

N° 1137.

CANADA ET FINLANDE

Convention pour l'échange des mandats-poste, signée à Ottawa, le 28 octobre 1925, et à Helsingfors, le 18 décembre 1925.

CANADA AND FINLAND

Convention for Exchange of Money Orders, signed at Ottawa, October 28, 1925, and at Helsingfors, December 18, 1925.

No. 1137. — CONVENTION¹ BETWEEN THE DOMINION OF CANADA AND THE REPUBLIC OF FINLAND FOR THE EXCHANGE OF MONEY ORDERS. SIGNED AT OTTAWA, OCTOBER 28, 1925, AND AT HELSINGFORS, DECEMBER 18, 1925.

Texte officiel anglais communiqué par le ministre des Affaires étrangères de Finlande. L'enregistrement de cette convention a eu lieu le 6 avril 1926.

Article 1.

Exchange of Money Orders.

There shall be established between the Dominion of Canada and the Republic of Finland, a regular exchange of Postal Money Orders.

Each Country shall communicate to the other a List of the Post Offices designated to participate in the exchange of Money Orders.

Article 2.

Exchange Offices.

The Money Order Service shall be performed exclusively by the agency of Offices of Exchange. On the part of Canada, the Office of Exchange shall be that of Ottawa, and on the part of Finland that of Helsingfors.

Article 3.

Maximum amount.

The maximum amount of each Order is fixed at one hundred Canadian dollars. No Order shall contain any fraction of a cent.

Article 4.

Amounts expressed in the money of Canada.

1. The amounts of Orders in both directions shall be expressed in Canadian currency (dollars and cents), and in consideration of the fluctuations in the rate of exchange, it is agreed that all amounts shall be converted into their proper equivalents by the Exchange Office at Helsingfors; that is to say, that the amounts received for Orders issued in the Republic of Finland and payable in Canada, shall be converted into dollars and cents according to the rate of exchange on the day of the preparation of the List described in Article 14, and the amounts of Orders issued in Canada for payment in the Republic of Finland shall be converted into the money of the Country of payment at the current rate of exchange on the day of the arrival of the List from Ottawa.

¹ Entrée en vigueur le 1^{er} février 1926.

2. In order to protect the Republic of Finland against any loss resulting from the exchange of Money Orders, the Administration of Finland is authorized to make conversions from the Finnish money into dollars, in the case of Orders sent from the Republic of Finland to Canada, and from dollars into Finnish money, in the case of Orders sent to the Republic of Finland from the Dominion of Canada, at a rate slightly higher, or lower, than the market rate.

Article 5.

Currency.

The amount of the Orders shall be deposited by the Remitters and paid to the Payees in gold, or its nearest legal equivalent. However, in case there be money in legal circulation of less value than gold, each Administration shall have the right to receive and use such money in its transactions with the public, taking into account the difference in value.

Article 6.

Commissions.

Each of the contracting Administrations shall have the power to fix, from time to time, the rates of Commission to be charged on the Money Orders which it may issue, provided that it shall communicate to the other its tariff of charges of rates of Commission established under the present Convention. The Commission shall belong to the issuing Administration, but the Canadian Post Office shall allow to the Post Office of Finland one quarter of one per cent ($\frac{1}{4}$ per cent) on the amount of Money Orders issued in Canada and paid in Finland, and the Post Office of Finland shall make a similar allowance to the Canadian Post Office for Money Orders issued in Finland and paid in Canada.

Article 7.

Applicant must supply particulars.

Every applicant for a Money Order shall be required to furnish the full surname and Christian or personal name (or at least the initial of one Christian or personal name), both of the Remitter and of the Payee, or the name of the Firm or Company who are the Remitters or payees, and the exact address of the Remitter and of the Payee, and for Money Orders payable in Canada, the Province within which the paying Office is situated shall be designated.

Article 8.

Correction of Errors.

When it is desired that an error in the name of a Payee shall be corrected, application shall be made by the Postal Administration of the Country of payment to the Chief Office of the Country in which the Order was issued.

Article 9.

Duplicate Orders.

Duplicate Orders shall be issued only by the Chief Money Order Office of the Country in which the original Order was payable, and in accordance with its regulations on the subject.

*Article 10.**Repayment.*

1. Repayment of a Money Order shall not be made until it has been ascertained, through the Chief Office of the Country in which such Order is payable, that the Order has not been paid, and that the said Office authorizes the repayment.

