonds, moet die kuratore, tesourier of ander verantwoordelike persoon van die genootskap, klub of fonds 'n aansoek op die voorgeskrewe vorm, behoorlik onderteken deur sodanige kuratore, tesourier of ander verantwoordelike persoon, aan die Posmeester-generaal opstuur vir verlening van magtiging om inlaes te maak. Melding moet hierin gemaak word van die beamptes of lede van die genootskap, klub of fonds wat gemagtig is om die gestorte bedrae op te vra, en ook moet die handtekening van sodanige persone en enige ander inligting wat die Posmeester-generaal mag verlang, verskaf word. Geen verandering mag gemaak word in die name aldus gespesifiseer nie behalwe deur die gekonstitueerde bestuur van die genootskap, klub of fonds. Behalwe in gevalle waar anders deur die regulasies van die genootskap, klub of fonds of ander outoriteit bepaal is, moet minstens drie beamptes of lede benoem word om die vorm van opvraging gesamentlik te onderteken.

REGLEMENT, INDIEN ENIGE, MOET VERSTREK WORD.

Die aansoek om magtiging vir die opening van 'n rekening in die naam van 'n genootskap, klub of fonds, moet vergesel gaan van die reglement, of indien daar geen reglement is nie, deur 'n staat wat die doelstellings van die genootskap, klub of fonds verduidelik.

BYVOEGING TOT OF WYSIGING VAN REGLEMENT WAT OP REKENING BETREKKING HET MOET KENNIS VAN GEGEE WORD.

(2) Die Posmeester-generaal moet in kennis gestel word van alle byvoegings tot, of wysigings van die reglement, wat van tyd tot tyd gemaak word met betrekking tot die inlê of opvraging van gelde, wat aan 'n genootskap, klub of fonds behoort.

INLEGBOEKIE MOET VAN NOMMER VOORSIEN EN VIR ELKE TRANSAKSIE DEUR INLÊER GETOON WORD.

8. (1) Elke inlegboekie word van 'n onderskeidingsnommer voorsien en word, nadat die eerste inlae daarin geskryf is, aan die inlêer oorhandig, wat die boekie vir elke daaropvolgende transaksie moet toon.

BANTU TO FURNISH CERTAIN INFORMATION WHEN OPENING ACCOUNTS.

(3) Where accounts are opened in the names of Bantu, the depositors shall furnish on the forms set forth in Schedule II to these regulations such information as the Postmaster-General may require, with a view to their subsequent satisfactory identification.

JOINT ACCOUNTS—BOTH OR ALL PARTIES TO SIGN THE DECLARATION.

2. Deposits may be made by two or more persons jointly on their own behalf, provided that no one of them is already a depositor. In such cases the declaration set forth in Schedule I to these regulations shall be signed by both or all the parties.

TRUST ACCOUNT—DECLARATION TO BE MADE BY THE TRUSTEE.

(3) Deposits made by a trustee on behalf of another person shall be made in the joint names of such trustee and the person on whose account the money is deposited, and the declaration set forth in Schedule III to these regulations shall be signed by such trustee.

DEPOSITS FOR A SPECIAL PURPOSE.

4. Deposits for a special purpose may be made for one person by another with the stipulation that they can only be withdrawn by the person on whose behalf they are made on his majority, or his marriage, or at some other specified time.

The stipulation shall be written by the officer receiving the first deposit on the declaration and within the deposit book, and the person making the deposit shall be required to sign his name to the stipulation in both places.

AN OFFICER OF SOCIETY, CLUB OR FUND TO SIGN PRESCRIBED DECLARATION.

5. A trustee or other responsible officer of a Society, Club or Fund shall sign on behalf of such Society, Club or Fund the declaration set forth in Schedule IV to these regulations.

DEPOSITOR UNABLE TO WRITE TO MAKE HIS MARK.

6. On making a declaration, and in all cases in which the signature of the depositor is required, if the depositor cannot write his mark must be affixed in the presence of a witness and attested by the signature of that witness.

OPENING ACCOUNT OF SOCIETY, CLUB OR FUND—WHERE NOT OTHERWISE PROVIDED THREE OFFICERS TO CONTROL DEPOSITS.

7. (1) Before a first deposit is made by any Society, Club or Fund, the trustee, treasurer or other responsible officer of the Society, Club or Fund shall forward to the Postmaster-General an application in the prescribed form signed by such trustees, treasurer or other responsible officer for authority to make deposits, specifying by what officers or members of the Society, Club or Fund the moneys deposited shall be withdrawn, and bearing and containing the signatures of such persons and any other information that the Postmaster-General may require. No change shall be made in the names so specified otherwise than by the constituted authority of the Society, Club or Fund. Where not otherwise provided by the rules of the Society, Club or Fund or by other authority, not less than three officers or members shall be nominated to sign collectively every form of withdrawal.

RULES, IF ANY TO BE FURNISHED.

An application for authority to open an account in the name of a Society, Club or Fund shall be accompanied by the rules, or if there be no rules, by a statement of the objects of the Society, Club or Fund.

ADDITION TO OR AMENDMENT OF RULES RELEVANT TO ACCOUNT TO BE NOTIFIED.

(2) Any addition to or amendment of the rules relevant to the deposit or withdrawal of moneys to the credit of a Society, Club or Fund which may from time to time be made shall be notified to the Postmaster-General.

DEPOSIT BOOK—TO BEAR A NUMBER, AND TO BE PRODUCED BY DEPOSITOR FOR EACH TRANSACTION.

8. (1) Every deposit book shall bear a distinctive number, and after the first deposit has been recorded therein shall be handed to the depositor, who shall be required to produce it for every subsequent transaction.

BOEKIE MOET ONDERTEKEN WORD DEUR INLÊER OF BETROKKE BEAMPTES IN DIE GEVAL VAN 'N GENOOTSAP, KLUB OF FONDS.

(2) Elke inlêer, kurator, of in die geval van 'n genootskap, klub of fonds, die beamptes wat gemagtig is om geld op te vra, moet die inlegboekie in die aangewese ruimte teken.

NUWE BOEKIE MOET KOSTELOOS UITGEREIK WORD OM VOL BOEKIE TE VERVANG. INDIEN VERLOOR, MOET 2S. 6D. BETAAL WORD.

(3) Sowel die eerste inlegboekie as alle vervolgbboekies word kosteloos aan inlêers verskaf. Ingeval 'n inlêer sy boekie verloor en 'n nuwe boekie verlang, moet hy op die voorgeskrewe vorm by die Posmeester-generaal aansoek doen. Hy moet die omstandighede waaronder die boekie verlore geraak het, verduidelik, en die besonderhede van sy rekening verskaf. Die aansoek moet vergesel gaan van posseëls ter waarde van die bedrag soos in Bylae VIII van hierdie regulasies bepaal word.

Die Posmeester-generaal reik na goeddunke, of 'n nuwe boekie uit, of hy besorg die bedrag aan die applikant terug.

ALLE INLEGBOEKIES DIE EIENDOM VAN DIE POSMEESTER-GENERAAL.

(4) Alle inlegboekies word as die eiendom van die Posmeester-generaal beskou en moet aan hom oorhandig word indien verlang; met dien verstande dat die inlêer egter geregtig is om sy boekie te behou totdat hy erkenning van sy laaste inlae ontvang het.

ELKE INLAE MOET IN BOEKIE INGESKRYF EN BEVESTIG WORD.

9. (1) Elke inlae wat deur die daartoe aangewese beampte ontvang word, word ten tyde van die ontvangs daarvan, deur hom in die boekie van die inlêer ingeskryf. Die inskrywing word deur die beampte bevestig en van 'n afdruk van sy kantoordatumstempel voorsien.

INLAE VAN £20 OF MEER MOET DEUR POSMEESTER-GENERAAL ERKEN WORD.

(2) Wanneer die bedrag van 'n inlae £20 of meer is, moet 'n erkenning daarvan uitgestuur word deur 'n beampte wat deur die Posmeester-generaal vir dié doel benoem is. Indien die inlêer die gemelde erkenning nie binne dertig dae vanaf die datum van die inlae ontvang het nie, moet hy dit skriftelike by die Posmeester-generaal aanvra en, indien nodig, sy aansoek herhaal totdat hy sodanige erkenning ontvang.

RENTEKOERS.

10. (1) Op inlaes word rente betaal volgens die tarief wat in Bylae VIII van hierdie regulasies aangegee word.

BOEKIE MOET JAARLIKS NA HOOFKANTOOR GESTUUR WORD VIR ONDERSOEK EN INSKRYWING VAN RENTE.

(2) Elke inlêer moet eenmaal per jaar, op die datum waarop hy sy eerste inlae gemaak het, sy inlegboekie na die hoofkantoor van die Spaarbank stuur in 'n omslag wat by alle Spaarbankkantore verkrygbaar is, sodat die inskrywings in die boekie met die inskrywings in die boeke van die Posmeester-generaal vergelyk kan word, en die rente aan die inlêer verskuldig, ingeskryf kan word. Ingeval 'n inlêer sy rekening te eniger tyd afsluit, word die rente aan hom verskuldig dadeilk bygereken en tesame met die hoofsom uitbetaal.

HOE OM GELD OP TE VRA.

11. 'n Inlêer wat geld uit sy rekening wil opvra, moet 'n aansoek om terugbetaling, in die vorm soos vervat in Bylae VI van hierdie regulasies, aan die Posmeester-generaal stuur. Sodanige aansoekvorms is by alle Spaarbankkantore verkrygbaar. In antwoord op die aansoek word 'n betaalorder, wat betaalbaar gemaak is by die kantoor in die aansoek vermeld, aan die inlêer gestuur. By die uitreiking van die betaalorder, word 'n advies met dieselfde pos aan die posmeester by die kantoor waar uitbetaling gedoen moet word, gestuur. Die betaalorder moet deur die inlêer by die poskantoor wat daarin vermeld is, aangebied word, tesame met sy inlegboekie waarin die posmeester die bedrag wat terugbetaal word, moet inskryf. Die inskrywing moet deur die posmeester bevestig en met 'n afdruk van sy kantoordatumstempel voorsien word. Ontvangs van die bedrag uitbetaal, moet deur die inlêer op die betaalorder erken word.

BETAALORDERS NIE BINNE TWEE MAANDE UITBETAAL NIE, WORD INGETREK.

12. Wanneer 'n betaalorder nie binne twee maande vanaf die datum van uitreiking vir betaling aangebied word nie, word dit ingetrek; met dien verstande dat die Posmeester-generaal na goeddunke die geldigheidsduur daarvan kan verleng.

BOOK TO BE SIGNED BY DEPOSITOR OR OFFICERS CONCERNED IN CASE OF SOCIETY.

(2) Every depositor, trustee, or in the case of a Society, Club or Fund the officers authorized to make withdrawals, shall sign the deposit book in the space provided for the purpose.

NO CHARGE TO BE MADE FOR NEW BOOK IN PLACE OF FILLED ONE:
IF LOST, FEE OF 2/6 TO BE PAID.

(3) No charge shall be made to depositors for the deposit books at first supplied to them or for similar books issued to them in continuation thereof, but if any depositor lose his book and desire a new book, application shall be made by him to the Postmaster-General in the prescribed form stating the circumstances of such loss and the particulars of the account, and enclosing postage stamps of the value of the fee prescribed in Schedule VIII to these Regulations.

The Postmaster-General shall, as he thinks fit, issue a new book or return the fee to the applicant.

EVERY DEPOSIT BOOK THE PROPERTY OF THE POSTMASTER-GENERAL.

(4) Every deposit book shall be deemed to be the property of the Postmaster-General, and shall be delivered up as and when required by the Postmaster-General, provided that the depositor shall be entitled to retain his book until he has received the acknowledgment of his last deposit.

EVERY DEPOSIT TO BE ENTERED IN BOOK AND ATTESTED.

9. (1) Every deposit received by an officer appointed for that purpose shall be entered by him at the time of receipt in the depositor's book, and such entry shall be attested by the officer and by an impression of the date stamp of his office.

DEPOSIT OF £20 AND OVER TO BE ACKNOWLEDGED BY POSTMASTER-GENERAL.

(2) When the amount of the deposit is £20 or over an acknowledgment thereof shall be forwarded by an officer to be appointed by the Postmaster-General for that purpose. If the depositor does not receive the said acknowledgment within thirty days from the day on which he made the deposit, he shall apply for the same to the Postmaster-General by letter, and if necessary renew his application until he receives the said acknowledgment.

RATE OF INTEREST.

10. (1) The interest payable on deposits shall be at the rate specified in Schedule VIII to these Regulations.

BOOK TO BE SENT TO HEAD OFFICE ANNUALLY FOR EXAMINATION AND INSERTION OF INTEREST.

(2) Every depositor shall once in each year, on the anniversary of the date on which he made his first deposit, forward his deposit book to the Head Office of the Savings Bank, 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 books of the Postmaster-General and the interest due to the depositor inserted. In the case of a depositor closing his account at any time, the interest due to date shall however, be at once added and paid with the principal.

HOW TO WITHDRAW.

11. To make a withdrawal from his account a depositor shall apply for the same to the Postmaster-General by means of a Notice of Withdrawal in the form set forth in Schedule VI to these Regulations, which shall be obtainable at any Savings Bank Office. In response a Warrant payable at the office specified in the application shall be forwarded to the depositor. By the same post the Postmaster at whose office repayment is to be made shall be advised of the issue of the Warrant. The Warrant shall be presented by the depositor at the Post Office named therein, together with his deposit book, in which the Postmaster shall enter the amount repaid and attest the entry, and make an impression of the datestamp of his office. The Postmaster shall take a receipt from the depositor on the Warrant for the amount repaid to him.

WARRANTS UNPAID FOR TWO MONTHS TO BE CANCELLED.

12. If a Warrant is not presented for repayment within two months from the date of issue thereof it will be cancelled. Provided that the Postmaster-General may extend the period of currency at his discretion.

AANSOEK OM TERUGBETALING EN BETAALORDER IN GESAMENTLIKE REKENING
MOET DEUR ALLE BETROKKENES ONDERTEKEN WORD.

AANSOEK OM TERUGBETALING MOET DEUR GEMAGTIGDE PERSONE
ONDERTEKEN WORD.

IN AANSOEK KAN VERSOEK WORD DAT BEDRAG AAN EEN OF MEER VAN DIE
APPLIKANTE UITBETAAL WORD.

BETAALORDER MOET BETAALBAAR GEMAAK WORD AAN PERSOON OF PERSONE
SPESIAAL GEMAGTIG OM UITBETALING TE EIS.

POSMEESTER-GENERAAL NIE VIR DIE MISBRUIK VAN FONDSE
AANSPREKKLIK NIE.

INLAES MOET AAN INLÊER PERSOONLIK OF AAN 'N WETTIG GEMAGTIGDE
PERSOON TERUGBETAAL WORD.

(a) Die Britse konsulêre beampte;
(b) 'n Notaris publiek;
(c) 'n Burgemeester;
(d) 'n Landdros, of
(e) 'n Vrederegter.

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URGENT REPAYMENT AT HEAD OFFICE.

13. In case of urgency and upon payment of the fee prescribed in Schedule VIII to these Regulations, a depositor may obtain repayment of his deposits at the Head Office of the Savings Bank at short notice. In such cases the Notice of Withdrawal shall be handed by the depositor personally to an officer of the Postmaster-General appointed for the purpose.

APPLICATION TO WITHDRAW AND WARRANT IN JOINT ACCOUNT TO BE SIGNED BY ALL PERSONS CONCERNED.

14. Every application to withdraw money deposited in the joint names of two or more persons shall be made jointly by such persons on the Notice of Withdrawal. Similarly the warrant issued in response to such application shall be made out in the names of all the applicants, whose receipt shall be a good discharge to the Postmaster-General for the sum stated in the warrant.

APPLICATION TO WITHDRAW TO BE SIGNED BY PERSONS AUTHORIZED.

15. (1) An application to withdraw money deposited by any Society, Club or Fund shall be made by the person or persons recognized by the Postmaster-General as entitled to withdraw such money.

APPLICATION MAY REQUEST THAT PAYMENT BE MADE TO ONE OR MORE OF THE APPLICANTS.

(2) The application may request that the sum to be withdrawn may be paid to one or more of the applicants (where there are more than one) to the exclusion of the others, or to any officer of the Society, Club or Fund.

WARRANT TO BE DRAWN IN FAVOUR OF PERSON OR PERSONS SPECIALLY AUTHORISED TO CLAIM PAYMENT.

(3) The warrant issued on such application shall be made out in the name or names of the person or persons entitled to withdraw the deposits of the Society, Club or Fund, or of any person or persons named by him or them under the past preceding sub-clause, and the receipt of the person or persons so entitled or named shall be a good discharge to the Postmaster-General for the sum stated in the warrant.

POSTMASTER-GENERAL NOT RESPONSIBLE FOR MISAPPLICATION OF FUNDS.

16. The Postmaster-General shall in no case be responsible for the misapplication of any sum payable on a warrant by any Society, Club or Fund or by any person or persons authorized to receive payment of the sum payable on a warrant.

DEPOSITS TO BE REPAYED TO DEPOSITOR IN PERSON OR TO A PERSON LEGALLY AUTHORIZED BY HIM.

17. (1) Subject to the provisions of regulations 15 and 32, repayments shall be made only to the depositor or to a person legally authorized to claim on account of the depositor. When the depositor cannot attend personally at the office named in the warrant, authority to receive the amount payable must be given either by power of attorney duly executed in the presence of a witness or by means of the form of order set forth in Schedule VII to these regulations, which shall be obtainable at any Saving Bank Office or by a letter of authority. The form of order or letter of authority shall be signed in the presence and attested by the signature of any responsible person (other than the person authorized to receive payment or a member of the depositor's family), provided that the form of order or letter of authority is properly filled up and that the paying officer is fully satisfied that the signature of the person purporting to give the authority is genuine.

(2) If the depositor is resident beyond the limits of the Union, the power of attorney must be duly executed in the presence of a witness, or the form of order or letter of authority signed in the presence of:—

- (a) The British Consular Authority;
- (b) a Notary Public;
- (c) a Mayor;
- (d) a Magistrate; or
- (e) a Justice of the Peace.

(3) (a) If the person named in the warrant is a member of Her Majesty's Army or Navy, the Power of Attorney must be executed in the presence of a witness or the Form of Order or letter of authority signed in the presence of a Commissioned Officer of Her Majesty's Army or Navy, who shall state his rank and regiment or ship.

(b) Indien 'n inlêer op see in diens is, kan die ordervorm of magtigingsbrief deur die gesagvoerder van die vaartuig waarop hy diens doen, of deur die persoon wat hom in daardie hoedanigheid vervang, as getuie geteken word, met vermelding van sy rang.

APPLIKANT MOET BEWYS LEWER VAN SY IDENTITEIT. BETAALORDER MOET IN TEENWOORDIGHEID VAN UITBETALINGSBEAMPTTE GETEKEN WORD.

18. Die Posmeester-generaal kan na goeddunke vereis dat 'n applikant wat aansoek doen om uitbetaling van 'n ingelegde bedrag, sy identiteit tot bevrediging moet bevestig. As 'n betaalorder nie in die teenwoordigheid van die uitbetalingsbeampte geteken is nie, moet die persoon wat dit aanbied, indien vereis, dit weer in die teenwoordigheid van die uitbetalingsbeampte teken.

OPVRAGING PER TELEGRAAF.

19. Terugbetaling van inlaes kan op kort kennisgewing deur enige poskantoor wat ook 'n spaarbank- en telegraafkantoor is, telegrafies aangevra word.

In hierdie geval moet die volgende prosedure gevolg word:—

- (a) Die inlêer moet 'n Kennisgewing van Opvraging by die Poskantoor invul en onderteken.
- (b) Die ingevulde vorm en die inlegboekie, asook die bedrag soos voorgeskryf in Bylae VIII van hierdie regulasies, moet aan die posmeester by sodanige kantoor oorhandig word.
- (c) Op ontvangs van die telegrafiese magtiging vir uitbetaling, en nadat hy homself oortuig het dat die applikant op die geld geregtig is, moet die posmeester by die kantoor waar uitbetaling verlang word, die inlêer se handtekening op die vorm wat vir hierdie doel as kwitansie bestem is, verkry, en die bedrag aan die applikant uitbetaal.
- (d) In alle ander opsigte is terugbetalings wat per telegraaf aan inlêers gemagtig is, onderhewig aan die reëls en regulasies wat vir gewone opvraging van inlaes geld.

OORDRAG VAN REKENING NA ANDER LANDE.