2. At the end of every month the Office of Exchange of each of the contracting Administrations shall prepare and forward to the other a List (in duplicate), showing particulars of every Order which it has authorized the other Administration during that month to repay to the Remitter. (See Appendix E.)

*Article 11.**Void Orders.*

1. A Money Order shall remain payable for twelve months after the expiration of the month of issue, and the amount of every Order not paid within that period shall be returned to the Administration of the Country of issue, to be dealt with in accordance with the regulations of that Country.

2. At the end of every month the Office of Exchange of each of the contracting Administrations shall prepare and forward to the other a List (in duplicate), showing the particulars of every Order issued by the other Administration, which, not having been paid within twelve months after the end of the month of issue, has during that month become forfeited to the Country of issue. (See Appendix F.)

*Article 12.**Advice of payment.*

The Remitter of a Money Order may obtain an advice of payment of the Order by paying, in advance, to the exclusive profit of the Administration of the Country of issue, a fixed charge equal to that which is made in that Country for acknowledgments of receipt of registered correspondence.

The advice of payment shall be on a form in accordance with or analogous to the annexed specimen. (See Appendix A.)

The advice of payment shall be prepared by the paying Office, and shall be transmitted direct to the Office of issue, either by the Office of payment, or by the Exchange Office of the Country of payment.

*Article 13.**Payment subject to Rules of Country drawn upon.*

Money Orders sent from one Country to the other shall be subject, as regards payment, to the regulations which govern payment of domestic Money Orders in the Country on which they are drawn.

*Article 14.**Money Order Lists.*

1. The Finnish Office of Exchange shall communicate to the Canadian Office of Exchange the particulars of sums received for payment in Canada, and the Canadian Office of Exchange shall communicate to the Finnish Office of Exchange the particulars of sums received for payment in Finland. Advice Lists similar to the annexed forms B and C shall be used for this purpose, and shall be forwarded in duplicate by the first available mail.

2. The Money Orders entered upon the Advice Lists shall be numbered serially, the series commencing each calendar month with No. 1. The number borne by an Order in the List shall be known as its International Number. The Lists shall also be numbered serially, the series commencing each year with No. 1.

3. Any missing Advice List shall be immediately applied for by the Office of Exchange to which it should have been sent. The despatching Office of Exchange shall, in such a case, transmit without delay to the receiving Office of Exchange two copies of the missing List, duly authenticated.

Article 15.

How payment is effected.

1. As soon as an Advice List reaches the receiving Office of Exchange, that Office shall, after verifying its contents, and correcting any manifest errors and communicating the correction to the despatching Office of Exchange, prepare internal Money Orders in favour of the Payees for the amounts specified in the Lists as payable in the money of the Country of payment, and shall then forward such internal Money Orders to the Payees, or to the paying Offices, according to the arrangements existing in the Country of payment.

2. If a List shows irregularities which cannot be corrected at the receiving Office of Exchange, it shall require an explanation from the despatching Office of Exchange, which shall give such explanation with as little delay as possible. In the meantime, the issue of an internal Money Order relating to any entry which is found to be irregular shall be suspended.

3. One copy of each List shall be returned by the receiving Exchange Office to the despatching Office, but before returning such copy, the receiving Office shall enter therein the names of the respective Offices of payment of the Orders enumerated in the List, and in the Lists from Canada returned by the Exchange Office at Helsingfors, the latter office shall also enter the amount of each Order in the money of Finland, according to the conversion made by it.

Article 16.

Accounts.

1. At the end of each month the Office of Exchange of each of the contracting Administrations shall prepare and forward to the other a detailed statement (in duplicate), showing the total of each Advice List received from the other Administration during the month concerned. (See Appendix D.)

2. At the end of each Quarter, the Office of Exchange at Helsingfors shall furnish to the Postmaster General of Canada, Financial Branch, Money Order Division, at Ottawa, a Money Order Account (in duplicate) which shall include the following items :

3. To the Credit of Canada. — The total of the Advice Lists which have been despatched from Helsingfors during the month — less the amount of Orders authorized to be repaid in Finland and the total amount of Finnish Orders which have become void during the month — and the allowance of $\frac{1}{4}$ per cent on the amount of Orders paid in Canada.