20. Aansoek vir die oordrag van die rekening van 'n inlêer in die Posspaarbank van die Unie na 'n ander land, moet in duplo op die vorm wat daarvoor bestem is, gedoen word. Sulke vorms is by enige Spaarbankkantoor verkrygbaar. Elke sodanige aansoek moet vergesel gaan van die inlegboekie, of sulke ander bewyse as wat die Posmeester-generaal nodig mag hê om die aanspraak van die applikant ten opsigte van die inlaes waarop die aansoek betrekking het, te bewys.

SERTIFIKATE—AANSOEK OM BELEGGING MOET DEUR BOEKIE VERGESEL WORD.

21. Aansoek om belegging in Spaarbanksertifikate moet aan die Posmeester-generaal gerig word op die vorm wat daarvoor bestem is en wat by enige Spaarbankkantoor verkrygbaar is. Die aansoek moet vergesel gaan van die inlegboekie.

BEHANDELING VAN AANSOEK BY HOOFKANTOOR.

22. Onmiddellik by ontvangs van 'n aansoek om belegging in Spaarbanksertifikate, dra die Rekenmeester van die Posspaarbank, indien die aansoek deur die Posmeester-generaal goedgekeur en die bedrag in die krediet van die applikant in sy gewone rekening vir oordrag voldoende is, uit die rekening 'n bedrag gelykstaande aan die waarde van die sertifikaat waarvoor aansoek gedoen is, oor na 'n rekening wat in die Sertifikaatregister van die Posspaarbank geopen word. Sodanige oordrag is onderworpe aan die beperkings soos by wetgewing bepaal. Ingeval 'n inlae uitdruklik gemaak word vir die onmiddellike belegging en sertifikaat, geskied die oordrag sodra bevestiging van die posmeester ontvang is van sodanige inlae. Sodra die oordrag van die een rekening na die ander in die registers van die Posspaarbank gemaak is, word 'n ooreenstemmende inskrywing in die applikant se inlegboekie gemaak, wat dan aan hom as eerste bewys van die transaksie terugbesorg moet word. Die betrokke sertifikaat word te geleëner tyd afgelewer.

SERTIFIKAATRENTE MOET IN INLEGBOEKIE INGESKRYF WORD.

23. Die rente op Spaarbanksertifikate, teen 'n rentekoers soos aangedui in Bylae VIII van hierdie regulasies, word ten tyde van die ontvangs vir die jaarlikse ouditering in die inlegboekie van die sertifikaathouer deur die Rekenmeester van die Spaarbank ingeskryf met aanduiding van die datum waarop sodanige rente verskuldig is.

HEROORDRAG VAN SERTIFIKATE. DRIE MAANDE KENNIS MOET GEGEE WORD.

24. (1) 'n Inlêer wat 'n heroordrag verlang van Spaarbanksertifikate wat in sy naam geregistreer is, moet, behoudens die uitsondering hieronder vermeld, drie kalendermaande kennis gee op die voorgeskrewe aanvraagvorm wat by alle Spaarbankkantore verkrygbaar is en wat deur hom onderteken en aan die Posmeester-generaal gerig moet word.

(b) In the event of the depositor being in service at sea, the form of order or letter of authority may be witnessed by the Master of the vessel on which he serves or the officer for the time being acting in that capacity, who shall state his rank.

APPLICANT FOR PAYMENT TO PROVE HIS IDENTITY. WARRANT TO BE SIGNED IN PRESENCE OF PAYING OFFICER.

18. The Postmaster-General may at his discretion require proof to his satisfaction of the identity of any applicant for repayment of any sum deposited, and where any warrant shall have been signed otherwise than in the presence of the paying officer the person presenting the same may be required to sign the warrant again in the presence of the paying officer.

WITHDRAWAL BY TELEGRAPH.

19. Repayment of deposits may be obtained at short notice on application by telegraph through any Post Office which is also a Saving Bank and Telegraph Office, and in such cases the following procedure shall be observed:—

- (a) The depositor shall attend at a Post Office and fill in the notice of withdrawal.
- (b) The form, when filled in, shall be handed to the Postmaster at such office together with the deposit book and the fee prescribed in Schedule VIII of these regulations.
- (c) Upon receipt by telegraph of the authority to pay, and after satisfying himself that the applicant for the money is the person entitled to receive the same, the Postmaster at the office at which payment is required shall, after taking his receipt on the form provided for the purpose, pay the amount to the applicant.
- (d) In all other respects repayments to depositors authorized by telegraph shall be subject to the rules and regulations governing the ordinary withdrawal of deposits.

TRANSFER OF ACCOUNTS TO OTHER COUNTRIES.

20. Application for the transfer to another country of the account of a depositor in the Post Office Savings Bank of the Union shall be made out in duplicate on the form provided for the purpose which shall be obtainable at any Savings Bank Office, and every such application shall be accompanied by the deposit book or such other evidence as the Postmaster-General may require of the title of the applicant to the deposits to which the application relates.

CERTIFICATES—APPLICATION FOR INVESTMENT TO BE ACCOMPANIED BY BOOK.

21. Application for investment in Savings Bank Certificates shall be made to the Postmaster-General on the form provided for the purpose which shall be obtainable at any Savings Bank Office, and shall be accompanied by the deposit book.

TREATMENT OF APPLICATION AT HEAD OFFICE.

22. Immediately upon receipt of an application for investment in Savings Bank Certificates the Accountant of the Post Office Savings Bank shall, if such application be approved by the Postmaster-General and if the amount standing to the credit of the applicant's ordinary Savings Bank account be sufficient for the purpose, transfer from that account to an account to be opened in the Certificate Register of the Post Office Savings Bank an amount equal to the value of the certificates applied for within the limits prescribed by law. In the event of a deposit being expressly made for immediate investment in certificates, such transfer shall be made upon receipt of the Postmaster's report that such deposit has been made. So soon as the transfer from the one account to the other in the books of the Post Office Savings Bank has been made, a corresponding entry shall be made in the deposit book of the applicant, which shall then be returned to him as primary evidence of the transaction. The relative certificate shall be delivered in due course.

CERTIFICATE INTEREST TO BE ENTERED IN DEPOSIT BOOK.

23. Interest on Savings Bank Certificates at the rate specified in Schedule VIII to these regulations shall be entered in the deposit book of the certificate-holder by the accountant of the Saving Bank on receipt of the book for the annual examination under the date upon which such interest shall have accrued.

RETRANSFER OF CERTIFICATES—THREE MONTHS' NOTICE TO BE GIVEN.

24. (1) Three calendar months' notice shall, except as hereinafter provided, be given by a depositor who desires to obtain retransfer of any Savings Bank Certificate which may be registered in his name, and he shall send to the Postmaster-General an application to that effect duly signed by him on the prescribed form, which shall be obtainable at any Savings Bank Office.

BEDRAG VAN SERTIFIKAAT EN RENTE DAAROP MOET NA GEWONE REKENING OORGEDRA EN IN DIE INLEGBOEKIE INGESKRYF WORD.

(2) Kort voor die verstryking van die kennisgewing in voorgaande subartikel genoem of sodanige langer kennisgewing as wat die sertifikaat-houer vir oordrag mag aandui, moet so 'n houer sy inlegboekie en die sertifikaat ten opsigte waarvan die heroordrag van die bedrag verlang word, aan die Posmeester-generaal stuur. Die Posmeester-generaal sien toe dat die bedrag van sodanige sertifikaat, asook alle rente wat daarop verskuldig mag wees, oorgedra word na die gewone spaarbankrekening van die houer, en sodanige bedrag sal in die kredit van die inlêer se gewone spaarbankrekening geplaas word totdat dit opgevra word. Die rekenmeester van die Spaarbank doen 'n inskrywing in die inlegboekie van die bedrag wat heroorgedra is en besorg die boekie aan die inlêer terug.

HEROORDRAG OP KORT KENNISGEWING—BEDRAG BETAALBAAR.

(3) In besonder dringende gevalle kan die magtiging van die Regering, deur tussenkoms van die Posmeester-generaal, gevra word vir die onmiddellike heroordrag van 'n Spaarbanksertifikaat. Indien so 'n aansoek deur die Regering goedgekeur word, word ten opsigte van elke sertifikaat heroorgedra, die bedrag in Bylae VIII van hierdie regulasies voorgeskryf, gehê. Die aansoek om heroordrag van sertifikate op kort kennisgewing moet op die voorgeskrewe vorm gedoen word en van die inlegboekie, die betrokke sertifikate en die voorgeskrewe koste vergesel gaan.

HEROORGEDRAAGDE SERTIFIKATE MOET GEKANSELLEER EN GEHOU WORD.

(4) Alle sertifikate wat heroorgedra is, word deur die Posmeester-generaal gekanselleer en gehou.

VERLIES VAN SERTIFIKAAT EN UITREIKING VAN DUPLIKAAT.

25. Ingeval 'n sertifikaat verlore raak of vernietig word, moet die eienaar skriftelik by die Posmeester-generaal om 'n duplikaat daarvan aansoek doen en die omstandighede meld waaronder die sertifikaat verlore geraak het of vernietig is. Die aansoek moet vergesel gaan van die bedrag ten opsigte van 'n duplikaatsertifikaat, soos voorgeskryf in Bylae VIII van hierdie regulasies. Indien voldoende bewys van die verlies of vernietiging aan die Posmeester-generaal gelewer is, word 'n duplikaat uitgereik nadat die nodige stappe gedoen is om terugbetaling van die oorspronklike te verhoed.

KORRESPONDENSIE AAN HOOFKANTOOR VRYGESTEL VAN POSGELD.

26. Alle briefwisseling deur inlêers met die Posmeester-generaal of die rekenmeester van die Spaarbank in verband met hul inlaes of sertifikate, asook die versending van inlegboekies na of van die hoofkantoor, is van posgeld vrygestel.

INLAES PER TJEK.

27. Inlaes mag deur middel van tjeks, getrek op Banke in die Unie, gemaak word, maar geen inlêer is geregtig om terugbetaling te eis ten opsigte van die volle of 'n gedeelte van die bedrag wat per tjeke ingelê is tot na afloop van 21 dae vanaf die dag van inlae nie.

OORDRAG VAN INLAES VAN EEN PERSOON NA 'N ANDER.

28. 'n Inlêer kan, deur aansoek by die Posmeester-generaal te doen op die vorm soos voorgeskryf in Bylae V van hierdie regulasies, by aanbieding van sy inlegboekie, die volle of 'n gedeelte van die bedrag in sy kredit laat oordra na 'n ander persoon, wat die regulasies insake die opening van 'n rekening sal moet nakom indien hy nie reeds 'n inlêer is nie.

Sodanige aansoek van 'n inlêer vrywaar die Posmeester-generaal ten opsigte van die genoemde bedrag.

OORDRAG VAN INLAES IN DIE NAAM VAN 'N AFGESTORWE OF KRANKSINNIGE PERSOON.

29. Enige persoon wat gemagtig is om ontvangs te neem van 'n bedrag verskuldig aan die boedel van 'n afgestorwe inlêer, of aan 'n inlêer wat kranksinnig geword het, kan, in plaas van die bedrag op te vra, by die Posmeester-generaal op die vorm in artikel *agt-en-twintig* genoem, aansoek doen om die oordrag van sodanige bedrag na sy eie naam of die naam van enige ander persoon in sodanige aansoek genoem.

OORDRAG VAN INLAES. TOEPASSING VAN JAARLIKSE MAKSIMUM BEDRAG.

30. (1) Vir die berkening van die voorgeskrewe maksimum bedrag wat jaarliks ingelê mag word, word alle bedrae wat na die rekening van 'n inlêer oorgedra word (uitgesonderd 'n oordrag van 'n bedrag uit die rekening van 'n afgestorwe inlêer of 'n inlêer wat kranksinnig geword het) as 'n inlae deur die inlêer na wie die bedrag oorgedra is, beskou.

AMOUNT OF CERTIFICATE AND INTEREST THEREON TO BE TRANSFERRED TO ORDINARY ACCOUNT, AND ENTERED IN DEPOSIT BOOK.

(2) Shortly before the expiration of the notice prescribed in the foregoing sub-section or such longer notice as may be specified by the certificate-holder for retransfer such holder shall forward to the Postmaster-General his deposit book and the certificate the amount of which it is desired shall be retransferred, and the Postmaster-General shall cause the amount of such certificate to be retransferred to the ordinary Savings Bank account of the holder thereof, together with the amount of any interest which may have accrued thereon, and such amount shall remain to the credit of such Savings Bank account until withdrawn. The accountant of the Savings Bank shall cause an entry of the amount so retransferred to be made in the deposit book, which shall then be returned to the depositor.

RETRANSFER AT SHORT NOTICE—FEE TO BE PAID.

(3) In cases of extreme urgency the authority of the Government may be sought through the Postmaster-General for the retransfer at short notice of any Savings Bank Certificate, and if such application is approved by the Government, the fee prescribed in Schedule VIII to these regulations shall be levied for each certificate so retransferred. Application for retransfer of certificate at short notice shall be made on the prescribed form, and shall be accompanied by the deposit book, the relative certificates and the requisite fees.

RETRANSFERRED CERTIFICATES TO BE RETAINED AND CANCELLED.

(4) All retransferred certificates shall be retained by the Postmaster-General and cancelled.

LOSS OF CERTIFICATE, AND ISSUE OF DUPLICATE.

25. In the event of any Certificate being lost or destroyed the owner thereof shall apply to the Postmaster-General by letter for the issue of a duplicate, which application shall state the circumstances under which the certificate was lost or destroyed, and shall be accompanied by the fee prescribed in Schedule VIII to these regulations for the issue of a duplicate certificate. If the loss or destruction be proved to the satisfaction of the Postmaster-General, a duplicate shall be issued after the necessary steps have been taken to prevent repayment of the original.

POSTAGE NOT TO BE CHARGED ON COMMUNICATIONS TO HEAD OFFICE.

26. No charge for postage shall be made upon any communications addressed by depositors to the Postmaster-General or to the Accountant of the Savings Bank on the subject of their deposits or certificates, nor for the transmission of their deposit books to or from the Head Office.

DEPOSITS BY CHEQUE.

27. Deposits may be made by cheques drawn on banks in the Union, but no depositor shall be entitled to demand repayment of the whole or part of a sum deposited by cheque before the lapse of twenty-one days from the date on which the deposit was made.

TRANSFER OF DEPOSITS FROM ONE PERSON TO ANOTHER.

28. A depositor may by applying to the Postmaster-General on the form prescribed in Schedule V to these regulations and by forwarding his deposit book, have the whole or any portion of the amount standing to his credit transferred to another person, who shall be required to comply with the regulations relating to the opening of an account, if he is not already a depositor.

Such application from a depositor shall be a good discharge to the Postmaster-General for the sum specified therein.

TRANSFER OF DEPOSITS IN NAME OF DECEASED OR INSANE PERSON.

29. Any person authorized to receive any sum due to a deceased depositor's estate or to a depositor who has become insane may, instead of withdrawing such sum, apply to the Postmaster-General, on the form referred to in section twenty-eight, for the transfer of such sum to his own name or to the name of any other person specified in such application.

TRANSFER OF DEPOSITS—APPLICATION OF ANNUAL LIMIT.

30. (1) For the purpose of calculating the prescribed annual limit of deposits every sum transferred to the account of any depositor (other than a sum transferred from the account of a deceased depositor or a depositor who has become insane) shall be deemed to be a deposit by the depositor to whom such sum is transferred.

BEREKENING VAN RENTE.

(2) Vir die berekening van rente word elke oordrag van een rekening na 'n ander as 'n opvraging en 'n inlae van die bedrag wat oorgedra is, beskou.

OORSKRYDING VAN MAKSIMUM BEDRAG.

(3) Indien die bedrag in die krediet van 'n inlêer ten gevolge van die oordrag van inlaes die vasgestelde beperking van die gesamentlike inlaes oorskry, moet die inlêer van die oorskryding in kennis gestel word.

UITBETALING OP AANVRAAG.

31. Terugbetaling op aanvraag van bedrae van hoogstens £5, maar met uitsondering van onderdele van 'n sjieling, kan by alle Spaarbank-kantore verkry word, behoudens die volgende voorwaardes:—

- (1) (a) Dat aansoek gedoen word op die vorm wat vir daardie doel verskaf word.
- (b) Dat terugbetaling slegs persoonlik gemaak word aan die inlêer wat die betrokke kwitansie van ontvangs in die teenwoordigheid van die posmeester moet onderteken.
- (c) Dat nie meer as een terugbetaling binne vier dae gemaak word nie.
- (d) Dat geen uitbetaling op aanvraag uit 'n trustfondsrekening of uit die rekening van 'n minderjarige onder sewe jaar gedoen word nie.
- (2) In alle ander opsigte is terugbetaling onderworpe aan die regulasies wat betrekking het op opvragings per pos en per telegraaf.

TRUSTFONDSREKENINGS—PLAASLIKE GROOTBOEKE.

32. Spesiale registers in verband met sekere trustfondsrekenings wat deur die Posmeester-generaal gespesifiseer word, moet by sekere poskantore gehou word, en die inlaes in sulke rekenings kan by sulke poskantore terugbetaal word op onderstaande voorwaardes:—

- (a) Die kuratore verbonde aan 'n trustfondsrekening, moet aansoek doen om magtiging om inlaes in daardie rekening op aanvraag op te vra by 'n sekere poskantoor.
- (b) Die kuratore moet onderneem dat alle transaksies in die rekening gedoen sal word by die bepaalde poskantoor, en dat die batige saldo nooit tot minder as £25 verminder sal word nie.
- (c) Aansoek om opvraging moet gedoen word op die vorm wat vir die doel verskaf word.
- (d) Die persone gemagtig om inlaes op te vra uit rekenings wat onder hierdie regulasie val, kan een of meer uit hul geledere of 'n ander persoon of persone benoem om die bedrag te ontvang wat op die opvragingsvorm gespesifiseer is, en die kwitansie van die persoon of persone aldus benoem, is 'n voldoende kwyting vir die Posmeester-generaal.

BYLAE I.

S.B. 1.

INLEGBOEKIE.		Datumstempel.
Kantoor.	_____	
No.	_____	
Eerste inlae	£ _____ : _____ s. _____ d.	

VERKLARING VAN 'N INLÊER BY STORTING VAN SY EERSTE INLAE.

Voornaam of name _____
(in blokletters)

Familienaam _____
(in bokletters)

Woonplek _____

Beroep _____
('n Vrou moet meld of sy ongetroud, getroud of 'n weduwee is.)

CALCULATION OF INTEREST.

(2) For the purpose of calculating the interest every transfer from one account to another shall be deemed to be a withdrawal and a deposit of the sum transferred.

EXCEEDING PRESCRIBED LIMIT.

(3) When by reason of the transfer of any sum the amount standing to the credit of any depositor exceeds the prescribed aggregate limits of deposits, notice shall be given to the depositor of such excess.

PAYMENT ON DEMAND.

31. Repayment on demand of sums not exceeding £5, but excluding fractions of a shilling, may be obtained at any Savings Bank Post Office, subject to the following conditions:—

- (1) (a) That application shall be made on the form provided for the purpose.
- (b) That repayment shall be made only to the depositor in person, who shall sign the receipt therefor in the presence of the Postmaster.
- (c) That not more than one repayment shall be made in four days.
- (d) That no repayment on demand shall be made from a trust fund account or from the account of a minor under seven years of age.
- (2) In all other respects repayment shall be subject to the rules and regulations governing withdrawals by post and by telegraph.

TRUST FUND ACCOUNTS—LOCAL LEDGERS.

32. Special records in connection with certain trust fund accounts to be specified by the Postmaster-General shall be kept at certain post offices, and the deposits in such accounts may be repaid on demand at such post offices on the following conditions:—

- (a) Application shall be made by the trustees connected with a trust fund account for authority to make withdrawals on demand in that account at a certain Post Office.
- (b) The trustees shall undertake that all transactions in the account shall be made at the Post Office specified, and that the credit balance shall at no time be reduced below £25.
- (c) Application to withdraw shall be made on the form provided for the purpose.
- (d) The persons authorized to make withdrawals in accounts falling under this regulation may nominate one or more of their number or some other person or persons to receive the amount specified in the withdrawal form, and the receipt of the person or persons so nominated shall be a sufficient discharge to the Postmaster-General.

SCHEDULE I.

DEPOSITOR'S BOOK.		S.B. 1.
Office _____	Date Stamp.	
No. _____		
First Deposit: £ _____ : _____ s. _____ d.		

DECLARATION BY A DEPOSITOR ON MAKING HIS FIRST DEPOSIT.

Christian Name or Names _____
(in block letters)

Surname _____
(in block letters)

Residence _____

Occupation _____
(if a female, state also whether "married", "widow" or "single".)

* Ek verklaar hierby dat ek in my eie belang 'n inlêer in die Posspaarbank wil word en dat ek nóg regstreeks nóg onregstreeks geregtig is op enige bedrag of bedrae op my naam of die naam of name van enige ander persoon of persone in die boeke van voornoemde Spaarbank, behalwe op die voordele waarop ek uit hoofde van my lidmaatskap van 'n vereniging, klub of fonds geregtig is, of dié bedrag of bedrae wat op my naam in my hoedanigheid van trustee, tesame met die naam of name van 'n ander inlêer of inlêers, ingeskryf is. Ek stem voorts daarmee in dat my inlaes ooreenkomstig die bepalinge van voornoemde Spaarbank beheer word.

Geteken deur my op hede die _____ dag van _____ 19____

Handtekening van inlêer _____

Deur genoemde inlêer geteken in teenwoordigheid van _____

* In die geval van minderjariges onder sewe, moet die verklaring geteken word deur die persoon wat die geld inlê. Die datum waarop die kind sewe jaar word, moet hier gemeld word.

Sewe jaar oud op die _____ dag van _____ 19____

As die inlêer nie kan skryf nie, moet onderstaande sertifikaat deur twee persone bo sestien jaar geteken word:—

Ons die ondergetekendes, verklaar hierby dat bostaande verklaring aan die inlêer in ons teenwoordigheid voorgelees is; dat die inlêer verklaar het dat hy dit verstaan; en dat hy se merke in ons teenwoordigheid daarop gemaak het.

_____ Handtekening.

_____ Beroep.

_____ Handtekening.

_____ Beroep.

BYLAE II.

Eerste inlae: £ _____ s. _____ d.

S.B. 1 N.

NET VIR BANTOES.

INLEGBOEKIE.

Kantoor, _____
No. _____

Datumstempel.

VERKLARING VAN 'N INLÊER BY STORTING VAN SY EERSTE INLAE.

Voornaam of -name _____
(in blokletters)

Familienaam _____
(in blokletters)

Woonplek. _____

Beroep _____
('n Vrou moet meld of sy getroud, ongetroud of 'n weduwee is.)

* Ek verklaar hierby dat ek in eie belang 'n inlêer in die Posspaarbank wil word en dat ek nóg regstreeks nóg onregstreeks aanspraak het op enige bedrag op my naam of op die naam of name van enige ander persoon of persone in die boeke van voornoemde Spaarbank, behalwe sodanige voordele as dié waarop ek uit hoofde van my lidmaatskap van 'n vereniging, klub of fonds aanspraak het, of sodanige bedrag of bedrae as wat op my naam in my hoedanigheid van kurator, tesame met die naam of name van 'n ander inlêer, of inlêers, ingeskryf is. Ek stem voorts daarmee in dat my inlaes ooreenkomstig die reëls en regulasies van voornoemde Spaarbank beheer word.

Geteken deur my op hede die _____ dag van _____ 19____

Handtekening van inlêer _____

Deur genoemde inlêer geteken in teenwoordigheid van _____

* Ingeval die bedrag ingelê word ten behoeve van 'n kind onder die ouderdom van sewe jaar, moet hierdie verklaring geteken word deur die persoon wat die inlae maak. Die datum waarop die kind die ouderdom van sewe jaar sal bereik, moet hier ingevul word.

Sewe jaar oud op die _____ dag van _____ 19____

Rol die linkerduim van links na regs. Lyne moet duidelik en nie beklad wees nie.

AFDRUK VAN LINKERDUIM.

Persoonsno. _____
of
Belastingidentiteitsno. _____

* I desire on my own behalf to become a depositor in the Post Office Savings Bank and do hereby declare that I am not directly or indirectly entitled to any sum or sums standing in my own name, or in the name or names of any other person or persons in the books of the said Savings Bank, save and except such benefit as I may be entitled to from being a member of a society, club or fund, or such sum or sums as may be standing in my name as trustee jointly with the name or names of any other depositor or depositors, and I also signify my consent that my deposits shall be managed according to the rules and regulations of the said Savings Bank.

Witness my hand this _____ day of _____ 19____.

Signature of depositor _____

Signed by the said depositor in the presence of _____

* In the case of minors under the age of seven years, the declaration must be made by the person making the deposit. The date on which the minor will attain the age of seven years must be stated here.

Seven years of age on the _____ day of _____ 19____.

If the depositor cannot write, the following certificate must be filled up and signed by two persons both over the age of sixteen years:—

We, the undersigned, testify that the declaration printed above was read to the depositor in our presence and in our hearing, that the depositor stated that he understood the same, and that he made his mark thereto in our presence.

Signature.

Occupation.

Signature.

Occupation.

SCHEDULE II.

First Deposit: £ _____ : _____ s. _____ d.

S.B. 1N.

BANTU ONLY.

DEPOSIT BOOK.

Office _____

Date Stamp.

No. _____

DECLARATION BY A DEPOSITOR ON MAKING HIS FIRST DEPOSIT.

Christian Name or Names _____
(in block letters)

Surname _____
(in block letters)

Residence _____

Occupation _____
(if a female, state also whether "married", "widow", or "single".)

* I desire on my own behalf to become a depositor in the Post Office Savings Bank, and do hereby declare that I am not directly or indirectly entitled to any sum or sums standing in my own name, or in the name or names of any other person or persons in the books of the said Savings Bank, save and except such benefit as I may be entitled to from being a member of a society, club or fund, or such sum or sums as may be standing in my name as trustee jointly with the name or names of any other depositor or depositors, and I also signify my consent that my deposits shall be managed according to the rules and regulations of the said Savings Bank.

Witness my hand this _____ day of _____ 19____.

Signature of depositor _____

Signed by the said depositor in the presence of _____

* In the case of minors under the age of seven years, the declaration must be made by the person making the deposit. The date on which the minor will attain the age of seven years must be stated here.

Seven years of age on the _____ day of _____ 19____.

Roll left thumb from left to right. Lines should be clear and free from smudginess.

LEFT THUMB PRINT.

National Identity No. _____
or
Tax Identity No. _____

BYLAE III.

INLEGBOEKIE.

S.B. 2 (a).

Kantoor _____

No. _____

VERKLARING VAN 'N PERSOON BY SY EERSTE INLAE AS KURATOR VIR 'N ANDER.

Ek, _____
(naam voluit, in blokletters)

Woonadres _____

Beroep _____

('n Vrou moet meld of sy ongetroud, getroud of 'n weduwee is.)

verklaar hierby dat ek geld in die Posspaarbank wil inlê as kurator vir _____

(naam voluit, in blokletters)

Woonadres _____

Beroep _____

(indien 'n vrou, moet gemeld word of sy ongetroud, getroud of 'n weduwee is.)

hierin verder die inlêer genoem, en voorts verklaar ek dat ek nie geregtig is op enige voordeel uit die inlaes wat ek as kurator wil inlê nie, en dat die inlêer nog regstreeks, nog onregstreeks geregtig is op enige voordeel uit inlaes in die Posspaarbank, behalwe die voordele waartoe hy/sy as lid van 'n vereniging, klub of fonds geregtig mag wees; en ek gee ook my toestemming, asook die toestemming van die inlêer, dat die inlaes ooreenkomstig die reëls en regulasies van genoemde Spaarbank beheer word.

Deur my onderteken op hede die _____ dag van _____ 19 _____

Handtekening van kurator _____

Geteken deur voormelde kurator in teenwoordigheid van _____

As die kurator nie kan skryf nie, moet die sertifikaat op die agterkant van hierdie vorm op die voorgeskrewe manier ingevul en onderteken word.

As die inlêer onder sewe jaar is, moet die datum waarop hy/sy genoemde ouderdom sal bereik, hier ingevul word.

Sewe jaar oud op die _____ dag van _____ 19 _____

As die kurator nie kan skryf nie, moet onderstaande sertifikaat deur twee persone bo die ouderdom van sestien jaar ingevul en onderteken word:—

Ons, die ondergetekendes, sertifiseer hierby dat die verklaring op die keersy hiervan gedruk, in ons teenwoordigheid aan die inlêer voorgelees is en dat die kurator verklaar het dat hy dit verstaan.

Handtekening.

Beroep.

Handtekening.

Beroep.

BYLAE IV.

INLEGBOEKIE.

S.B. 4.

Kantoor _____

No. _____

VERKLARING VAN 'N GENOOTSAP, KLUB OF FONDS.

Ek, _____

die _____
(voeg in „kurator” of titel van 'n ander verantwoordelike amptenaar)

van die _____
(voeg in naam van genootskap, klub of fonds)

van _____ in die afdeling _____

_____ wens om geld in die Posspaarbank

in te lê namens die _____

(voeg in „genootskap”, „klub” of „fonds”)

en verklaar hierby dat sodanige inlaes die uitsluitlike eiendom is van genoemde

(voeg in „genootskap”, „klub” of „fonds”)

Deur my onderteken op hede die _____ dag van _____ 19 _____

(Handtekening)

(Voeg in „kurator” of ander titel)

In my teenwoordigheid geteken: _____

SCHEDULE III.

DEPOSITOR'S BOOK.

S.B. 2.

Office _____

No. _____

DECLARATION BY A PERSONS ON MAKING HIS FIRST DEPOSIT AS TRUSTEE FOR ANOTHER.

I, _____

(name in full, in block letters.)

Residence _____

Occupation _____

(if a female, state also whether "married", "widow", or "single".)

hereby declare that I desire to make deposits in the Post Office Saving Bank as trustee of _____

(name in full, in block letters.)

Residence _____

Occupation _____

(if a female, state also whether "married", "widow", or "single".)

hereinafter called the depositor, and further, that I am not entitled to any benefit from the deposits which I desire to make as such trustee, and that the depositor is not directly or indirectly entitled to any benefits from any deposits in the said Savings Bank, save and except such benefit as he may be entitled to from being a member of a society, club or fund; and I also signify my own consent and the consent of the depositor that the deposits shall be managed according to the rules and regulations of the said Savings Bank.

Witness my hand this _____ day of _____ 19____

Signature of the trustee _____

Signed by the said trustee in the presence of _____

If the trustee cannot write, the certificate on the back of this form must be filled up and signed in the manner provided.

If the depositor be under seven years of age, the date on which he will attain that age must be stated here.

Seven years of age on the _____ day of _____ 19____

If the trustee cannot write, the following certificate must be filled up and signed by two persons both over the age of sixteen years:—

We, the undersigned, testify that the declaration, printed on the other side, was read to the depositor in our presence and in our hearing, and that the trustee stated that he understood the same.

Signature. _____

Occupation. _____

Signature. _____

Occupation. _____

SCHEDULE IV.

DEPOSITOR'S BOOK.

S.B. 4.

Office _____

No. _____

DECLARATION BY A SOCIETY, CLUB OR FUND.

I, _____

being the _____

(insert "trustee", or title of other responsible officer.)

of the _____

(insert name of society, club or fund.)

of _____

in the division

of _____

and desirous of

depositing in the Post Office Savings Bank on behalf of the _____

do hereby declare

(insert "society", "club" or "fund".)

that deposits so made are the exclusive property of the said _____

(insert "society", "club" or "fund".)

Witness my hand this _____ day of _____ 19____

(Signature) _____

(insert "trustee" or other title.) _____

Signed in the presence of me: _____

BYLAE V.

S.B. 163.

POSSPAARBANK.—KENNISGEWING VAN OORDRAG.

L.W.—Die besonderhede moet sorgvuldig ingevul word, aangesien 'n fout die oordrag kan vertraag.

Vul hier in die naam van die kantoor en die nommer wat op die omslag van u inlegboek gedruk is. Kantoor..... No.....	Hoo'som.....	SLEGS VIR GEBRUIK IN DIE HOOFKANTOOR.		
	Rente.....			Grootboekklerk.....
	TOTAAL.....£			Ondersoeker.....
				Joernaal.....

AAN DIE POSMEESTER GENERAAL

(Datum).....dag van.....19.....

Geliewe die bedrag van
oor te dra van my rekening waarop bovermelde
nommer voorkom

£		
---	--	--

*As die rekening gesluit moet word, meld die volle bedrag wat volgens die boekie verskuldig is, en vul in die woorde „ en rente om rekening af te sluit.”

in die krediet van.....
(Voor -en familienaam voluit)

die houer van inlegboekie:—
(Moet ingevul word as die persoon wat met die bedrag gekrediteer word, reeds 'n rekening het.)

Volledige adres {.....
.....

Kantoor.....
No.....

My handtekening hieronder is 'n voldoende kwyting vir die bedrag oorgedra.

Handtekening van applikant {.....
Adres {.....

In geval van 'n gesamentlike of
trustrekening moet albei persone teken.

DIE INLEGBOEKIE VAN DIE APPLIKANT MOET HIERDIE VORM VERGESEL.

†Opmerking.—As die applikant nie kan skryf nie, moet hy sy merk langs sy naam maak in die teenwoordigheid van 'n getuie, wat die merk deur sy handtekening moet bekragtig.

BYLAE VI.

S.B. 11.

KENNISGEWING VAN OPVRAGING.

L.W.—Die besonderhede moet sorgvuldig ingevul word aangesien 'n fout die uitreiking van 'n betaalorder kan vertraag.

Vul hier in die naam van die kantoor en die nommer wat op die omslag van die inlegboek gedruk is. Kantoor..... No.....	Kapitaal.....	Slegs vir gebruik in Hoofkantoor.		
	Rente.....	£	s.	d.
	TOTAAL.....£			

AAN DIE POSMEESTER-GENERAAL, BLOEMFONTEIN.

(Datum).....dag van.....19.....

Ek wil die bedrag van.....
£ s. d.

*As die rekening gesluit moet word, meld die totale bedrag wat volgens die boekie verskuldig is en vul in die woorde „ om rekening te sluit”.

by die..... poskantoor opvra.

Opmerking.—As die bedrag £100 of meer is en 'n tjek verlang word, skryf die woord „Tjek” hier.....

Naam voluit (in blokletters).....
(Meld of Mnr. Mev. of Mej.)

Handtekening van opvraer.....

SLEGS VIR BANTOES.

Adres waarheen die betaalorder gestuur moet word.....

Linkerduimafdruk:	Persoonsno. Belastingidentiteitsno.
-------------------	--

Opmerking.—As die opvraer nie kan skryf nie, moet hy sy merk teenoor sy naam maak in die teenwoordigheid van 'n getuie, wat dit met sy handtekening moet bekragtig.
In die geval van 'n Gesamentlike, Trust of Trustfondsrekening moet die handtekening van al die partye verkry word.

S.B. 163.

SCHEDULE V.

POST OFFICE SAVINGS BANK.—NOTICE TO TRANSFER.

N.B.—Care should be taken to enter the correct particulars as an error may cause delay in effecting the transfer.

Copy here the Name of the Office and the Number printed on the cover of your Deposit Book. Office..... No.....	Principal.....	FOR USE IN THE CHIEF OFFICE ONLY.		
	Interest.....			Ledger Clerk.....
	TOTAL.....£			Examiner.....
				Waste Book.....

TO THE POSTMASTER-GENERAL.

(Date).....day of.....19.....

Please transfer the sum of £

£		
---	--	--

*If the account is to be closed, state the total sum due according to the Book, and insert the words, "and interest to close account."

to the credit of..... the holder of deposit book:—
(Full Christian and Surnames) (To be filled up if the person to whose credit the amount is to be placed already has an account.)

Full address {.....
Office.....
No.....

My signature hereto is sufficient discharge for the sum transferred.

Signature of applicant {.....
Address {.....

In the case of Trust or Joint Account, the signatures of both parties must be affixed.

THE APPLICANTS DEPOSIT BOOK MUST ACCOMPANY THIS FORM.

† Note.—If the applicant cannot write, his mark must be affixed against his name in the presence of a witness, and attested by the signature of that witness.

SCHEDULE VI.

S.B. 11.

NOTICE OF WITHDRAWAL.

N.B.—Care must be taken to enter the correct particulars, as any error may cause delay in the issue of a warrant.

Copy here the name of the office and the number printed on the cover of the deposit book. Office..... No.....	Principal.....	For use in the Head Office only.		
	Interest.....	£	s.	d.
	TOTAL.....£			

TO THE POSTMASTER-GENERAL, BLOEMFONTEIN.

(Date).....day of.....19.....

I wish to withdraw the sum of.....

£	s.	d.
---	----	----

*If the account is to be closed, state the total sum due according to the book, and insert the words "to close account".

at the.....Post Office. *

Note.—If £100 or over and a cheque is required, write "Cheque" here.....

Full Name (in Blockletters)..... (State whether Mr., Mrs. or Miss.)

Signature of Applicant.....

FOR BANTU ONLY.

Address to which the Warrant is to be sent.....

Left Thumb Print. National Identity No. or Tax Identity No.

Note.—If the applicant cannot write, his mark must be affixed against his name in the presence of a witness, and attested by the signature of that witness.
In the case of a Joint, Trust or Trust Fund Account the signatures of all parties must be affixed.

BYLAE VII.

OPDRAG VAN 'N INLEER WAT NIE PERSOONLIK KAN VERSKYN OM
BETALING TE ONTVANG NIE.

Kantoor _____	Hierdie vorm moet aan die betaalorder geheg word.	No: van betaalorder _____
No. _____		

AAN DIE POSMEESTER, _____

Ek, die ondergetekende, verleen hierby magtiging aan _____
die draer van hierdie opdrag, om namens my die bedrag van _____
wat volgens bovermelde betaalorder van die Pospaarbank aan my verskuldig is, in
ontvangs te neem en 'n kwitansie daarvoor te teken.

Geteken deur my op hede die _____ dag van _____ 19 _____

Getuie:

Sien instruksies op die keersy van hierdie vorm.

_____	Handtekening.	} van getuie.
_____	Adres.	
_____	(Meld hier be- trekking of hoedanigheid.	} van inleer.
_____	Handtekening.	
_____	Adres.	

Benoemde se handtekening _____

(Onderstaande inligting verskyn op die keersy van vorm S.B. 15.)

Inlaes word slegs terugbetaal aan die inleer of aan iemand wat wettiglik gemagtig
is om op sy rekening te trek. Wanneer die inleer nie persoonlik die kantoor in die betaal-
order genoem, kan besoek nie, moet magtiging om die betaalbare bedrag te ontvang,
verleen word deur middel van of 'n volmag behoorlik verly in die teenwoordigheid van
'n getuie, of 'n opdragvorm, wat by alle Spaarbankkantore verkrygbaar is, of 'n magtigings-
brief. Laasgenoemde twee moet onderteken word in die teenwoordigheid van 'n verant-
woordelike persoon, wat nie 'n familielid van die inleer of die persoon wat gemagtig word
om uitbetaling te ontvang, mag wees nie.

As die inleer buite die grense van die Unie woonagtig is, moet die volmag behoorlik
in die teenwoordigheid van 'n getuie verly, of in die geval van 'n opdragvorm of magtigings-
brief, in die teenwoordigheid van een van die volgende onderteken word:—

Die Britse konsulêre owerheid;

'n notaris;

'n burgemeester;

'n magistraat; of

'n vrederegter.

As die persoon in die betaalorder genoem, 'n lid van Haar Majesteit se see- of landmag
is en buite die grense van die Unie diens doen, moet die volmag in die teenwoordigheid
van 'n getuie verly, of in die geval van 'n opdragvorm of magtigingsbrief, in die teenwoordig-
heid van 'n offisier van Haar Majesteit se see- of landmag onderteken word, wat sy rang
en regiment of skip moet meld.

Ingeval die inleer diens doen op see, kan die opdragvorm of magtigingsbrief deur
die gesagvoerder van die skip waarop hy dien, of deur die offisier wat asdan in daardie
hoedanigheid ageer, as getuie onderteken word; so 'n offisier moet sy rang meld.

BYLAE VIII.

RENTEKOERSE EN KOSTETARIEWE DEUR DIE GOEWERNEUR-GENERAAL
GOEDGEKEUR.

1. Rentekoers vir inlaes in die gewone Spaarbank-
rekening van inleers (Reg. 10)..... 3 persent per jaar.
2. Rentekoers vir beleggings in Spaarbanksertifikate
(Reg. 23)..... 4 persent per jaar.
3. Koste van nuwe inlegboekie om boekie te vervang
wat die inleer verloor het (Reg. 8)..... 2s. 6d.
4. Koste van spesiale betaalorder vir dringende terug-
betaling by die hoofkantoor (Reg. 13)..... 1s.
5. Koste van opvraging per telegraaf (Reg. 19)..... Die minimum tarief vir 'n tele-
gram.
6. Koste van heroordrag van Spaarbanksertifikate
sonder voorgeskrewe kennisgewing (Reg. 24).... 10s. per sertifikaat.
7. Koste van uitreiking van duplikaatspaarbanksertifi-
kaat (Reg. 25)..... 1s.