4. To the Credit of Finland. — The total of the Advice Lists which have been despatched from Ottawa during the month — less the amount of Orders authorized to be repaid in Canada and the total amounts of Canadian Orders which have become void during the month — and the allowance of $\frac{1}{4}$ per cent on the amount of Orders paid in Finland.

The Money Order Account shall be prepared on a form similar to that in Appendix G. One copy of the Account, duly accepted, shall be returned to the Helsingfors Office.

5. The balance of the Account shall always be shown in the money of Canada. If, after proper verification, the balance is found to be against the Finnish Postal Administration, it shall be paid

by means of a Draft or Bill of Exchange, payable at sight, to the order of the Postmaster General of Canada, either in Canadian money at Ottawa or at Montreal, or in British Sterling money drawn upon London, England, for the equivalent of the amount due in Canadian money at the rate in effect on the day that the remittance is purchased. If the balance be found against Canada, it shall be paid either in Canadian money, by means of a Draft or Bill of Exchange, payable at sight at Montreal, or in British Sterling money drawn upon London, England, payable at sight, for the equivalent of the amount due in Canadian money at the rate in effect on the day that the remittance is purchased.

6. When the Finnish Post Office has to pay to the Canadian Post Office the balance of the General Account, it shall do so at the same time at which it forwards the Account to the Canadian Office, and when the Canadian Post Office has to pay the balance, it shall do so at the same time at which it returns to the Finnish Office the Account accepted.

7. Any amount remaining due from one Administration to the other at the expiration of six months following the period covered by the Account, shall thenceforth be subject to interest at the rate of 7 per cent per annum.

Article 17.

Provisional payments.

Whenever during a Quarter it is found that the Orders drawn upon one of the two Countries exceed in amount by 2,000 dollars the Orders drawn upon the other, the latter shall at once send to the former, as a remittance on account, the approximate amount in a round sum of the ascertained difference.

Article 18.

Suspension of Exchange. Additional Rules.

1. Should it appear at any time that Money Orders are used by mercantile men or other persons in the Dominion of Canada, or in the Republic of Finland, for the transmission of large sums of money, the Canadian Post Office or the Finnish Post Office, as the case may be, shall be authorized to increase the Commission, and shall have power even wholly to suspend, for a time, the issue of Money Orders.

2. Each of the contracting Administrations shall be authorized to adopt any additional rules, (if not contrary to the foregoing), for greater security against fraud, or for the better working of the system generally, provided that it shall communicate all such additional rules to the other Administration.

Article 19.

In effect.

This Convention after having been signed shall take effect on the first day of February, 1926, and shall continue in force until six months after either Administration shall have notified the other of its desire to terminate it.

Done in duplicate, and signed at Ottawa on the 28th day of October 1925, and at Helsingfors on the 18th, day of December 1925.

(Signed) CHAS. MURPHY,
*Postmaster General of the Dominion
of Canada.*

(Signed) G. E. F. ALBRECHT,
*Postmaster General of the Republic
of Finland.*

E.

POST OFFICE DEPARTMENT, CANADA.

Luettelo postiosoituksista, joiden takaisinmaksamiseen lähettäjäille postinmaksumaassa on annettu valtuus kuun aikana 19.....

Förteckning över postanvisningar, vilkas återbetalning till avsändarena i inbetalningslandet bemyndigats under månad 19.....

List of Money Orders, repayment of which has been authorized to the Remitters in the Country of Issue, during the month of 19.....

Suomessa asetettuja — Utställda i Finland Issued in Finland					Kanadassa asetettuja — Utställda i Canada Issued in Canada				
Luettelon numero <i>Förteckningens nummer</i> No. of List	Luettelon päiväys <i>Förteckningens datum</i> Date of List	Osoituksen numero <i>Anvisningens nummer</i> No. of Order	Postinmaksutoimisto <i>Inbetalningspostanstalt</i> Office of Issue	Määrä <i>Belopp</i> Amount	Luettelon numero <i>Förteckningens nummer</i> No. of List	Luettelon päiväys <i>Förteckningens datum</i> Date of List	Osoituksen numero <i>Anvisningens nummer</i> No. of Order	Postinmaksutoimisto <i>Inbetalningspostanstalt</i> Office of Issue	Määrä <i>Belopp</i> Amount

E.

SUOMEN POSTIHALLITUS.