SCHEDULE VII.

ORDER BY A DEPOSITOR WHO CANNOT ATTEND PERSONALLY TO
RECEIVE PAYMENT.

Office _____ No. _____	This form to be attached to the Warrant.	No. of Warrant _____
---------------------------	---	----------------------

TO THE POSTMASTER OF _____

I, the undersigned, do hereby authorise and direct _____
the bearer of this Order, to receive on my account the sum of _____
due to me under the above-described Warrant of the Post Office Savings Bank, for
which sum the receipt of the above-named person shall be a good and sufficient
discharge.

As witness my hand this _____ day of _____ 19____

Witness:

See instructions at the back of this form.

_____	Signature.	} of Witness.
_____	Address.	
_____	State here Office or qualification.	
_____	Signature	} of Depositor.
_____	Address.	

Nominee's Signature _____

(Undermentioned information appears on the reverse side of form S.B. 15.)

Repayments are made only to the depositor or to a person legally authorised to claim on his account. When a depositor cannot attend personally at the office named in the warrant, authority to receive the amount payable must be given, either by power of attorney duly executed in the presence of a witness, by means of a form of order, which can be obtained in any Savings Bank Office, or by a letter of authority. The two last named must be signed in the presence of any responsible person other than a member of the depositor's family or the person authorised to receive payments.

If the depositor is resident beyond the limits of the Union of South Africa, the power of attorney must be duly executed in the presence of a witness, or the form of order, or letter or authority signed in the presence of one of the following:—

- The British Consular authority;
- A Notary Public;
- A Mayor;
- A Magistrate;
- A Justice of the Peace.

If the person named in the Warrant is a member of Her Majesty's army or navy, and is serving beyond the limits of the Union of South Africa, the power of attorney must be executed in the presence of a witness, or the form of order or letter of authority signed in the presence of a commissioned officer of Her Majesty's army or navy, who shall state his rank and regiment or ship.

In the event of the depositor being in service at sea the form of order or letter of authority may be witnessed by the Master of the vessel on which he serves, or the officer for the time being acting in that capacity who shall state his rank.

SCHEDULE VIII.

RATES OF INTEREST AND SCALES OF FEES APPROVED BY THE
GOVERNOR-GENERAL.

1. Rate of interest for deposits standing in Depositor's Ordinary Savings Bank Accounts (Reg. 10).... £3 per centum per annum.
2. Rate of interest for investments in Savings Bank Certificates (Reg. 23)..... £4 per centum per annum.
3. Fee for new deposit book to replace book lost by depositor (Reg. 8)..... 2s. 6d.
4. Fee for special warrant for urgent repayment at the head office (Reg. 13)..... 1s.
5. Fee for withdrawal by telegraph (Reg. 19)..... The minimum rate charged for a telegram.
6. Fee for re-transfer of Savings Bank Certificates without Prescribed Notice (Reg. 24)..... 10s. per certificate.
7. Fee for issue of duplicate Savings Bank Certificate (Reg. 25)..... 1s.

UNIELENINGSERTIFIKATE—VOORWAARDES.

Dit het Sy Eksellensie die Goewerneur-generaal behaag om, kragtens artikel vier van die Algemene Leningen Verdere Wijzigingswet, 1919 (Wet No. 20 van 1919), sy goedkeuring aan onderstaande Unielening-sertifikaatvoorwaardes te heg. Die bestaande Unielening-sertifikaatvoorwaardes afgekondig by Goewermementskennisgewing No. 1181 van 1919, soos gewysig, word hierby ingetrek.

WOORDOMSKRYWING.

1. In hierdie voorwaardes, tensy uit die samehang anders blyk, beteken—

- „sertifikaat”, ’n sertifikaat uitgereik kragtens die Algemene Leningen Verdere Wijzigingswet, 1919, waaronder die uitgifte van sekuriteite genoem „Unielening-sertifikate” gemagtig word;
- „enkelvoudige sertifikaat”, ’n sertifikaat van die laagste waarde-soort (koopprys) in enige bepaalde reeks ooreenkomstig hierdie voorwaardes uitgereik;
- „veelvoudige sertifikaat”, ’n sertifikaat wat meer as een enkelvoudige sertifikaat verteenwoordig;
- „sigwaarde”, die waarde van die sertifikaat op die vervaldatum;
- „voorgeskrewe”, voorgeskrewe vir die huidige tydstop deur die Posmeester-generaal;
- „die Wet”, die Algemene Leningen Verdere Wijzigingswet, 1919 (Wet No. 20 van 1919); en enige woord of uitdrukking waaraan ’n betekenis in die Wet toegeken is, het daardie betekenis.

WAAR UITGEREIK, EN VOORWAARDES VAN UITGIFTE.

2. Sertifikaat word by alle poskantore waar poswissel- en spaarbank-besigheid gedoen word, uitgereik en elders soos van tyd tot tyd voorgeskryf kan word. Die waardesoorte, uitgifteprys en geldigheidsduur is soos van tyd tot tyd by wyse van kennisgewing in die *Staatskoerant* voorgeskryf word.

WYSE VAN AANSOEK OM TE KOOP.

3. (1) ’n Sertifikaat kan, na die invul van ’n aansoekvorm waarop die volle naam en adres van die koper vermeld moet word, uitgereik word.
- (2) Die koper van ’n sertifikaat moet vir identifikasiedoeleindes en op sodanige tyd en wyse as wat die Posmeester-generaal kan vasstel, ’n proef van sy gewone handtekening verskaf.

WORD NIE AAN MAATSKAPPE MET BEPERKTE AANSPREEKLIKHEID
UITGEREIK NIE.

4. Sertifikaat kan nie aan maatskappye met beperkte aanspreeklikheid of ander geregistreerde maatskappye, vennootskappe of openbare liggame, uitgereik word nie.

SERTIFIKAAT IN GESAMENTLIKE NAME.

5. Behoudens die bepalings van hierdie regulasies kan ’n sertifikaat gekoop en gehou word in die gesamentlike name van twee of meer persone wat kragtens hierdie regulasies geregtig sal wees om ’n sertifikaat te koop en te hou; met dien verstande dat vir die toepassing van regulasie 10 hiervan, die sigwaarde van sodanige sertifikaat by die berekening van die maksimum bedrag wat veroorloof is, gereken sal word ten opsigte van elke gesamentlike houër.

ONGELETERDE APPLIKANTE.

6. Ingeval die koper van ’n sertifikaat nie in staat is om te skryf nie, kan hy in plaas van sy naam te teken, sy merk maak.

WANNEER DIE KOOP DIE KOOPPRYS VAN ’N ENKELVOUDIGE SERTIFIKAAT
TE BOWE GAAN.

7. Wanneer die koop die koopprys van ’n enkelvoudige sertifikaat te bowe gaan, word ’n veelvoudige sertifikaat of sertifikate uitgereik tesame met sodanige enkelvoudige sertifikate as wat nodig mag wees om die bedrag op te maak; enkelvoudige of veelvoudige sertifikate kan by enige spaarbankkantoor verkry word.

TJEKS AANGEBIED VIR DIE AANKOOP VAN SERTIFIKATE.

8. Tjeks op enige bank in die Unie getrek, kan ter betaling vir sertifikate aangeneem word, dog terugbetaling van sertifikate op hierdie wyse uitgereik, kan slegs na afloop van een-en-twintig dae vanaf die datum van uitgifte geskied.

No. R. 1088.]

[22 July 1960.]

UNION LOAN CERTIFICATES.—CONDITIONS.

His Excellency the Governor-General has been pleased in terms of section four of the General Loans Further Amendment Act, 1919 (Act No. 20 of 1919), to approve the following Union Loan Certificate Conditions. The existing Union Loan Certificate Conditions, promulgated under Government Notice No. 1181 of 1919, as amended, are hereby withdrawn.

DEFINITIONS.

1. In these conditions, unless the context otherwise indicates—

“certificate” means a certificate issued under the General Loans Further Amendment Act, 1919, authorising the issue of securities designated “Union Loan Certificates”;

“single certificate” means a certificate of lowest denomination (purchase price) issued in any particular series in accordance with these conditions;

“multiple certificate” means a certificate representing more than one single certificate;

“face value” means the value of the certificate on maturity;

“prescribed” means prescribed for the time being by the Postmaster-General;

“the Act” means the General Loans Further Amendment Act, 1919 (Act No. 20 of 1919); and a word or expression to which a meaning has been assigned in the Act shall bear that meaning.

WHERE ISSUED, AND CONDITIONS OF ISSUE.

2. Certificates shall be issued at all post offices at which money orders and savings bank business is transacted and elsewhere as may from time to time be prescribed. The denominations, price of issue, and period of currency shall be as prescribed from time to time by notice in the *Gazette*.

METHOD OF APPLICATION TO PURCHASE.

3. (1) A certificate may be issued after completion of a form of application on which the full name and address of the purchaser shall be stated.

(2) The purchaser of a certificate shall for purposes of identification and at such time and in such manner as the Postmaster-General may determine, furnish a specimen of his usual signature.

MAY NOT BE ISSUED TO LIMITED LIABILITY COMPANIES, ETC.

4. Certificates shall not be issued to limited liability or other registered companies, to partnerships, or to public bodies.

CERTIFICATE IN JOINT NAMES

5. Subject to the provisions of the regulations a certificate may be purchased and held in the joint names of two or more persons entitled under these regulations to purchase and hold a certificate. Provided that for the purpose of regulation 10 hereof the face value of such certificate shall be reckoned in respect of each joint holder in computing the maximum holding permitted.

ILLITERATE APPLICANTS.

6. Should the purchaser of a certificate be unable to write, he may in lieu of signing his name make his mark.

WHEN PURCHASE EXCEEDS THE PRICE OF A SINGLE CERTIFICATE.

7. When the purchase exceeds the price of a single certificate a multiple certificate or certificates shall be issued, together with such single certificates as may be necessary to make up the amount; single or multiple certificates are obtainable at any savings bank office.

CHEQUES TENDERED FOR PURCHASE OF CERTIFICATES.

8. Cheques drawn on any bank in the Union may be accepted in payment for certificates, but repayment of certificates so issued cannot be effected until the expiration of twenty-one days from the date of issue.

TYDELIKE UITPUTTING VAN VOORRADE.

9. Ingeval die voorraad sertifikate by 'n uitreikingskantoor tydelik uitgeput is, word 'n voorlopige ontvangsbewys ten opsigte van die bedrag vir belegging inbetaal, aan die koper gegee, en wanneer die sertifikaat uitgereik is, word dit vir sodanige voorlopige ontvangsbewys omgeruil en met die datum waarop die oorspronklike aansoek gedoen is, gedateer.

STRAF VIR DIE IN BESIT HÊ VAN MEER SERTIFIKATE AS DIE GEOORLOOFDE GETAL.

10. (1) Niemand mag te enigertyd sertifikate in sy besit hê of belang daarin hê, hetsy enkel- of veelvoudig, wat die maksimum wat die Goewerneur-generaal van tyd tot tyd voorskryf, te bowe gaan nie.

Enigeen wat hierdie regulasie oortree, stel hom bloot aan verbeuring van alle rente op die totale bedrag wat hy in sy besit het.

(2) Die bepalinge van subregulasie (1) is *mutatis mutandis* van toepassing op hulpverenigings, liefdadigheidsinrigtings en ander liggame of inrigtings waarvan die inkomste van inkomstebelasting vrygestel is.

(3) Vir die toepassing van hierdie regulasie word 'n belegging deur 'n kurator in trust vir iemand anders beskou as 'n belegging deur die bevoordeelde kragtens die trust.

BEDRAG TERUGBETAALBAAR EN ALGEMENE PROSEDURE.

11. *Prosedure by terugbetaling.*—(1) Sertifikate kan te eniger tyd voor verstryking van die volle geldigheidsduur ingelewer en terugbetaling verkry word.

Die bedrag terugbetaalbaar ten opsigte van 'n enkelvoudige sertifikaat is soos voorgeskryf in bylae A van hierdie regulasies of die betrokke bylaes in die bykomende regulasies of voorwaardes van enige bepaalde uitgifte van sertifikate wat van tyd tot tyd afgekondig word, en die bedrag terugbetaalbaar ten opsigte van 'n veelvoudige sertifikaat, is die totale bedrag van tyd tot tyd terugbetaalbaar ten opsigte van die getal enkelvoudige sertifikate waaruit die veelvoudige sertifikaat bestaan.

(2) Aansoek om terugbetaling geskied op die voorgeskrewe vorm, waarop die nommers van die sertifikate ten opsigte waarvan terugbetaling verlang word, aangedui moet word, tesame met sodanige ander besonderhede as wat deur die Posmeester-generaal vereis kan word.

(3) Op ontvangs van sodanige aansoek, en onderworpe aan die bepalinge van hierdie regulasies, word 'n betaalorder vir die verskuldigde bedrag uitgereik en per pos aan die applikant gestuur, wat die betaalorder, met die sertifikaat waarvoor terugbetaling verlang word, by die poskantoor in die aansoekvorm vermeld, moet aanbied. Die sertifikaat word deur die uitbetalingsbeampte behou en hy voorsien die betaalorder van 'n afdruk van sy kantoordatumstempel en verkry 'n kwitansie daarop vir die bedrag vermeld.

(4) Ingeval die houer van 'n sertifikaat nie in staat is om self ten opsigte van sy beleggings op te tree nie, kan hy, met die toestemming van die Posmeester-generaal, 'n verteenwoordiger benoem om namens hom op te tree. Die handtekening van die houer en die handtekening van die gemagtigde persoon moet op die voorgeskrewe magtigingsvorm verstrekkend word wat aan die Posmeester-generaal vir goedkeuring of andersins gestuur moet word.

(5) Indien terugbetaling geskied van slegs 'n gedeelte van die bedrag verskuldig in die geval van 'n veelvoudige sertifikaat, kan die uitbetalingsbeampte, of enige ander beampte wat vir daardie doel deur die Posmeester-generaal aangestel is, aan die applikant of 'n nuwe sertifikaat uitreik wat die bedrag wat op die vervaldatum van die gedeeltelik terugbetaalde oorspronklike sertifikaat nog betaalbaar is, aandui, of die oorspronklike sertifikaat wysig deur daarop aan te toon die getal enkelvoudige sertifikate wat terugbetaal is.

(6) Ten einde die bedrag wat te eniger tyd ten opsigte van 'n enkelvoudige of veelvoudige sertifikaat terugbetaalbaar is, te bepaal, word die datum van inwisseling van die sertifikaat beskou as die datum waarop die betaalorder uitgereik is.

(7) Enige betaalorder wat nie binne drie maande vanaf die datum van uitgifte vir betaling aangebied word nie, verval en indien terugbetaling later verlang word, moet daar opnuut aansoek om terugbetaling gedoen word.

(8) Sertifikate word nie na verstryking van die geldigheidsduur by inlewering terugbetaal nie, maar aansoek om sodanige terugbetaling moet gedoen word soos in hierdie regulasies voorgeskryf (sien paragrawe 2 en 3).

Ten einde die uitreiking van die betaalorder wat uitbetaling magtig, op die vervaldatum te verseker, moet aansoek daarom minstens tien dae voor daardie datum gedoen word. Geen rente word op 'n sertifikaat bereken na die vervaldatum nie, behalwe soos bepaal kan word in die voorwaardes van enige bepaalde uitgifte van sertifikate.

TEMPORARY EXHAUSTION OF STOCK.

9. Should the stock of certificates at any issuing office be temporarily exhausted the purchaser shall be given a provisional receipt for the amount paid in for investment, and the certificate when issued and exchanged for such provisional receipt shall bear as the date of issue the date on which the original application was made.

PENALTY FOR HOLDING MORE CERTIFICATES THAN AUTHORISED.

10. (1) No person shall at any time hold or have any interest in certificates, whether single or multiple, exceeding the limits prescribed by the Governor-General from time to time.

Any person infringing this regulation shall render himself liable to forfeiture of all interest on the total amount of his holding.

(2) The provisions of sub-regulation (1) shall *mutatis mutandis* apply in respect of Friendly Societies, Charitable Institutions and other bodies or institutions whose incomes are exempt from income tax.

(3) For the purpose of this regulation, any investment by a trustee in trust for another shall be deemed to be an investment by the beneficiary under the Trust.

AMOUNT REPAYABLE AND GENERAL PROCEDURE.

11. *Procedure on Repayment.*—(1) Certificates may be surrendered and repayment obtained at any time prior to the expiration of the full period of currency.

The amount repayable in respect of a single certificate shall be as prescribed in Schedule A to these regulations or the relative schedules contained in the Additional Regulations or conditions of any particular issue of certificates promulgated from time to time, and the amount repayable in respect of a multiple certificate shall be the total amount repayable from time to time in respect of such number of single certificates as is represented by the multiple certificate.

(2) Application for repayment shall be made on the prescribed form, on which shall be specified the numbers of the certificates in respect of which repayment is required, and such other particulars as may be required by the Postmaster-General.

(3) On receipt of such application and subject to the provisions of these regulations a warrant for the amount due shall be issued and forwarded by post to the applicant who shall present the same together with the certificates, repayment of which is desired, at the post office named in the form of application. The certificate shall be retained by the paying officer, who shall place on the warrant the date stamp of his office, and shall take a receipt thereon for the sum specified.

(4) In the event of the holder of a certificate being unable to act in respect of his investments he may, with the consent of the Postmaster-General, nominate a representative to so act on his behalf. The signature of the holder and the signature of the person so authorised shall be furnished on the prescribed form of authority, which shall be forwarded to the Postmaster-General for approval or otherwise.

(5) If in the case of a multiple certificate repayment is made of a part only of the amount due in respect thereof, the paying officer or other officer appointed for the purpose by the Postmaster-General may either issue to the applicant a fresh certificate showing the sum remaining payable on the maturity date of the original certificate so partly repaid, or alter the original certificate by showing thereon the number of single certificates repaid.

(6) For the purpose of determining the amount repayable at any time in respect of a single or multiple certificate the date of surrender of the certificate shall be deemed to be the date on which the warrant is issued.

(7) Any warrant not presented for payment within three months from the date of issue shall become void, and if repayment is subsequently required further application therefor must be made.

(8) Certificates at the expiration of the full period of currency will not be repaid on presentation, but application for such repayment must be made as prescribed by this regulation (vide paragraphs 2 and 3). In order to ensure the issue on the maturity date of the warrant authorising repayment application for same should be made at least ten clear days prior to that date.

No interest shall accrue on any certificate after the date of maturity, except as may be provided in the conditions of any particular issue of certificates.

BEWYS VAN IDENTITEIT KAN VEREIS WORD.

12. Die Posmeester-generaal kan na eie goëddunke van 'n applikant om terugbetaling, vereis om redelike bewys van sy identiteit te lewer, en kan betaling weier indien hy nie oortuig is dat die applikant die werklike eienaar van die sertifikaat is nie.

VERMINKTE SERTIFIKATE.

13. Uitbetaling van enige sertifikaat wat vir terugbetaling aangebied word en in 'n verminkte of beskadigde toestand is, of tekens van enige verandering of uitwissing toon, kan na goëddunke van die uitbetalings-beampte geweier word, hangende die beslissing van die Posmeester-generaal.

Ingeval dit wenslik geag word om 'n nuwe sertifikaat uit te reik ter vervanging van 'n sertifikaat wat vermink of beskadig is of waarmee gepeuter is, kan die Posmeester-generaal die inwisseling en kansellering van sodanige sertifikaat vereis en 'n nuwe sertifikaat aan die houer uitreik en daarvoor die bedrag van een sjieling vorder.

VERLIES VAN 'N SERTIFIKAAT OF BETAALORDER.

14. Die verlies of diefstal van 'n sertifikaat, of van 'n betaalorder, moet onmiddellik nadat sodanige verlies of diefstal ontdek is, aan die Posmeester-generaal gerapporteer word (deur die houer of die persoon in die betaalorder as ontvanger genoem, of die persoon gemagtig om die bedrag daarop vermeld, te ontvang), by wyse van skriftelike kennisgewing, en versuim om van sodanige diefstal of verlies kennis te gee, is 'n oortreding van hierdie regulasies.

UITGIFTE VAN DUPLIKAAT VAN VERLORE SERTIFIKATE.

15. 'n Duplikaat van 'n verlore of gesteelde sertifikaat kan, op aanvraag, deur die Posmeester-generaal uitgereik word, mits die reeksnommer van die verlore of gesteelde sertifikaat aangedui en 'n koste van een sjieling betaal word.

OORDRAG VAN SERTIFIKAAT.

16. (1) 'n Sertifikaat (of in die geval van 'n veelvoudige sertifikaat, enige gedeelte van die bedrag ten opsigte daarvan terugbetaalbaar) kan nie oorgedra word aan, of op die naam van enige persoon sonder die toestemming van die Posmeester-generaal nie, wat sodanige toestemming na goëddunke kan weier.

(2) 'n Aansoek om sodanige oordrag moet op die voorgeskrewe vorm gedoen en deur die applikant geteken word en moet vergesel gaan van die sertifikaat waarop die aansoek betrekking het.

(3) Elke sodanige aansoek moet ook vergesel gaan van 'n opgawe van die volle naam en die adres van die sessionaris, en van 'n bedrag van een sjieling ten opsigte van elke sessionaris. Die handtekening van die sessionaris moet ook verskaf word.

(4) Ingeval die oordrag goedgekeur word, is sodanige aansoek 'n geldige kwytskelding van die oordraer aan die Tesourie en die Posmeester-generaal ten opsigte van die terugbetaalbare bedrag van die sertifikaat in die aansoek vermeld.

NIE AANSPREKKLIK NIE.

17. Die eienaar van 'n sertifikaat is verantwoordelik vir die veilige bewaring daarvan, en ingeval terugbetaling van 'n sertifikaat te goeder trou aan enige ander persoon as die eienaar daarvan gemaak word, is nóg die Regering nóg enige beampte wat namens die Regering optree, aanspreeklik ten opsigte van sodanige betaling.

BYLAE A.

Bedrag terugbetaalbaar ten opsigte van 'n enkelvoudige sertifikaat.

Na verloop van	Eerste jaar.	Tweede jaar.	Derde jaar.	Vierde jaar.	Vyfde jaar.
	s. d.	s. d.	s. d.	s. d.	s. d.
Eerste maand.....	15 6	15 10	16 10	17 10	18 10
Tweede maand.....	15 6	15 11	16 11	17 11	18 11
Derde maand.....	15 6	16 0	17 0	18 0	19 0
Vierde maand.....	15 6	16 1	17 1	18 1	19 1
Vyfde maand.....	15 6	16 2	17 2	18 2	19 2
Sesde maand.....	15 6	16 3	17 3	18 3	19 3
Sewende maand.....	15 6	16 4	17 4	18 4	19 4
Agtste maand.....	15 6	16 5	17 5	18 5	19 5
Negende maand.....	15 6	16 6	17 6	18 6	19 6
Tiende maand.....	15 6	16 7	17 7	18 7	19 7
Elfde maand.....	15 6	16 8	17 8	18 8	19 8
Twaalfde maand.....	15 9	16 9	17 9	18 9	20 0

Die bedrag terugbetaalbaar ten opsigte van 'n veelvoudige sertifikaat, word op bogenoemde grondslag bereken. (Sien Regulasie No. 11.)

PROOF OF IDENTITY MAY BE REQUIRED.

12. The Postmaster-General may, in his discretion, require any applicant for repayment to furnish reasonable proof of this identity, and may refuse payment if he is not satisfied that the applicant is the actual owner of the certificate.

MUTILATED CERTIFICATES.

13. Any certificate presented for repayment in a mutilated or damaged condition, or bearing signs of any alteration or erasure, may, at the discretion of the paying officer, be refused payment pending the decision of the Postmaster-General.

Should it be considered desirable to issue a new certificate to replace a certificate which has been mutilated, damaged, or tempered with, the Postmaster-General may require the surrender and cancellation of such certificate and issue a new certificate to the holder and charge the sum of one shilling.

LOSS OF CERTIFICATE OR WARRANT.

14. The loss or theft of a certificate, or of a warrant shall be reported (by the holder or person named in the warrant as payee, or the person authorised to receive the sum specified therein) by notice in writing to the Postmaster-General immediately after such loss or theft is discovered, and failure to give notice of such theft or loss shall be a breach of these regulations.

ISSUE OF DUPLICATE OF LOST CERTIFICATE.

15. A duplicate of a lost or stolen certificate may be issued on application to the Postmaster-General provided that the serial number of the lost or stolen certificate can be furnished, and on payment of the fee of one shilling.

TRANSFER OF CERTIFICATE.

16. (1) A certificate (or in the case of a multiple certificate) any part of the amount repayable in respect thereof shall not be transferred to or into the name of any person without the consent of the Postmaster-General, who may refuse such consent at his absolute discretion.

(2) An application to make such transfer shall be on the prescribed form, and shall be signed by the applicant and accompanied by the certificate to which the application relates.

(3) Every such application shall also be accompanied by a statement of the full name and address of the transferee, and by a fee of one shilling in respect of each transferee. The signature of the transferee shall also be furnished.

(4) In the event of the transfer being sanctioned such application shall be a good discharge to the Treasury and the Postmaster-General from the transferor for the amount repayable in respect of the certificates specified therein.

NON-LIABILITY.

17. The owner of a certificate shall be responsible for the safe custody of the same, and should repayment of a certificate be made in good faith to any person other than the owner thereof neither the Government nor any officer acting on behalf of the Government shall be liable in respect of such repayment.

SCHEDULE A.

Amount repayable in respect of a Single Certificate.

On completion of	First Year.	Second Year.	Third Year.	Fourth Year.	Fifth Year.
	s. d.	s. d.	s. d.	s. d.	s. d.
First month.....	15 6	15 10	16 10	17 10	18 10
Second month.....	15 6	15 11	16 11	17 11	18 11
Third month.....	15 6	16 0	17 0	18 0	19 0
Fourth month.....	15 6	16 1	17 1	18 1	19 1
Fifth month.....	15 6	16 2	17 2	18 2	19 2
Sixth month.....	15 6	16 3	17 3	18 3	19 3
Seventh month.....	15 6	16 4	17 4	18 4	19 4
Eighth month.....	15 6	16 5	17 5	18 5	19 5
Ninth month.....	15 6	16 6	17 6	18 6	19 6
Tenth month.....	15 6	16 7	17 7	18 7	19 7
Eleventh month.....	15 6	16 8	17 8	18 8	19 8
Twelfth month.....	15 9	16 9	17 9	18 9	20 0

The amount repayable in respect of a multiple certificate shall be calculated on the above basis—see Regulation No. 11.

BYKOMENDE VOORWAARDES.

(Van toepassing op Eerste Reeks Unieleningsertifikate uitgereik gedurende die tydperk 23 September 1919 tot 7 April 1923.)

MAKSIMUM GETAL: 1,000 EENHEDE.

Kragtens die bepalings van artikel *tien* van die Finansiële Regelings Wet, 1921, is die grootste getal Unieleningsertifikate wat een persoon mag hou, verhoog van vyf honderd tot een duisend enkelvoudige (een pond-) sertifikate, of hul ekwivalent aan veelvoudige sertifikate.

BELEGGINGSTERMYN VAN SERTIFIKATE: TIEN JAAR.

'n Sertifikaat kan tien jaar in plaas van vyf jaar deur die houer gehou word. Die bedrag terugbetaalbaar ten opsigte van 'n enkelvoudige sertifikaat, wat voor of na verloop van vyf jaar vanaf die datum van uitgifte ingewissel word, bly onveranderd. Indien 'n sertifikaat na vyf jaar na die datum van uitgifte ingewissel word, word die terugbetaalbare bedrag bereken soos in kolomme sêwe tot en met elf van onderstaande bylae aangedui.

Na verloop van.	Eerste jaar.	Tweede jaar.	Derde jaar.	Vierde jaar.	Vyfde jaar.	Sesde jaar.	Sewende jaar.	Agtste jaar.	Negende jaar.	Tiende jaar.
	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
Eerste maand.....	15 6	15 10	16 10	17 10	18 10	20 1	21 1	22 1	23 4	24 7
Tweede maand.....	15 6	15 11	16 11	17 11	18 11	20 2	21 2	22 2	23 5	24 8
Derde maand.....	15 6	16 0	17 0	18 0	19 0	20 3	21 3	22 3	23 6	24 9
Vierde maand.....	15 6	16 1	17 1	18 1	19 1	20 4	21 4	22 4	23 7	24 10
Vyfde maand.....	15 6	16 2	17 2	18 2	19 2	20 5	21 5	22 5	23 8	24 11
Sesde maand.....	15 6	16 3	17 3	18 3	19 3	20 6	21 6	22 6	23 9	25 0
Sewende maand.....	15 6	16 4	17 4	18 4	19 4	20 7	21 7	22 7	23 10	25 1
Agtste maand.....	15 6	16 5	17 5	18 5	19 5	20 8	21 8	22 8	23 11	25 2
Negende maand.....	15 6	16 6	17 6	18 6	19 6	20 9	21 9	22 9	24 0	25 3
Tiende maand.....	15 6	16 7	17 7	18 7	19 7	20 10	21 10	22 10	24 1	25 4
Elfde maand.....	15 6	16 8	17 8	18 8	19 8	20 11	21 11	22 11	24 2	25 5
Twaalfde maand....	15 9	16 9	17 9	18 9	20 0	21 0	22 0	23 3	24 6	26 0

Die bedrag terugbetaalbaar ten opsigte van 'n veelvoudige sertifikaat, is die totale bedrag wat van tyd tot tyd terugbetaalbaar is ten opsigte van die getal enkelvoudige sertifikate wat deur die veelvoudige sertifikaat verteenwoordig word.

VERLENGDE BELEGGINGSTERMYN VAN TOEPASSING OP REEDS UITGEREIKTE SERTIFIKATE.

Tot nadere kennisgewing is die verlenging van die beleggingstermy n van vyf tot tien jaar van toepassing op alle sertifikate wat reeds uitgereik is en wat nog uitgereik sal word.

(Ondersaande bykomende regulasie is van toepassing vanaf 9 April 1923.)

RENTE OP SEKERE UNIELENINGSERTIFIKATE INGEWISSEL NA 10 JAAR VANAF DATUM VAN UITGIFTE.

Daar word bekendgemaak dat waar iemand in besit is van Unieleningsertifikate waarvan die uitgifteprys 15s. 6d. was of 'n veelvoud daarvan, en die sertifikate op verskillende datums verval, die vroeër gedateerde sertifikate nie deur die houer binne tien jaar na uitgifte ingewissel hoef te word nie, maar hulle kan geldig bly tot 'n datum wat die houer verlang, wat nie later is as die vervaldag van die jongste sertifikaat van dieselfde uitgifteprys nie, naamlik 15s. 6d. of 'n veelvoud daarvan, waarvan hy die besitter is. Enkelvoudige rente word ten opsigte van elke enkelvoudige (een pond-) sertifikaat, waarvan die inwisseling op hierdie wyse uitgestel word, uitbetaal teen 1d. vir elke voltooide maand vanaf die gewone vervaldag tot die datum waarop so 'n sertifikaat ingewissel word, of tot die vervaldag van die jongste sertifikaat wat in die besit van die houer is, watter ook die vroegste van die twee mag wees. In die geval van 'n veelvoudige sertifikaat, word hierdie rentebetaling van een pennie per maand bereken op die getal enkelvoudige sertifikate wat deur die veelvoudige sertifikaat verteenwoordig word.

Waar iemand in besit is van Unieleningsertifikate, waarvan die uitgifteprys 16s. was of 'n veelvoud daarvan en die sertifikate op verskillende datums verval, hoef die vroeër gedateerde sertifikate nie deur die houer binne tien jaar na uitgifte ingewissel te word nie, maar hulle kan geldig bly tot 'n datum wat die houer verlang, wat nie later is as die vervaldag van die jongste sertifikaat van dieselfde uitgifteprys, naamlik 16s. of 'n veelvoud daarvan, waarvan hy die besitter is. Enkelvoudige rente ten opsigte van elke enkelvoudige (een pond-) sertifikaat waarvan die inwisseling op hierdie wyse uitgestel word, word betaal teen 1d. vir elke voltooide maand vanaf die gewone vervaldag tot die datum waarop so'n sertifikaat ingewissel word, of tot die vervaldag van die jongste sertifikaat wat in die besit van die houer is, watter ook die vroegste van die twee mag wees. In die geval van 'n veelvoudige sertifikaat word hierdie rentebetaling van een pennie per maand bereken op die getal enkelvoudige sertifikate wat deur die veelvoudige sertifikaat verteenwoordig word.

ADDITIONAL CONDITIONS.

(Applicable to First Series Union Loan Certificates issued during the period 23rd September, 1919 to 7th April, 1923.)

MAXIMUM HOLDING 1,000 UNITS.

Under the provisions of section ten of the Financial Adjustments Act, 1921, the maximum number of Union Loan Certificates that may be held by any one individual has been raised from five hundred to one thousand single (one pound) certificates or their equivalent in multiple certificates.

MATURITY OF CERTIFICATES: 10 YEARS.

A certificate may be retained by the holder for ten years instead of five years. The amount repayable in respect of a single certificate surrendered for repayment on or before the fifth anniversary of the date of issue remains as heretofore. If a certificate is surrendered for repayment after the fifth anniversary of the date of issue, the amount repayable shall be as shown in columns seven to eleven (both inclusive) in the Schedule hereunder:—

On completion of.	First Year.	Second Year.	Third Year.	Fourth Year.	Fifth Year.	Sixth Year.	Seventh Year.	Eighth Year.	Ninth Year.	Tenth Year.
	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
First month.....	15 6	15 10	16 10	17 10	18 10	20 1	21 1	22 1	23 4	24 7
Second month.....	15 6	15 11	16 11	17 11	18 11	20 2	21 2	22 2	23 5	24 8
Third month.....	15 6	16 0	17 0	18 0	19 0	20 3	21 3	22 3	23 6	24 9
Fourth month.....	15 6	16 1	17 1	18 1	19 1	20 4	21 4	22 4	23 7	24 10
Fifth month.....	15 6	16 2	17 2	18 2	19 2	20 5	21 5	22 5	23 8	24 11
Sixth month.....	15 6	16 3	17 3	18 3	19 3	20 6	21 6	22 6	23 9	25 0
Seventh month.....	15 6	16 4	17 4	18 4	19 4	20 7	21 7	22 7	23 10	25 1
Eighth month.....	15 6	16 5	17 5	18 5	19 5	20 8	21 8	22 8	23 11	25 2
Ninth month.....	15 6	16 6	17 6	18 6	19 6	20 9	21 9	22 9	24 0	25 3
Tenth month.....	15 6	16 7	17 7	18 7	19 7	20 10	21 10	22 10	24 1	25 4
Eleventh month.....	15 6	16 8	17 8	18 8	19 8	20 11	21 11	22 11	24 2	25 5
Twelfth month.....	15 9	16 9	17 9	18 9	20 0	21 0	22 0	23 3	24 6	26 0

The amount repayable in respect of a multiple certificate shall be the total amount repayable from time to time in respect of such number of single certificates as is represented by the multiple certificate.

EXTENDED MATURITY TO APPLY TO CERTIFICATES ALREADY ISSUED.

Until further notice the extension of the investment period from five to ten years shall apply to all certificates already issued and to be issued hereafter.

(The following additional regulation has effect from 9th April, 1923.)

INTEREST ON CERTAIN UNION LOAN CERTIFICATES CASHED AFTER THE 10TH ANNIVERSARY OF THE DATE OF ISSUE.

It is notified that where an individual holds Union Loan Certificates, the price of issue of which was 15s. 6d. or multiples thereof, maturing at different dates, the earlier dated certificates need not be surrendered by the holder within ten years after issue, but may be continued until such date as the holder may desire, not being later than the due date of the latest dated certificate of the same price of issue, viz., 15s. 6d. or multiples thereof, of which he is the holder. Simple interest shall be paid in respect of each single (one pound) certificate, the surrender of which has been so postponed at the rate of 1d. for each complete month from the date of the tenth anniversary of issue until the date such certificate is surrendered or until the due date of the latest dated certificate in the holder's possession, whichever is the earlier. In the case of a multiple certificate, this interest payment of 1d. per mensem shall be calculated on such number of single certificates as is represented by the multiple certificate.

Where an individual holds Union Loan Certificates, the price of issue of which was 16s. or multiples thereof, maturing at different dates, the earlier dated certificates need not be surrendered by the holder within ten years after issue, but may be continued until such date as the holder may desire, not being later than the due date of the latest dated certificate of the same price of issue, viz., 16s. or multiples thereof, of which he is the holder. Simple interest shall be paid in respect of each single (one pound) certificate, the surrender of which has been so postponed, at the rate of 1d. for each complete month from the date of the tenth anniversary of issue until the date such certificate is surrendered or until the due date of the latest dated certificate in the holder's possession, whichever is the earlier. In the case of a multiple certificate, this interest payment of 1d. per mensem shall be calculated on such number of single certificates as is represented by the multiple certificate.

BYKOMENDE VOORWAARDES.

(Van toepassing op Tweede Reeks Unieleningsertifikate uitgereik gedurende die tydperk 9 April 1923 tot 31 Maart 1933.)

DIE UITGIFTEPRYS VAN SERTIFIKAAT: 16S.

Die uitgifteprys van 'n enkelvoudige sertifikaat is 16s. Die bedrag terugbetaalbaar ten opsigte van 'n enkelvoudige sertifikaat wat vir terugbetaling ingewissel word, is soos in onderstaande bylae aangedui.

Na verloop van.	Eerste jaar.	Tweede jaar.	Derde jaar.	Vierde jaar.	Vyfde jaar.	Sesde jaar.	Sewende jaar.	Agtste jaar.	Negende jaar.	Tiende jaar.
	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
Eerste maand.....	16 0	16 1	17 1	18 1	19 1	20 1	21 1	22 1	23 4	24 7
Tweede maand.....	16 0	16 2	17 2	18 2	19 2	20 2	21 2	22 2	23 5	24 8
Derde maand.....	16 0	16 3	17 3	18 3	19 3	20 3	21 3	22 3	23 6	24 9
Vierde maand.....	16 0	16 4	17 4	18 4	19 4	20 4	21 4	22 4	23 7	24 10
Vyfde maand.....	16 0	16 5	17 5	18 5	19 5	20 5	21 5	22 5	23 8	24 11
Sesde maand.....	16 0	16 6	17 6	18 6	19 6	20 6	21 6	22 6	23 9	25 0
Sewende maand.....	16 0	16 7	17 7	18 7	19 7	20 7	21 7	22 7	23 10	25 1
Agtste maand.....	16 0	16 8	17 8	18 8	19 8	20 8	21 8	22 8	23 11	25 2
Negende maand.....	16 0	16 9	17 9	18 9	19 9	20 9	21 9	22 9	24 0	25 3
Tiende maand.....	16 0	16 10	17 10	18 10	19 10	20 10	21 10	22 10	24 1	25 4
Elfde maand.....	16 0	16 11	17 11	18 11	19 11	20 11	21 11	22 11	24 2	25 5
Twaalfde maand.....	16 0	17 0	18 0	19 0	20 0	21 0	22 0	23 3	24 6	26 0

Die bedrag terugbetaalbaar ten opsigte van 'n veelvoudige sertifikaat, is die totale bedrag wat van tyd tot tyd terugbetaalbaar is ten opsigte van sodanige getal enkelvoudige sertifikate wat deur die veelvoudige sertifikaat verteenwoordig word.

BYKOMENDE VOORWAARDES.

(Van toepassing op Derde Reeks Unieleningsertifikate uitgereik gedurende die tydperk 1 April 1933 tot 31 Maart 1934.)

Die uitgifteprys van 'n enkelvoudige sertifikaat is 16s. Die bedrag betaalbaar ten opsigte van 'n enkelvoudige sertifikaat wat vir terugbetaling aangebied word, is soos in onderstaande bylae aangedui:—

BYLAE.