Luettelo postiosoituksista, joiden takaisinmaksamiseen lähettäjäille postinmaksumaassa on annettu valtuus kuun aikana 19.....

POSTFÖRVALTNINGEN I FINLAND.

Förteckning över postanvisningar, vilkas återbetalning till avsändarena i inbetalningslandet bemyndigats under månad 19.....

POSTAL ADMINISTRATION, FINLAND.

List of Money Orders, repayment of which has been authorized to the Remitters in the Country of Issue, during the month of 19.....

Kanadassa asetettuja — Utställda i Canada Issued in Canada					Suomessa asetettuja — Utställda i Finland Issued in Finland				
Luettelon numero <i>Förteckningens nummer</i> No. of List	Luettelon päiväys <i>Förteckningens datum</i> Date of List	Osoituksen numero <i>Anvisningens nummer</i> No. of Order	Postinmaksutoimisto <i>Inbetalningspostanstalt</i> Office of Issue	Määrä <i>Belopp</i> Amount	Luettelon numero <i>Förteckningens nummer</i> No. of List	Luettelon päiväys <i>Förteckningens datum</i> Date of List	Osoituksen numero <i>Anvisningens nummer</i> No. of Order	Postinmaksutoimisto <i>Inbetalningspostanstalt</i> Office of Issue	Määrä <i>Belopp</i> Amount

G.

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 Month of månad } 19.....

Päätili KANADAN ja SUOMEN välisestä postiosoitusliikkeestä.
Generalräkning över postanvisningstransaktioner mellan CANADA och FINLAND.
General Account of Money Order Business transacted between CANADA and FINLAND.

Kanadan saatava <i>Canadas tillgodohavande</i> Credit of Canada				Suomen saatava <i>Finlands tillgodohavande</i> Credit of Finland				
	\$	c.		\$	c.		\$	c.
Suomessa asetettujen osoitusten kokonaismäärä <i>Totalbelopp av anvisningar, utställda i Finland</i> Total amount of Orders issued in Finland			Kanadassa asetettujen osoitusten kokonaismäärä <i>Totalbelopp av anvisningar, utställda i Canada</i> Total amount of Orders issued in Canada					
Vähennetään : Suomessa asetettuja, takaisinmaksettuja osoituksia <i>Avdrages : Återbetalade anvisningar, utställda i Finland</i> To be deducted : Repaid Orders issued in Finland	\$	c.	Vähennetään : Kanadassa asetettuja, takaisinmaksettuja osoituksia <i>Avdrages : Återbetalade anvisningar, utställda i Canada</i> To be deducted : Repaid Orders issued in Canada	\$	c.			
Suomessa asetettuja osoituksia, joiden voimassaoloaika on päättynyt <i>I Finland utställda anvisningar, vilkas giltighetstid utgått</i> Void Orders issued in Finland			Kanadassa asetettuja osoituksia, joiden voimassaoloaika on päättynyt <i>I Canada utställda anvisningar, vilkas giltighetstid utgått</i> Void Orders issued in Canada					
$\frac{1}{4}$ % : n hyvitys Kanadassa maksettujen osoitusten kokonaismäärästä <i>Gottgörelse av $\frac{1}{4}$ % på totalbeloppet av i Canada utbetalade anvisningar</i> Allowance of $\frac{1}{4}$ per cent on total Amount of Orders paid in Canada			$\frac{1}{4}$ % : n hyvitys Suomessa maksettujen osoitusten kokonaismäärästä <i>Gottgörelse av $\frac{1}{4}$ % på totalbeloppet av i Finland utbetalade anvisningar</i> Allowance of $\frac{1}{4}$ per cent on total Amount of Orders paid in Finland					
Kanadan koko saatava <i>Canadas hela tillgodohavande</i> Total credit of Canada			Suomen koko saatava <i>Finlands hela tillgodohavande</i> Total credit of Finland					
Vähennetään Suomen saatava <i>Avdrages Finlands tillgodohavande</i> Deduct credit of Finland			Vähennetään Kanadan saatava <i>Avdrages Canadas tillgodohavande</i> Deduct credit of Canada					
Saldo Kanadan hyväksi <i>Saldo Canada tillgodo</i> Balance in favour of Canada			Saldo Suomen hyväksi <i>Saldo Finland tillgodo</i> Balance in favour of Finland					