Na verloop van.	Eerste jaar.	Tweede jaar.	Derde jaar.	Vierde jaar.	Vyfde jaar.	Sesde jaar.	Sewende jaar.	Agtste jaar.	Negende jaar.	Tiende jaar.
	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
Eerste maand.....	16 0	16 2	16 10	17 7	18 4	19 1	19 11	20 9	21 7	22 6
Tweede maand.....	16 0	16 2	16 10	17 7	18 4	19 1	19 11	20 9	21 7	22 6
Derde maand.....	16 0	16 4	16 10	17 7	18 4	19 1	19 11	20 9	21 7	22 6
Vierde maand.....	16 0	16 4	17 1	17 10	18 7	19 4	20 2	21 0	21 10	22 10
Vyfde maand.....	16 0	16 4	17 1	17 10	18 7	19 4	20 2	21 0	21 10	22 10
Sesde maand.....	16 0	16 6	17 1	17 10	18 7	19 4	20 2	21 0	21 10	22 10
Sewende maand.....	16 0	16 6	17 1	17 10	18 7	19 4	20 2	21 0	21 10	22 10
Agtste maand.....	16 0	16 6	17 4	18 1	18 10	19 7	20 5	21 3	22 1	23 2
Negende maand.....	16 0	16 8	17 4	18 1	18 10	19 7	20 5	21 3	22 1	23 2
Tiende maand.....	16 0	16 8	17 4	18 1	18 10	19 7	20 5	21 3	22 1	23 2
Elfde maand.....	16 0	16 8	17 4	18 1	18 10	19 7	20 5	21 3	22 1	23 2
Twaalfde maand.....	16 2	16 10	17 7	18 4	19 1	19 11	20 9	21 7	22 6	24 0

Die bedrag terugbetaalbaar ten opsigte van 'n veelvoudige sertifikaat, is die totale bedrag van tyd tot tyd terugbetaalbaar ten opsigte van sodanige getal enkelvoudige sertifikate as wat deur die veelvoudige sertifikaat verteenwoordig word.

Waar 'n persoon Unieleningsertifikate van hierdie reeks besit wat op verskillende datums verval, kan hy die sertifikate van 'n vroeër vervaldatum behou tot 'n datum nie later nie as die vervaldatum van die sertifikaat van die jongste datum. Op elke enkelvoudige sertifikaat en wel op alle sertifikate wat gehou word, word vanaf die vervaldatum tot die datum van aanbidding enkelvoudige rente teen nege pennies per jaar betaal. In die geval van 'n veelvoudige sertifikaat word hierdie rentebetaling van nege pennies per jaar bereken ten opsigte van die getal enkelvoudige sertifikate wat deur die veelvoudige sertifikaat verteenwoordig word.

ADDITIONAL CONDITIONS.

(Applicable to Second Series Union Loan Certificates issued during the period 9th April, 1923 to 31st March, 1933.)

PRICE OF ISSUE CERTIFICATES: 16s.

The price of issue of a single certificate shall be 16s. The amount repayable in respect of a single certificate surrendered for repayment shall be as shown in the Schedule hereunder:—

On completion of.	First Year.	Second Year.	Third Year.	Fourth Year.	Fifth Year.	Sixth Year.	Seventh Year.	Eighth Year.	Ninth Year.	Tenth Year.
	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
First month.....	16 0	16 1	17 1	18 1	19 1	20 1	21 1	22 1	23 4	24 7
Second month.....	16 0	16 2	17 2	18 2	19 2	20 2	21 2	22 2	23 5	24 8
Third month.....	16 0	16 3	17 3	18 3	19 3	20 3	21 3	22 3	23 6	24 9
Fourth month.....	16 0	16 4	17 4	18 4	19 4	20 4	21 4	22 4	23 7	24 10
Fifth month.....	16 0	16 5	17 5	18 5	19 5	20 5	21 5	22 5	23 8	24 11
Sixth month.....	16 0	16 6	17 6	18 6	19 6	20 6	21 6	22 6	23 9	25 0
Seventh month.....	16 0	16 7	17 7	18 7	19 7	20 7	21 7	22 7	23 10	25 1
Eighth month.....	16 0	16 8	17 8	18 8	19 8	20 8	21 8	22 8	23 11	25 2
Ninth month.....	16 0	16 9	17 9	18 9	19 9	20 9	21 9	22 9	24 0	25 3
Tenth month.....	16 0	16 10	17 10	18 10	19 10	20 10	21 10	22 10	24 1	25 4
Eleventh month.....	16 0	16 11	17 11	18 11	19 11	20 11	21 11	22 11	24 2	25 5
Twelfth month.....	16 0	17 0	18 0	19 0	20 0	21 0	22 0	23 3	24 6	26 0

The amount repayable in respect of a multiple certificate shall be the total amount repayable from time to time in respect of such number of single certificates as is represented by the multiple certificate.

ADDITIONAL CONDITIONS.

(Applicable to Third Series Union Loan Certificates issued during the period 1st April, 1933 to 31st March, 1934.)

The price of issue of a single certificate shall be 16s. The amount repayable in respect of a single certificate surrendered for repayment shall be as shown in the Schedule hereunder:—

SCHEDULE.

On completion of.	First Year.	Second Year.	Third Year.	Fourth Year.	Fifth Year.	Sixth Year.	Seventh Year.	Eighth Year.	Ninth Year.	Tenth Year.
	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
First month.....	16 0	16 2	16 10	17 7	18 4	19 1	19 11	20 9	21 7	22 6
Second month.....	16 0	16 2	16 10	17 7	18 4	19 1	19 11	20 9	21 7	22 6
Third month.....	16 0	16 4	16 10	17 7	18 4	19 1	19 11	20 9	21 7	22 6
Fourth month.....	16 0	16 4	17 1	17 10	18 7	19 4	20 2	21 0	21 10	22 10
Fifth month.....	16 0	16 4	17 1	17 10	18 7	19 4	20 2	21 0	21 10	22 10
Sixth month.....	16 0	16 6	17 1	17 10	18 7	19 4	20 2	21 0	21 10	22 10
Seventh month.....	16 0	16 6	17 1	17 10	18 7	19 4	20 2	21 0	21 10	22 10
Eighth month.....	16 0	16 6	17 4	18 1	18 10	19 7	20 5	21 3	22 1	23 2
Ninth month.....	16 0	16 8	17 4	18 1	18 10	19 7	20 5	21 3	22 1	23 2
Tenth month.....	16 0	16 8	17 4	18 1	18 10	19 7	20 5	21 3	22 1	23 2
Eleventh month.....	16 0	16 8	17 4	18 1	18 10	19 7	20 5	21 3	22 1	23 2
Twelfth month.....	16 2	16 10	17 7	18 4	19 1	19 11	20 9	21 7	22 6	24 0

The amount repayable in respect of a multiple certificate shall be the total amount repayable from time to time in respect of such number of single certificates as is represented by the multiple certificate.

Where an individual holds Union Loan Certificates of this series maturing on different dates he may retain the earlier dated certificates after maturity up to a date not later than the date of maturity of the latest dated certificate. Simple interest at the rate of ninepence per annum on each certificate will be paid from the date of maturity until the date of surrender, on all certificates so held. In the case of a multiple certificate this interest payment of ninepence per annum will be calculated on the number of single certificates represented by the multiple certificate.

BYKOMENDE VOORWAARDES.

(Van toepassing op Vierde Reeks Unieleningsertifikate uitgereik gedurende die tydperk 1 April 1934 tot 31 Januarie 1935.)

Die uitgifteprys van 'n enkelvoudige sertifikaat is 16s. en die geldigheidsduur ses jaar.

Die bedrag terugbetaalbaar ten opsigte van 'n enkelvoudige sertifikaat wat vir inwisseling oorhandig word, is soos in onderstaande bylae aangedui:—

BYLAE.

Na verloop van	Eerste jaar.	Tweede jaar.	Derde jaar.	Vierde jaar.	Vyfde jaar.	Sesde jaar.
	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
Eerste maand.....	16 0	16 2	16 6	17 1	17 10	18 10
Tweede maand.....	16 0	16 2	16 7	17 1	17 11	18 11
Derde maand.....	16 0	16 3	16 7	17 2	18 0	19 0
Vierde maand.....	16 0	16 3	16 8	17 3	18 1	19 1
Vyfde maand.....	16 0	16 3	16 8	17 4	18 2	19 2
Sesde maand.....	16 0	16 4	16 9	17 5	18 3	19 3
Sewende maand.....	16 0	16 4	16 9	17 5	18 4	19 4
Agtste maand.....	16 0	16 4	16 10	17 6	18 5	19 5
Negende maand.....	16 0	16 5	16 10	17 7	18 6	19 6
Tiende maand.....	16 0	16 5	16 11	17 8	18 7	19 7
Elfde maand.....	16 0	16 5	16 11	17 8	18 8	19 8
Twaalfde maand.....	16 2	16 6	17 0	17 9	18 9	20 0
Gemiddelde rente.....	—	1.55	2.04	2.63	3.23	3.805
Jaarlikse rente.....	1.04	2.06	3.03	4.41	5.63	6.66

Die bedrag terugbetaalbaar ten opsigte van 'n veelvoudige sertifikaat, is die totale bedrag wat van tyd tot tyd terugbetaalbaar is ten opsigte van sodanige getal enkelvoudige sertifikate as wat deur die veelvoudige sertifikaat verteenwoordig word.

Indien iemand Unieleningsertifikate van hierdie reeks het wat op verskillende datums verval, kan hy die vroeër gedateerde sertifikate hou nadat hulle verval het tot 'n datum nie later nie as die vervaldatum van die jongste gedateerde sertifikaat. Enkelvoudige rente teen drie pennies vir elke vier maande op elke enkelvoudige sertifikaat word vanaf die vervaldatum tot die datum van inwisseling betaal op alle sertifikate aldus gehou. In die geval van 'n veelvoudige sertifikaat word die rentebetaling van drie pennies vir elke vier maande bereken volgens die getal enkelvoudige sertifikate wat deur die veelvoudige sertifikaat verteenwoordig word.

BYKOMENDE VOORWAARDES.

(Van toepassing op Vyfde Reeks Unieleningsertifikate uitgereik gedurende die tydperk 1 Februarie 1935 tot 30 Mei 1940.)

Die uitgifteprys van 'n enkelvoudige sertifikaat is 16s. 3d. en die geldigheidsduur ses jaar. Die bedrag terugbetaalbaar ten opsigte van 'n enkelvoudige sertifikaat wat vir inwisseling oorhandig word, is soos in onderstaande bylae aangedui.

BYLAE.

Na verloop van.	Eerste jaar.	Tweede jaar.	Derde jaar.	Vierde jaar.	Vyfde jaar.	Sesde jaar.
	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
Eerste maand.....	16 3	16 5	16 8	17 2	17 10	18 9
Tweede maand.....	16 3	16 5	16 8	17 2	17 10	18 10
Derde maand.....	16 3	16 5	16 9	17 3	17 11	19 0
Vierde maand.....	16 3	16 6	16 9	17 3	18 0	19 1
Vyfde maand.....	16 3	16 6	16 9	17 4	18 1	19 2
Sesde maand.....	16 3	16 6	16 10	17 4	18 2	19 4
Sewende maand.....	16 3	16 6	16 10	17 5	18 3	19 5
Agtste maand.....	16 3	16 7	16 11	17 5	18 4	19 6
Negende maand.....	16 3	16 7	16 11	17 6	18 5	19 7
Tiende maand.....	16 3	16 7	17 0	17 7	18 6	19 8
Elfde maand.....	16 3	16 7	17 0	17 8	18 7	19 9
Twaalfde maand.....	16 5	16 8	17 1	17 9	18 8	20 0
Gemiddelde rente.....	—	1.28	1.68	2.24	2.82	3.54
Jaarlikse rente.....	1.03	1.52	2.50	3.90	5.16	7.14

ADDITIONAL CONDITIONS.

(Applicable to Fourth Series Union Loan Certificates issued during the period 1st April, 1934 to 31st January, 1935.)

The price of issue of a single certificate shall be 16s., and the period of currency six years. The amount repayable in respect of a single certificate surrendered for repayment shall be as shown in the Schedule hereunder:—

SCHEDULE.

On completion of.	First Year.	Second Year.	Third Year.	Fourth Year.	Fifth Year.	Sixth Year.
	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
First month.....	16 0	16 2	16 6	17 1	17 10	18 10
Second month.....	16 0	16 2	16 7	17 1	17 11	18 11
Third month.....	16 0	16 3	16 7	17 2	18 0	19 0
Fourth month.....	16 0	16 3	16 8	17 3	18 1	19 1
Fifth month.....	16 0	16 3	16 8	17 4	18 2	19 2
Sixth month.....	16 0	16 4	16 9	17 5	18 3	19 3
Seventh month.....	16 0	16 4	16 9	17 5	18 4	19 4
Eighth month.....	16 0	16 4	16 10	17 6	18 5	19 5
Ninth month.....	16 0	16 5	16 10	17 7	18 6	19 6
Tenth month.....	16 0	16 5	16 11	17 8	18 7	19 7
Eleventh month.....	16 0	16 5	16 11	17 8	18 8	19 8
Twelfth month.....	16 2	16 6	17 0	17 9	18 9	20 0
Average Interest.....	—	1.55	2.04	2.63	3.23	3.805
Annual Interest.....	1.04	2.06	3.03	4.41	5.63	6.66

The amount repayable in respect of a multiple certificate shall be the total amount repayable from time to time in respect of such number of single certificates as is represented by the multiple certificate.

Where an individual holds Union Loan Certificates of this series maturing on different dates he may retain the earlier dated certificates after maturity up to a date not later than the date of maturity of the latest dated certificate. Simple interest at the rate of threepence for every four months on each single certificate will be paid from the date of maturity until the date of surrender on all certificates so held. In the case of a multiple certificate this interest payment of threepence for every four months will be calculated on the number of single certificates represented by the multiple certificate.

ADDITIONAL CONDITIONS.

(Applicable to Fifth Series Union Loan Certificates issued during the period 1st February, 1935 to the 30th May, 1940.)

The price of issue of a single certificate shall be 16s. 3d., and the period of currency six years. The amount repayable in respect of a single certificate surrendered for repayment shall be as shown in the Schedule hereunder:—

SCHEDULE.

On completion of.	First Year.	Second Year.	Third Year.	Fourth Year.	Fifth Year.	Sixth Year.
	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
First month.....	16 3	16 5	16 8	17 2	17 10	18 9
Second month.....	16 3	16 5	16 8	17 2	17 10	18 10
Third month.....	16 3	16 5	16 9	17 3	17 11	19 0
Fourth month.....	16 3	16 6	16 9	17 3	18 0	19 1
Fifth month.....	16 3	16 6	16 9	17 4	18 1	19 2
Sixth month.....	16 3	16 6	16 10	17 4	18 2	19 4
Seventh month.....	16 3	16 6	16 10	17 5	18 3	19 5
Eighth month.....	16 3	16 7	16 11	17 5	18 4	19 6
Ninth month.....	16 3	16 7	16 11	17 6	18 5	19 7
Tenth month.....	16 3	16 7	17 0	17 7	18 6	19 8
Eleventh month.....	16 3	16 7	17 0	17 8	18 7	19 9
Twelfth month.....	16 5	16 8	17 1	17 9	18 8	20 0
Average Interest.....	—	1.28	1.68	2.24	2.82	3.54
Annual Interest.....	1.03	1.52	2.50	3.90	5.16	7.14

Die bedrag terugbetaalbaar ten opsigte van 'n veelvoudige sertifikaat is die totale bedrag wat van tyd tot tyd terugbetaalbaar is ten opsigte van sodanige getal enkelvoudige sertifikate as wat deur die veelvoudige sertifikaat verteenwoordig word. Indien iemand Unielenings sertifikate van hierdie reeks het wat op verskillende datums verval, kan hy die vroeër gedateerde sertifikate hou nadat hulle verval het tot 'n datum nie later nie as die vervaldatum van die jongste gedateerde sertifikaat. Enkelvoudige rente teen drie pennies vir elke vier maande op elke enkelvoudige sertifikaat word vanaf die vervaldatum tot die datum van inwisseling betaal op alle sertifikate aldus gehou. In die geval van 'n veelvoudige sertifikaat word die rentebetaling van drie pennies vir elke vier maande bereken volgens die getal enkelvoudige sertifikate wat deur die veelvoudige sertifikaat verteenwoordig word.

BYKOMENDE VOORWAARDES.

(Van toepassing op Sesde Reeks Unielenings sertifikate uitgereik gedurende die tydperk 1 Junie 1940 tot 30 September 1944.)

Die uitgifteprys van 'n enkelvoudige sertifikaat is 15s. 9d. en die geldigheidsduur ses jaar. Die bedrag terugbetaalbaar ten opsigte van 'n enkelvoudige sertifikaat wat vir inwisseling oorhandig word, is soos in onderstaande bylae aangedui:—

BYLAE.

Na verloop van	Eerste jaar.	Tweede jaar.	Derde jaar.	Vierde jaar.	Vyfde jaar.	Sesde jaar.
	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
Eerste maand.....	15 9	15 11	16 3	16 10	17 7	18 7
Tweede maand.....	15 9	15 11	16 4	16 10	17 8	18 8
Derde maand.....	15 9	16 0	16 4	16 11	17 9	18 9
Vierde maand.....	15 9	16 0	16 5	17 0	17 10	18 10
Vyfde maand.....	15 9	16 0	16 5	17 0	17 11	18 11
Sesde maand.....	15 9	16 1	16 6	17 1	18 0	19 0
Sewende maand.....	15 9	16 1	16 6	17 2	18 1	19 1
Agste maand.....	15 9	16 1	16 7	17 3	18 2	19 2
Negende maand.....	15 9	16 2	16 8	17 4	18 3	19 3
Tiende maand.....	15 9	16 2	16 8	17 4	18 4	19 4
Elfde maand.....	15 9	16 2	16 9	17 5	18 5	19 5
Twaalfde maand.....	15 11	16 3	16 9	17 6	18 6	20 0
Gemiddelde rente.....	—	1·57	2·07	2·67	3·28	4·08
Jaarlikse rente.....	1·05	2·09	3·07	4·47	5·71	8·10

Die bedrag terugbetaalbaar ten opsigte van 'n veelvoudige sertifikaat, is die totale bedrag wat van tyd tot tyd terugbetaalbaar is ten opsigte van sodanige getal enkelvoudige sertifikate as dié waaruit die veelvoudige sertifikaat bestaan.

As iemand Unielenings sertifikate van hierdie reeks het wat op verskillende datums verval, kan hy die ouer sertifikate hou nadat hulle verval het tot 'n datum nie later nie as die vervaldatum van die jongste sertifikaat. Enkelvoudige rente teen drie pennies vir elke vier maande op elke enkelvoudige sertifikaat word op 'n maandelikse grondslag vanaf die vervaldatum tot die datum van inwisseling betaal op alle sertifikate aldus gehou. In die geval van 'n veelvoudige sertifikaat word die rentebetaling van drie pennies vir elke vier maande bereken volgens die getal enkelvoudige sertifikate waaruit die veelvoudige sertifikaat bestaan; met dien verstande dat die geldigheid van Unielenings sertifikate, Sesde Reeks, uitgereik op en na 1 Junie 1940 en tot en met 30 September 1944, verleng word tot vier jaar, gereken vanaf die vervaldatum van die jongste gedateerde sertifikaat van dieselfde reeks wat deur iemand gehou word; sodanige sertifikate bedra enkelvoudige rente teen drie persent (3%) per jaar, betaalbaar ten opsigte van elke voltooide maand gedurende die verlengde geldigheidsduur, en is betaalbaar by uiteindelijke aflossing van die genoemde sertifikate. Hierdie bepaling is ook van toepassing op fondse of trusts waar die maksimum belegging tot 5,000 eenhede beperk is.

The amount repayable in respect of a multiple certificate shall be the total amount repayable from time to time in respect of such number of single certificates as is represented by the multiple certificate.

Where an individual holds Union Loan Certificates of this series maturing on different dates he may retain the earlier dated certificates after maturity up to a date not later than the date of maturity of the latest dated certificate. Simple interest at the rate of threepence for every four months on each single certificate will be paid from the date of maturity until the date of surrender, on all certificates so held. In the case of a multiple certificate this interest payment of threepence for every four months will be calculated on the number of single certificates represented by the multiple certificate.

ADDITIONAL CONDITIONS.

(Applicable to Sixth Series Union Loan Certificates issued during the period 1st June, 1940 to 30th September, 1944.)

The price of issue of a single certificate shall be 15s. 9d., and the period of currency six years. The amount repayable in respect of a single certificate surrendered for repayment shall be as shown in the Schedule hereunder:—

SCHEDULE.

On completion of.	First Year.	Second Year.	Third Year.	Fourth Year.	Fifth Year.	Sixth Year.
	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
First month.....	15 9	15 11	16 3	16 10	17 7	18 7
Second month.....	15 9	15 11	16 4	16 10	17 8	18 8
Third month.....	15 9	16 0	16 4	16 11	17 9	18 9
Fourth month.....	15 9	16 0	16 5	17 0	17 10	18 10
Fifth month.....	15 9	16 0	16 5	17 0	17 11	18 11
Sixth month.....	15 9	16 1	16 6	17 1	18 0	19 0
Seventh month.....	15 9	16 1	16 6	17 2	18 1	19 1
Eighth month.....	15 9	16 1	16 7	17 3	18 2	19 2
Ninth month.....	15 9	16 2	16 8	17 4	18 3	19 3
Tenth month.....	15 9	16 2	16 8	17 4	18 4	19 4
Eleventh month.....	15 9	16 2	16 9	17 5	18 5	19 5
Twelfth month.....	15 11	16 3	16 9	17 6	18 6	20 0
Average Interest.....	—	1·57	2·07	2·67	3·28	4·08
Annual interest.....	1·05	2·09	3·07	4·47	5·71	8·10

The amount repayable in respect of a multiple certificate shall be the total amount repayable from time to time in respect of such number of single certificates as is represented by the multiple certificate.

Where an individual holds Union Loan Certificates of this series maturing on different dates he may retain the earlier dated certificates after maturity up to a date not later than the date of maturity of the latest dated certificate. Simple interest at the rate of threepence for every four months on each single certificate will be paid on a monthly basis from the date of maturity until the date of surrender, on all certificates so held. In the case of a multiple certificate this interest payment of threepence for every four months will be calculated on the number of single certificates represented by the multiple certificate.

Provided that the currency of Union Loan Certificates, Sixth Series, issued on and after the 1st June, 1940, and up to and including the 30th September, 1944, is extended up to four years dating from the date of maturity of the latest dated certificate of the same series held by an individual, such certificates to earn simple interest, at the rate of three per cent (3%) per annum payable in respect of each completed month, during the extended currency period, such interest to be payable on ultimate redemption of the said certificates. This provision also applies to funds or trusts where the maximum investment is limited to 5,000 units.

BYKOMENDE VOORWAARDES.

(Van toepassing op Sewende Reeks Unieleningsertifikate uitgereik gedurende die tydperk 3 Oktober 1944 tot 30 September 1949.)

Die uitgifteprys van 'n enkelvoudige sertifikaat is 15s. 9d., en die geldigheidsduur sewe jaar. Die bedrag terugbetaalbaar ten opsigte van 'n enkelvoudige sertifikaat wat vir inwisseling oorhandig word, is soos in onderstaande bylae aangedui:—

BYLAE.

Na verloop van	Eerste jaar.	Tweede jaar.	Derde jaar.	Vierde jaar.	Vyfde jaar.	Sesde jaar.	Sewende jaar.
	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
Eerste maand.....	15 9	15 11	16 3	16 7	17 3	18 0	18 10
Tweede maand.....	15 9	15 11	16 3	16 7	17 3	18 0	18 11
Derde maand.....	15 9	15 11	16 3	16 8	17 4	18 1	19 0
Vierde maand.....	15 9	16 0	16 4	16 8	17 4	18 1	19 1
Vyfde maand.....	15 9	16 0	16 4	16 9	17 5	18 2	19 2
Sesde maand.....	15 9	16 0	16 4	16 9	17 5	18 3	19 3
Sewende maand....	15 9	16 1	16 5	16 10	17 6	18 4	19 4
Agtste maand.....	15 9	16 1	16 5	16 10	17 7	18 5	19 5
Negende maand....	15 9	16 1	16 5	16 11	17 8	18 6	19 6
Tiende maand.....	15 9	16 2	16 6	17 0	17 9	18 7	19 7
Elfde maand.....	15 9	16 2	16 6	17 1	17 10	18 8	19 8
Twaalfde maand...	15 11	16 2	16 6	17 2	17 11	18 9	20 0
Gemiddelde rente..	—	1.31	1.56	2.18	2.62	2.95	3.48
Jaarlikse rente.....	1.05	1.57	2.06	4.04	4.37	4.65	6.66

Die bedrag terugbetaalbaar ten opsigte van 'n veelvoudige sertifikaat, is die totale bedrag wat van tyd tot tyd terugbetaalbaar is ten opsigte van sodanige getal enkelvoudige sertifikate as dié waaruit die veelvoudige sertifikaat bestaan.

As iemand Unieleningsertifikate van hierdie reeks het wat op verskillende datums verval, kan hy die ouer sertifikate hou nadat hulle verval het tot op 'n datum nie later nie as die vervaldatum van die jongste sertifikaat. Enkelvoudige rente teen twee pennies vir elke drie maande op elke enkelvoudige sertifikaat word op 'n maandelikse grondslag vanaf die vervaldatum tot die datum van inwisseling betaal op alle sertifikate aldus gehou. In die geval van 'n veelvoudige sertifikaat word die rentebetaling van twee pennies vir elke drie maande bereken volgens die getal enkelvoudige sertifikate waaruit die veelvoudige sertifikaat bestaan.

BYKOMENDE VOORWAARDES.

(Van toepassing op Agtste Reeks Unileningsertifikate, uitgereik gedurende die tydperk 1 Oktober 1949 tot 30 Junie 1952.)

Die uitgifteprys van 'n enkele sertifikaat is 10s. en die geldigheidsduur ses jaar. Die bedrag terugbetaalbaar ten opsigte van 'n enkele sertifikaat wat vir inwisseling oorhandig word, is soos in onderstaande bylae aangedui:—

BYLAE.

Na verloop van	Eerste jaar.	Tweede jaar.	Derde jaar.	Vierde jaar.	Vyfde jaar.	Sesde jaar.
	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
Eerste maand.....	10 0	10 1	10 3	10 6	11 0	11 8
Tweede maand.....	10 0	10 1	10 3	10 6	11 0	11 9
Derde maand.....	10 0	10 1	10 3	10 7	11 1	11 10
Vierde maand.....	10 0	10 1	10 4	10 7	11 2	11 11
Vyfde maand.....	10 0	10 1	10 4	10 8	11 2	12 0
Sesde maand.....	10 0	10 2	10 4	10 8	11 3	12 1
Sewende maand.....	10 0	10 2	10 4	10 8	11 4	12 1
Agtste maand.....	10 0	10 2	10 5	10 9	11 4	12 2
Negende maand.....	10 0	10 2	10 5	10 9	11 5	12 3
Tiende maand.....	10 0	10 2	10 5	10 10	11 6	12 4
Elfde maand.....	10 0	10 2	10 5	10 10	11 6	12 5
Twaalfde maand.....	10 1	10 3	10 6	10 11	11 7	12 6
Gemiddelde rente, persent...	—	1.24	1.64	2.22	3.00	3.82
Jaarlikse rente, persent.....	0.83	1.65	2.44	3.97	6.11	7.91

Die bedrag terugbetaalbaar ten opsigte van 'n veelvoudige sertifikaat is die totale bedrag wat van tyd tot tyd terugbetaalbaar is ten opsigte van dieselfde getal enkelvoudige sertifikate as dié waaruit die veelvoudige sertifikaat bestaan.

ADDITIONAL CONDITIONS.

(Applicable to Seventh Series Union Loan Certificates issued during the period 3rd October, 1944 to 30th September, 1949.)

The price of issue of a single certificate shall be 15s. 9d. and the period of currency seven years. The amount repayable in respect of a single certificate surrendered for repayment shall be as shown in the Schedule hereunder:—

SCHEDULE.

On completion of.	First Year.	Second Year.	Third Year.	Fourth Year.	Fifth Year.	Sixth Year.	Seventh Year.
	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
First month.....	15 9	15 11	16 3	16 7	17 3	18 0	18 10
Second month.....	15 9	15 11	16 3	16 7	17 3	18 0	18 11
Third month.....	15 9	15 11	16 3	16 8	17 4	18 1	19 0
Fourth month.....	15 9	16 0	16 4	16 8	17 4	18 1	19 1
Fifth month.....	15 9	16 0	16 4	16 9	17 5	18 2	19 2
Sixth month.....	15 9	16 0	16 4	16 9	17 5	18 3	19 3
Seventh month.....	15 9	16 1	16 5	16 10	17 6	18 4	19 4
Eighth month.....	15 9	16 1	16 5	16 10	17 7	18 5	19 5
Ninth month.....	15 9	16 1	16 5	16 11	17 8	18 6	19 6
Tenth month.....	15 9	16 2	16 6	17 0	17 9	18 7	19 7
Eleventh month....	15 9	16 2	16 6	17 1	17 10	18 8	19 8
Twelfth month....	15 11	16 2	16 6	17 2	17 11	18 9	20 0
Average Interest...	—	1.31	1.56	2.18	2.62	2.95	3.48
Annual Interest....	1.05	1.57	2.06	4.04	4.37	4.65	6.66

The amount repayable in respect of a multiple certificate shall be the total amount repayable from time to time in respect of such number of single certificates as is represented by the multiple certificate.

Where an individual holds Union Loan Certificates of this series maturing on different dates he may retain the earlier dated certificates after maturity up to a date not later than the date of maturity of the latest dated certificate. Simple interest at the rate of twopence for every three months on each single certificate will be paid on a monthly basis from the date of maturity until the date of surrender, on all certificates so held.

In the case of a multiple certificate this interest payment of twopence for every three months will be calculated on the number of single certificates represented by the multiple certificate.

ADDITIONAL CONDITIONS.

(Applicable to Eight Series Union Loan Certificates issued during the period 1st October, 1949 to 30th June, 1952.)

The price of issue of a single certificate shall be 10s. and the period of currency six years. The amount repayable in respect of a single certificate surrendered for repayment shall be as shown in the Schedule hereunder:—

SCHEDULE.

On completion of.	First Year.	Second Year.	Third Year.	Fourth Year.	Fifth Year.	Sixth Year.
	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
First month.....	10 0	10 1	10 3	10 6	11 0	11 8
Second month.....	10 0	10 1	10 3	10 6	11 0	11 9
Third month.....	10 0	10 1	10 3	10 7	11 1	11 10
Fourth month.....	10 0	10 1	10 4	10 7	11 2	11 11
Fifth month.....	10 0	10 1	10 4	10 8	11 2	12 0
Sixth month.....	10 0	10 2	10 4	10 8	11 3	12 1
Seventh month.....	10 0	10 2	10 4	10 8	11 4	12 1
Eighth month.....	10 0	10 2	10 5	10 9	11 4	12 2
Ninth month.....	10 0	10 2	10 5	10 9	11 5	12 3
Tenth month.....	10 0	10 2	10 5	10 10	11 6	12 4
Eleventh month.....	10 0	10 2	10 5	10 10	11 6	12 5
Twelfth month.....	10 1	10 3	10 6	10 11	11 7	12 6
Average interest, percentage..	—	1.24	1.64	2.22	3.00	3.82
Annual interest, percentage..	0.83	1.65	2.44	3.97	6.11	7.91

The amount repayable in respect of a multiple certificate shall be the total amount repayable from time to time in respect of such number of single certificates as is represented by the multiple certificate.

As iemand Unieleningsertifikaat van hierdie reeks het wat op verskillende datums verval, kan hy die ouer sertifikaat hou nadat hulle verval het tot 'n datum nie later nie as die vervaldatum van die jongste sertifikaat. Enkelvoudige rente teen 'n halfpennie vir elke volle maand op elke enkelvoudige sertifikaat word van die vervaldatum af tot die datum van inwisseling betaal op alle sertifikaat wat aldus gehou word. In die geval van 'n veelvoudige sertifikaat word die rentebetaling van 'n halfpennie vir elke volle maand bereken volgens die getal enkelvoudige sertifikaat waaruit die veelvoudige sertifikaat bestaan.

Die maksimum getal Unieleningsertifikaat wat deur 'n enkele persoon gehou kan word, is eenduisend vyfhonderd enkelvoudige (koopprys 10s.) sertifikaat of veelvoudige sertifikaat van 'n gelyke waarde in die geval van 'n enkele persoon, en seweduisend vyfhonderd enkelvoudige (koopprys 10s.) sertifikaat of veelvoudige sertifikaat van 'n gelyke waarde in die geval van 'n vereniging, liggaam of inrigting wat deur die Posmeester-generaal goedgekeur word en waarvan die inkomste van inkomstebelasting vrygestel is; met dien verstande dat as iemand Unieleningsertifikaat uit 'n vorige reeks het die maksimum getal wat die persoon in die agtste reeks mag hê, bereken word op die basis van twee enkelvoudige sertifikaat van dié wat hy reeds het as gelyk aan drie enkelvoudige sertifikaat in die agtste reeks.

Unieleningsertifikaat van die agtste reeks sal in die volgende waarde-soorte beskikbaar wees:—

10s., £1, £5, £10, £25, £50, £100, £250, £500.

BYKOMENDE VOORWAARDES.

(Van toepassing op Negende Reeks Unieleningsertifikaat, uitgereik gedurende die tydperk 1 Julie 1952 tot 31 Maart 1956.)

Die uitgifteprys van 'n enkelvoudige sertifikaat is 10s., en die geldigheidsduur vyf jaar. Die bedrag terugbetaalbaar ten opsigte van 'n enkelvoudige sertifikaat wat vir inwisseling oorhandig word, is soos in onderstaande bylae aangedui:—

BYLAE.

Na verloop van	Eerste jaar.	Tweede jaar.	Derde jaar.	Vierde jaar.	Vyfde jaar.
	s. d.	s. d.	s. d.	s. d.	s. d.
Eerste maand.....	10 0	10 1	10 4	10 10	11 7
Tweede maand.....	10 0	10 1	10 5	10 11	11 8
Derde maand.....	10 0	10 1	10 5	10 11	11 9
Vierde maand.....	10 0	10 2	10 6	11 0	11 10
Vyfde maand.....	10 0	10 2	10 6	11 0	11 11
Sesde maand.....	10 0	10 2	10 7	11 1	12 0
Sewende maand.....	10 0	10 2	10 7	11 1	12 1
Agtste maand.....	10 0	10 3	10 8	11 2	12 2
Negende maand.....	10 0	10 3	10 8	11 3	12 3
Tiende maand.....	10 0	10 3	10 9	11 4	12 4
Elfde maand.....	10 0	10 3	10 9	11 5	12 5
Twaalfde maand.....	10 1	10 4	10 10	11 6	12 6
Gemiddelde rente, persent.....	0.83	1.65	2.70	3.56	4.56
Jaarlikse rente, persent.....	0.83	2.48	4.84	6.15	8.70

Die bedrag terugbetaalbaar ten opsigte van 'n veelvoudige sertifikaat is die totale bedrag wat van tyd tot tyd terugbetaalbaar is ten opsigte van die getal enkelvoudige sertifikaat waaruit die veelvoudige sertifikaat bestaan.

As iemand Unieleningsertifikaat van hierdie reeks het wat op verskillende datums verval, kan hy die ouer sertifikaat hou nadat hulle verval het tot op 'n datum nie later nie as die vervaldatum van die jongste sertifikaat. Enkelvoudige rente teen 'n halfpennie vir elke volle maand op elke enkelvoudige sertifikaat word van die vervaldatum af tot die datum van inwisseling betaal op alle sertifikaat wat aldus gehou word. In die geval van 'n veelvoudige sertifikaat word die rentebetaling van 'n halfpennie vir elke volle maand bereken volgens die getal enkelvoudige sertifikaat waaruit die veelvoudige sertifikaat bestaan.

Die maksimum getal Unieleningsertifikaat wat deur 'n enkele persoon gehou kan word, is eenduisend vyfhonderd enkelvoudige sertifikaat (koopprys 10s.) of hul ekwivalent aan veelvoudige sertifikaat in die geval van 'n persoon, en seweduisend vyfhonderd enkelvoudige sertifikaat (koopprys 10s.) of hul ekwivalent aan veelvoudige sertifikaat in die geval van 'n vereniging, liggaam of inrigting wat deur die Posmeester-generaal goedgekeur is en waarvan die inkomste van inkomstebelasting vrygestel is; met dien verstande dat ingeval Unieleningsertifikaat van die sewende of vorige

Where an individual holds Union Loan Certificates of this Series maturing on different dates, he may retain the earlier dated certificates after maturity up to a date not later than the date of maturity of the latest dated certificate. Simple interest at the rate of one-halfpenny for each completed month on each single certificate will be paid from the date of maturity until the date of surrender, on all certificates so held. In the case of a multiple certificate this interest payment of one-halfpenny for each completed month will be calculated on the number of single certificates represented by the multiple certificate.

The maximum number of Union Loan Certificates that may be held by any one person shall be one thousand five hundred single (10s. purchase price) certificates or their equivalent in multiple certificates in the case of any one individual, and seven thousand five hundred single (10s. purchase price) certificates or their equivalent in multiple certificates in the case of any society, body or institution approved by the Postmaster-General and whose income is exempt from income tax; provided that where Union Loan Certificates in any previous series are held by any person, the maximum number which may be held by that person in the eight series shall be determined on the basis of two single certificates of the existing holding being equivalent to three single certificates in the eight series.

Eight Series Union Loan Certificates will be available in the following denominations:—

10s., £1, £5, £10, £25, £50, £100, £250, £500.

ADDITIONAL CONDITIONS.

(Applicable to the Ninth Series Union Loan Certificates issued during the period 1st July, 1952 to 31st March, 1956.)

The price of issue of a single certificate shall be 10s. and the period of currency five years. The amount repayable in respect of a single certificate surrendered for repayment shall be as shown in the Schedule hereunder:—

SCHEDULE.

On completion of.	First Year.	Second Year.	Third Year.	Fourth Year.	Fifth Year.
	s. d.	s. d.	s. d.	s. d.	s. d.
First month.....	10 0	10 1	10 4	10 10	11 7
Second month.....	10 0	10 1	10 5	10 11	11 8
Third month.....	10 0	10 1	10 5	10 11	11 9
Fourth month.....	10 0	10 2	10 6	11 0	11 10
Fifth month.....	10 0	10 2	10 6	11 0	11 11
Sixth month.....	10 0	10 2	10 7	11 1	12 0
Seventh month.....	10 0	10 2	10 7	11 1	12 1
Eighth month.....	10 0	10 3	10 8	11 2	12 2
Ninth month.....	10 0	10 3	10 8	11 3	12 3
Tenth month.....	10 0	10 3	10 9	11 4	12 4
Eleventh month.....	10 0	10 3	10 9	11 5	12 5
Twelfth month.....	10 1	10 4	10 10	11 6	12 6
Average interest, percentage.....	0.83	1.65	2.70	3.56	4.56
Annual interest, percentage.....	0.83	2.48	4.84	6.15	8.70

The amount repayable in respect of a multiple certificate shall be the total amount repayable from time to time in respect of such number of single certificates as is represented by the multiple certificate.

Where an individual holds Union Loan Certificates of this series maturing on different dates, he may retain the earlier dated certificates after maturity up to a date not later than the date of maturity of the latest dated certificate. Simple interest at the rate of one-halfpenny for each completed month on each single certificate will be paid from the date of maturity until the date of surrender, on all certificates so held. In the case of a multiple certificate this interest payment of one-halfpenny for each completed month will be calculated on the number of single certificates represented by the multiple certificate.

The maximum number of Union Loan Certificates that may be held by any one person shall be one thousand five hundred single (10s. purchase price) certificates or their equivalent in multiple certificates in the case of any one individual, and seven thousand five hundred single (10s. purchase price) certificates or their equivalent in multiple certificates in the case of a society, body or institution approved by the Postmaster-General and whose income is exempt from income tax; provided that

reekse deur enige persoon besit word, die maksimum getal wat deur dié persoon in die agtste en negende reekse besit mag word, bepaal word op grondslag daarvan dat twee enkelvoudige sertifikate van die sewende of vroeëre reekse wat hy het, gelykstaan aan drie enkelvoudige sertifikate van die agtste en negende reekse.

Unieleningsertifikate van die negende reeks is in die volgende waarde-soorte (koopprys) beskikbaar:—

10s., £1, £5, £10, £25, £50, £100, £250, £500.

BYKOMENDE VOORWAARDES.

(Van toepassing op Tiende Reeks Unieleningsertifikate, uitgereik gedurende die tydperk 1 April 1956 tot 31 Julie 1958.)

Die uitgifteprys van 'n enkelvoudige sertifikaat is 10s., en die geldigheidsduur vyf jaar. Die bedrag terugbetaalbaar ten opsigte van 'n enkelvoudige sertifikaat wat vir terugbetaling oorhandig word, is soos in onderstaande bylae aangedui:—

BYLAE.

Na verloop van	Eerste jaar.	Tweede jaar.	Derde jaar.	Vierde jaar.	Vyfde jaar.
	s. d.	s. d.	s. d.	s. d.	s. d.
Eerste maand.....	10 0	10 1	10 5	11 0	11 10
Tweede maand.....	10 0	10 1	10 5	11 1	11 11
Derde maand.....	10 0	10 1	10 6	11 2	12 0
Vierde maand.....	10 0	10 2	10 6	11 2	12 1
Vyfde maand.....	10 0	10 2	10 7	11 3	12 2
Sesde maand.....	10 0	10 2	10 8	11 4	12 4
Sewende maand.....	10 0	10 2	10 8	11 5	12 5
Agtste maand.....	10 0	10 3	10 9	11 6	12 6
Negende maand.....	10 0	10 3	10 9	11 7	12 7
Tiende maand.....	10 0	10 3	10 10	11 7	12 8
Elfde maand.....	10 0	10 3	10 10	11 8	12 9
Twaalfde maand.....	10 1	10 4	10 11	11 9	12 10
Saamgestelde rente, persent.....	0.83	1.65	2.97	4.11	5.12
Jaarlikse rente, persent.....	0.83	2.48	5.65	7.63	9.22

Die bedrag terugbetaalbaar ten opsigte van 'n veelvoudige sertifikaat, is die totale bedrag wat van tyd tot tyd terugbetaalbaar is ten opsigte van die getal enkelvoudige sertifikate waaruit die veelvoudige sertifikaat bestaan.

As iemand Unieleningsertifikate van hierdie reeks het wat op verskillende datums verval, kan hy die ouer sertifikate hou nadat hulle verval het tot op 'n datum nie later nie as die vervaldatum van die jongste sertifikaat. Enkelvoudige rente teen 'n halfpennie vir elke volle maand op elke enkelvoudige sertifikaat word van die vervaldatum af tot die datum van terugbetaling betaal op alle sertifikate wat aldus gehou word. In die geval van 'n veelvoudige sertifikaat, word die rentebetaling van 'n halfpennie vir elke volle maand bereken volgens die getal enkelvoudige sertifikate waaruit die veelvoudige sertifikaat bestaan.

Die maksimum getal Unieleningsertifikate wat deur een persoon besit kan word, is tweeduisend vyfhonderd enkelvoudige sertifikate (koopprys 10s.) of hul ekwivalent aan veelvoudige sertifikate in die geval van 'n enkele persoon, en seweduisend vyfhonderd enkelvoudige sertifikate (koopprys 10s.) of hul ekwivalent aan veelvoudige sertifikate in die geval van 'n vereniging, liggaam of inrigting wat deur die Posmeester-generaal goedgekeur is en waarvan die inkomste van inkomstebelasting vrygestel is; met dien verstande dat ingeval Unieleningsertifikate van die sewende of vorige reekse deur enige persoon besit word, die maksimum getal wat deur dié persoon in die agtste, negende en tiende reekse besit mag word, bepaal word op grondslag daarvan dat twee enkelvoudige sertifikate van die sewende of vroeëre reekse wat hy hou, gelykstaan aan drie enkelvoudige sertifikate van die agste, negende en tiende reekse.

Unieleningsertifikate van die tiende reeks is in die volgende waarde-soorte (koopprys) beskikbaar:—

10s., £1, £5, £10, £25, £50, £100, £250, £500.

where Union Loan Certificates in the seventh or earlier series are held by any person, the maximum number which may be held by that person in the eighth and ninth series shall be determined on the basis of two single certificates of the seventh or earlier series of the existing holding being equivalent to three single certificates in the eighth and ninth series.

Ninth Series Union Loan Certificates will be available in the following denominations (purchase price):—

10s., £1, £5, £10, £25, £50, £100, £250, £500.

ADDITIONAL CONDITIONS.

(Applicable to Tenth Series Union Loan Certificates issued during the period 1st April, 1956 to 31st July, 1958.)

The price of issue of a single certificate shall be 10s. and the period of currency, five years. The amount repayable in respect of a single certificate surrendered for repayment shall be as shown in the Schedule hereunder:—

SCHEDULE.

On completion of.	First Year.	Second Year.	Third Year.	Fourth Year.	Fifth Year.
	s. d.	s. d.	s. d.	s. d.	s. d.
First month.....	10 0	10 1	10 5	11 0	11 10
Second month.....	10 0	10 1	10 5	11 1	11 11
Third month.....	10 0	10 1	10 6	11 2	12 0
Fourth month.....	10 0	10 2	10 6	11 2	12 1
Fifth month.....	10 0	10 2	10 7	11 3	12 2
Sixth month.....	10 0	10 2	10 8	11 4	12 4
Seventh month.....	10 0	10 2	10 8	11 5	12 5
Eighth month.....	10 0	10 3	10 9	11 6	12 6
Ninth month.....	10 0	10 3	10 9	11 7	12 7
Tenth month.....	10 0	10 3	10 10	11 7	12 8
Eleventh month.....	10 0	10 3	10 10	11 8	12 9
Twelfth month.....	10 1	10 4	10 11	11 9	12 10
Compound interest, percentage.....	0.83	1.65	2.97	4.11	5.12
Annual interest, percentage.....	0.83	2.48	5.65	7.63	9.22

The amount repayable in respect of a multiple certificate shall be the total amount repayable from time to time in respect of such number of single certificates as is represented by the multiple certificate.

Where an individual holds Union Loan Certificates of this series maturing on different dates, he may retain the earlier dated certificates after maturity up to a date not later than the date of maturity of the latest dated certificate. Simple interest at the rate of one-halfpenny for each completed month on each single certificate will be paid from the date of maturity until the date of surrender, on all certificates so held. In the case of a multiple certificate this interest payment of one-halfpenny for each completed month will be calculated on the number of single certificates represented by the multiple certificate.

The maximum number of Union Loan Certificates that may be held by any one person shall be two thousand five hundred single (10s. purchase price) certificates or their equivalent in multiple certificates in the case of any one individual, and seven thousand five hundred single (10s. purchase price) certificates or their equivalent in multiple certificates in the case of a society, body or institution approved by the Postmaster-General and whose income is exempt from income tax; provided that where Union Loan Certificates in the seventh or earlier series are held by any person, the maximum number which may be held by that person in the eighth, ninth and tenth series shall be determined on the basis of two single certificates of the seventh or earlier series of the existing holding being equivalent to three single certificates in the eighth, ninth and tenth series.

Tenth Series Union Loan Certificates will be available in the following denominations (purchase price):—

10s., £1, £5, £10, £25, £50, £100, £250, £500.

BYKOMENDE VOORWAARDES.

Onderstaande voorwaardes is van toepassing op die Elfde Reeks Unieleningsertifikate wat op en na 1 Augustus 1958 uitgereik word.

Die uitgifteprys van 'n enkelvoudige sertifikaat is 10s. en die geldigheidsduur vyf jaar. 'n Sertifikaat wat in hierdie reeks uitgereik word, is nie binne een jaar na die datum van aankoop terugbetaalbaar nie. Hierdie beperking is egter nie op 'n sertifikaat wat ten behouwe van 'n afgestorwe of insolvente boedel vir terugbetaling ingelewer word, van toepassing nie.

Die bedrag terugbetaalbaar ten opsigte van 'n enkelvoudige sertifikaat wat vir terugbetaling oorhandig word, is soos in onderstaande bylae aangedui:—

BYLAE.

Na verloop van.	Eerste jaar.	Tweede jaar.	Derde jaar.	Vierde jaar.	Vyfde jaar.
	s. d.	s. d.	s. d.	s. d.	s. d.
Eerste maand.....	10 0	10 1	10 5	11 0	11 11
Tweede maand.....	10 0	10 1	10 5	11 1	12 1
Derde maand.....	10 0	10 1	10 6	11 2	12 2
Vierde maand.....	10 0	10 2	10 6	11 3	12 3
Vyfde maand.....	10 0	10 2	10 7	11 4	12 4
Sesde maand.....	10 0	10 2	10 8	11 5	12 6
Sewende maand.....	10 0	10 2	10 8	11 5	12 7
Agste maand.....	10 0	10 3	10 9	11 6	12 8
Negende maand.....	10 0	10 3	10 9	11 7	12 9
Tiende maand.....	10 0	10 3	10 10	11 7	12 11
Elfde maand.....	10 0	10 3	10 10	11 9	13 0
Twaalfde maand.....	10 1	10 4	10 11	11 10	13 1
Saamgestelde rente, persent.....	0.83	1.65	2.97	4.30	5.52
Jaarlikse rente, persent.....	0.83	2.48	5.65	8.40	10.56

Die bedrag terugbetaalbaar ten opsigte van 'n veelvoudige sertifikaat, is die totale bedrag wat van tyd tot tyd terugbetaalbaar is ten opsigte van die getal enkelvoudige sertifikate waaruit die veelvoudige sertifikaat bestaan.

As iemand Unieleningsertifikate van hierdie reeks het wat op verskillende datums verval, kan hy die ouer sertifikate hou nadat hulle verval het tot op 'n datum nie later nie as die vervaldatum van die jongste sertifikaat. Enkelvoudige rente teen 'n halfpennie vir elke volle maand op elke enkelvoudige sertifikaat word van die vervaldatum af tot die datum van terugbetaling betaal op alle sertifikate wat aldus gehou word. In die geval van 'n veelvoudige sertifikaat, word die rentebetaling van 'n halfpennie vir elke volle maand bereken volgens die getal enkelvoudige sertifikate waaruit die veelvoudige sertifikaat bestaan.

Die maksimum getal Unieleningsertifikate wat deur een persoon besit kan word, is tienduiseend enkelvoudige sertifikate (koopprys 10s.) of hul ekwivalent aan veelvoudige sertifikate in die geval van 'n enkele persoon, en tienduiseend enkelvoudige sertifikate (koopprys 10s.) of hul ekwivalent aan veelvoudige sertifikate in die geval van 'n vereniging, liggaam of inrigting wat deur die Posmeester-generaal goedgekeur is en waarvan die inkomste van inkomstebelasting vrygestel is; met dien verstande dat, ingeval Unieleningsertifikate van die sewende of vorige reekse deur enige persoon besit word, die maksimum getal wat deur dié persoon in die agtste, negende, tiende en elfde reekse besit mag word, bepaal word op grondslag daarvan dat twee enkelvoudige sertifikate van die sewende of vroeëre reekse wat hy hou, gelykstaan aan drie enkelvoudige sertifikate van die agtste, negende, tiende en elfde reekse.

Unieleningsertifikate van dieselfde reeks is in die volgende waarde-soorte (koopprys) beskikbaar:—

10s., £1, £5, £10, £25, £50, £100, £250, £500.

ADDITIONAL CONDITIONS.

The following conditions will apply to the Eleventh Series Union Loan Certificates issued on and after 1st August, 1958:—

The price of issue of a single certificate shall be 10s. and the period of currency, five years. No certificate issued in this series shall be redeemable within one year from the date of purchase of such certificate. This restriction shall, however, not apply in the case of a certificate surrendered for repayment in a deceased or insolvent estate.

The amount repayable in respect of a single certificate surrendered for repayment shall be as shown in the Schedule hereunder:—

SCHEDULE.

On completion of.	First Year.	Second Year.	Third Year.	Fourth Year.	Fifth Year.
	s. d.	s. d.	s. d.	s. d.	s. d.
First month.....	10 0	10 1	10 5	11 0	11 11
Second month.....	10 0	10 1	10 5	11 1	12 1
Third month.....	10 0	10 1	10 6	11 2	12 2
Fourth month.....	10 0	10 2	10 6	11 3	12 3
Fifth month.....	10 0	10 2	10 7	11 4	12 4
Sixth month.....	10 0	10 2	10 8	11 5	12 6
Seventh month.....	10 0	10 2	10 8	11 5	12 7
Eighth month.....	10 0	10 3	10 9	11 6	12 8
Ninth month.....	10 0	10 3	10 9	11 7	12 9
Tenth month.....	10 0	10 3	10 10	11 7	12 11
Eleventh month.....	10 0	10 3	10 10	11 9	13 0
Twelfth month.....	10 1	10 4	10 11	11 10	13 1
Compound interest, percentage.....	0.83	1.65	2.97	4.30	5.52
Annual interest, percentage.....	0.83	2.48	5.65	8.40	10.56

The amount repayable in respect of a multiple certificate shall be the total amount repayable from time to time in respect of such number of single certificates as is represented by the multiple certificate.

Where an individual holds Union Loan Certificates of this series maturing on different dates, he may retain the earlier dated certificates after maturity up to a date not later than the date of maturity of the latest dated certificate. Simple interest at the rate of one-halfpenny for each completed month on each single certificate will be paid from the date of maturity until the date of surrender, on all certificates so held. In the case of a multiple certificate this interest payment of one-halfpenny for each completed month will be calculated on the number of single certificates represented by the multiple certificate.

The maximum number of Union Loan Certificates that may be held by any one person shall be ten thousand single (10s. purchase price) certificates or their equivalent in multiple certificates in the case of any one individual, and ten thousand single (10s. purchase price) certificates or their equivalent in multiple certificates in the case of a society, body or institution approved by the Postmaster-General and whose income is exempt from income tax; provided that where Union Loan Certificates in the seventh or earlier series are held by any person, the maximum number which may be held by that person in the eight, ninth, tenth and eleventh series shall be determined on the basis of two single certificates of the seventh or earlier series of the existing holding being equivalent to three single certificates in the eight, ninth, tenth and eleventh series.

Eleventh series Union Loan Certificates will be available in the following denominations (purchase price):—

10s., £1, £5, £10, £25, £50, £100, £250, £500.

No. R. 1089.]

[22 Julie 1960.]

WYSIGING VAN TELEFOONREGULASIES.

Dit het Sy Eksellensie die Goewerneur-generaal behaag om, kragtens die bepalings van subartikel (4) van artikel twee en van artikel drie van Wet No. 44 van 1958, sy goedkeuring te heg aan onderstaande wysigings van die Telefoonregulasies:—

Regulasie No. 45.—Skrap „46” en „47” onder „(c)” en vervang dit deur onderskeidelik „46 (i)” en „46 (ii)”.

Regulasie No. 46 (ii).—Skrap „46” in die tweede reël en vervang dit deur „46 (i)”.

Onder DEEL III, skrap hoof „PLAASTELEFOONLYNE EN PLATTELANDSE SENTRALELYNE” asook Regulasies No. 51, 52 en 53 en vervang dit deur die volgende:—

PLAASTELEFOONLYNE (OUTOMATIES EN NIE-OUTOMATIES) EN PLATTELANDSE SENTRALELYNE.

51. *Plaastelefoonlyne (outomaties en nie-outomaties) en plattelandse sentralelyne.*—Plaastelefoonlyne (outomaties en nie-outomaties) en plattelandse sentralelyne word slegs verskaf as dit na die mening van die Posmeester-generaal die geskikste soort diens vir die doel is.

Waar plaastelefoonlyne by 'n halfoutomatiese skakeleenheid aangesluit word, word die skakeleenheid as 'n departementele sentrale beskou.

52. *Nie-outomatiese plaastelefoonlyndiens.*—Die jaarlikse huur, per huurder, vir 'n nie-outomatiese plaastelefoonlyndiens is as volg:—

	£	s.	d.
(a) Vir lyne aangesluit by 'n sentrale wat deur 'n spoorwegbeampte of 'n agent bedien word.....	9	10	0
(b) Vir lyne aangesluit by enige ander sentrale.....	11	10	0
(c) Bylyne—			
Binnenshuis, per bylyn.....	3	2	6
Buitenshuis: Binnenshuise tarief plus 'n koste vir buitenshuise drade teen 15s. per jaar per kwartmyl of gedeelte daarvan.			

Oproepkoste:—

(a) Vir oproepe tussen huurders op dieselfde lyn of na huurders wat by dieselfde sentrale of by 'n ander sentrale in dieselfde sone aangesluit is.....	Kosteloos
(b) Na sentrales in aangrensende sones.....	0 0 6
(c) Na sentrales in die derde sone (die huurder se sone tel as die eerste) in dieselfde sentralestelsel.....	0 0 9
(d) Na sentrales in die vierde sone (die huurder se sone tel as die eerste) in dieselfde sentralestelsel.....	0 0 9
(e) Na sentrales in die vyfde sone (die huurder se sone tel as die eerste) in dieselfde sentralestelsel.....	0 1 0
(f) Na sentrales in die sesde sone (die huurder se sone tel as die eerste) in dieselfde sentralestelsel.....	0 1 3
(g) Vir oproepe na sentrales verder as ses sones (die huurder se sone tel as die eerste) in dieselfde sentralestelsel, geld die hooflyntariewe.	

53. *Outomatiese plaastelefoonlyndiens:*—

Die jaarlikse huur, per huurder, vir outomatiese plaastelefoonlyndiens is.....	4 0 0
--	-------

Oproepkoste:—

(a) Vir oproepe tussen huurders op dieselfde lyn...	Kosteloos
(b) Vir elke oproep na die sentrale waarby die oproeper aangesluit is of na 'n ander sentrale in dieselfde sone.....	0 0 3
(c) Na sentrales in aangrensende sones.....	0 0 6
(d) Na sentrales in die derde sone (die huurder se sone tel as die eerste) in dieselfde sentralestelsel.....	0 0 9
(e) Na sentrales in die vierde sone (die huurder se sone tel as die eerste) in dieselfde sentralestelsel.....	0 0 9
(f) Na sentrales in die vyfde sone (die huurder se sone tel as die eerste) in dieselfde sentralestelsel.....	0 1 0
(g) Na sentrales in die sesde sone (die huurder se sone tel as die eerste) in dieselfde sentralestelsel.....	0 1 3
(h) Vir oproepe na sentrales verder as ses sones (die huurder se sone tel as die eerste) in dieselfde sentralestelsel, geld die hooflyntariewe.	

No. R. 1089.]

[22 July 1960.]

AMENDMENT OF TELEPHONE REGULATIONS.

His Excellency the Governor-General has been pleased, under the provisions of sub-section (4) of section two and of section three of Act No. 44 of 1958, to approve of the following amendments to the Telephone Regulations:—

Regulation No. 45.—Under “(c)” delete “46” and “47” and replace by “46 (i)” and “46 (ii)”, respectively.

Regulation No. 46 (ii).—In the second line, delete “46” and replace by “46 (i)”.

Under PART III, delete the heading “FARM TELEPHONE LINES AND RURAL EXCHANGE LINES” as well as Regulations No. 51, 52 and 53 and replace by the following:—

FARM TELEPHONE LINES (AUTOMATIC AND NON-AUTOMATIC) AND RURAL EXCHANGE LINES.

51. *Farm Telephone Lines (Automatic and Non-automatic) and Rural Exchange Lines.*—Farm telephone lines (automatic and non-automatic) and rural exchange lines shall be provided only where and when in the opinion of the Postmaster-General this is the most suitable type of service to meet requirements.

Where farm telephone lines are connected to a semi-automatic switching unit such unit shall be deemed to be a departmental exchange.

52. *Non-automatic Farm Telephone Line Service.*—The annual rental per subscriber for a non-automatic farm telephone line service shall be as follows:—

	£	s.	d.
(a) For lines connected to an exchange operated by a railway official or by an agent.....	9	10	0
(b) For lines connected to any other exchange.....	11	10	0
(c) Extensions—			
Internal, per extension.....	3	2	6
External: Internal rate plus a charge for outdoor wiring at the rate of 15s. per annum per quarter mile or portion thereof.			

Call Fees:—

(a) For calls between subscribers on the same line or to subscribers connected to the same exchange or another exchange in the same zone.....	Free.
(b) To exchanges in adjacent zones.....	0 0 6
(c) To exchanges in the third zone (the subscriber's zone counting as the first), within the same exchange system.....	0 0 9
(d) To exchanges in the fourth zone (the subscriber's zone counting as the first), within the same exchange system.....	0 0 9
(e) To exchanges in the fifth zone (the subscriber's zone counting as the first), within the same exchange system.....	0 1 0
(f) To exchanges in the sixth zone (the subscriber's zone counting as the first), within the same exchange system.....	0 1 3
(g) For calls to exchanges more than six zones distant (the subscriber's zone counting as the first), within the same exchange system, the rates for trunk calls shall apply.	

53. *Automatic Farm Telephone Line Service:*—

The annual rental, per subscriber, for an automatic farm telephone line service is.....	4 0 0
---	-------

Call Fees:—

(a) For calls between subscribers on the same line...	Free.
(b) For each call to the exchange to which the subscriber is connected or to another exchange in the same zone.....	0 0 3
(c) To exchanges in adjacent zones.....	0 0 6
(d) To exchanges in the third zone (the subscriber's zone counting as the first), within the same exchange system.....	0 0 9
(e) To exchanges in the fourth zone (the subscriber's zone counting as the first), within the same exchange system.....	0 0 9
(f) To exchanges in the fifth zone (the subscriber's zone counting as the first), within the same exchange system.....	0 1 0
(g) To exchanges in the sixth zone (the subscriber's zone counting as the first), within the same exchange system.....	0 1 3
(h) For calls to exchanges more than six zones distant (the subscriber's zone counting as the first), within the same exchange system, the rates for trunk calls shall apply.	

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