

No. 1608

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**UNITED KINGDOM OF GREAT BRITAIN  
AND NORTHERN IRELAND  
and  
PAKISTAN**

**Agreement for the exchange of money orders between the Post Office of the United Kingdom of Great Britain and Northern Ireland and the Post Office of Pakistan. Signed at London, on 19 March 1951, and at Karachi, on 26 September 1951**

*Official text: English.*

*Registered by the United Kingdom of Great Britain and Northern Ireland on 15 January 1952.*

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**ROYAUME-UNI DE GRANDE-BRETAGNE  
ET D'IRLANDE DU NORD  
et  
PAKISTAN**

**Arrangement concernant l'échange de mandats entre l'Administration postale du Royaume-Uni de Grande-Bretagne et d'Irlande du Nord et l'Administration postale du Pakistan. Signé à Londres, le 19 mars 1951, et à Karachi, le 26 septembre 1951**

*Texte officiel anglais.*

*Enregistré par le Royaume-Uni de Grande-Bretagne et d'Irlande du Nord le 15 janvier 1952.*

No. 1608. AGREEMENT<sup>1</sup> FOR THE EXCHANGE OF MONEY ORDERS BETWEEN THE POST OFFICE OF THE UNITED KINGDOM OF GREAT BRITAIN AND NORTHERN IRELAND AND THE POST OFFICE OF PAKISTAN. SIGNED AT LONDON, ON 19 MARCH 1951, AND AT KARACHI, ON 26 SEPTEMBER 1951

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In order to establish an exchange of Money Orders between the United Kingdom, and Pakistan the undersigned, duly authorised for that purpose, have agreed upon the following Articles :—

*Article 1*

In this Agreement the expression “ United Kingdom ” includes Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

*Article 2*

There shall be a regular exchange of Money Orders between the United Kingdom and Pakistan.

*Article 3*

The Money Order business between the two countries shall be performed exclusively through Offices of Exchange communicating with each other by means of Lists, as is explained more particularly below. The Money Orders shall be made out and forwarded to the payees by the Offices of Exchange of the country in which the orders are payable.

The Offices of Exchange on the side of Pakistan shall be Karachi and Dacca and on the side of the United Kingdom, London.

*Article 4*

The amount of Orders advised by each country shall be expressed in the money of the country of payment.

*Article 5*

Each country shall have power to fix, from time to time, the rate of conversion applicable to the Money Orders issued by it, on condition of notifying that rate to the other country.

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<sup>1</sup> Deemed to have come into force on 20 October 1948, in accordance with article 39.

The conversion into the money of Pakistan of sums advised for payment in Pakistan shall be effected at the Office of Exchange of the United Kingdom and the conversion into the money of the United Kingdom of sums advised by Pakistan for payment in the United Kingdom shall be effected by the Offices of Exchange of Pakistan.

*Article 6*

Each country shall have power to fix the maximum amount for which it will issue a single Money Order. This maximum shall not exceed £40 (forty pounds) or the nearest practical equivalent of that sum in the money of the country of issue.

The maximum limit fixed by each country shall be notified to the other.

*Article 7*

No Money Order shall contain a fractional part of a penny or of an anna.

*Article 8*

The British and Pakistan Postal Administrations shall each have power to fix, from time to time, the rate of commission to be charged on all Money Orders which they may respectively issue. Each country shall communicate to the other the regulations relating to the charges for Money Orders issued in force for the time being.

*Article 9*

The country of issue which collects the money from remitters shall account to the country of payment for the total amount of the Orders issued, together with one-half per cent additional on the total by way of commission.

*Article 10*

The manner and conditions of issuing Money Orders in either country shall be governed by the regulations in force for the time being in the country of issue.

*Article 11*

Applications by remitters for the alteration or correction of the address or/and the name of the payee shall be received under the regulations of the country of issue, and forwarded to the country of payment for disposal under its regulations accompanied by such information as may be necessary for the identification of the particular Orders referred to. Applications by remitters

for repayment of Orders shall be received and forwarded in like manner, the repayment being made only under the authority of the country of payment and according to the regulations of the country of issue.

#### *Article 12*

The manner and conditions of paying Orders including stoppage of payment, renewal of Orders, issue of duplicate Orders, and other services performed at the instance of the payee, shall be governed by the regulations in force for the time being in the country of payment.

#### *Article 13*

Orders shall remain payable in Pakistan for six months and in the United Kingdom for twelve months, after the expiration of the month of issue, and the amounts of all Money Orders not paid within those periods shall revert to, and remain the property of, the country of issue. (See Article 15.)

#### *Article 14*

The Offices of Exchange shall communicate to each other by the first available mail, the particulars of Money Orders issued, by means of Lists (Appendices A and B) which shall contain such particulars of Orders as may be agreed upon from time to time between the two Administrations.

The particulars as to names shall include the full name or full surname and at least the initial of the Christian or personal name, both of the remitter and of the payee. If, however, a Christian or personal name cannot be given, an Order may nevertheless be issued at the remitter's risk. If the remitter or payee be a firm or a company the full name thereof shall be stated.

The address of the payee must be given fully and precisely, as on it depends the determination by the receiving Office of Exchange of the office where the Orders shall be made payable.

#### *Article 15*

Besides the particulars of Money Orders issued, the Lists mentioned in Article 14 shall contain particulars of Orders authorised to be repaid to the remitters and also particulars of Orders which may become void according to the regulations in force in the country of payment. (See Article 13.)

From the side of the United Kingdom, however, the London office will furnish to the Karachi office monthly Lists (Appendices D and E) of Orders

issued in Pakistan which have become void as well as of Orders which are authorised to be repaid to remitters. When there are no transactions to report "Nil" Lists will be sent by United Kingdom.

#### *Article 16*

The Lists despatched from each Office of Exchange shall be numbered consecutively, commencing with No. 1 at the beginning of each calendar year. These numbers shall be termed as "List Numbers."

#### *Article 17*

The entries in these Lists, respecting Orders issued, shall also bear consecutive numbers, commencing with No. 1 at the beginning of each calendar month, and these numbers shall be termed the "Entry Numbers".

#### *Article 18*

In the case of Orders advised by air mail the Advice Lists shall bear the heading "Money Orders advised by Air Mail". These Lists shall, like the ordinary Lists, be numbered according to annual series distinct from that of ordinary Lists and the entries therein shall also bear consecutive numbers, commencing with No. 1 at the beginning of each calendar month. These Lists shall be sent by the first available air mail.

#### *Article 19*

On receipt of an inward Advice List it must first be examined by the receiving Office of Exchange to see that the serial number of the List advised is the next number in the sequence of the series proper to the Office of Exchange of the country of origin.

#### *Article 20*

Should any List not be received in due course, the despatching office shall, on receiving information to that effect, transmit without delay a duplicate thereof, duly certified as such.

#### *Article 21*

The Lists shall be carefully verified by the receiving Office of Exchange and corrected when they contain simple errors; such corrections being communicated to the despatching Office of Exchange.

*Article 22*

If the Lists be found to contain errors or irregularities which cannot be rectified without communication with the despatching office, the receiving office shall at once send such communications and pending the receipt of a reply, the payment of Orders dependent on the irregular entries shall be suspended.

*Article 23*

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 charge to be fixed by the country of origin of the Money Orders.

The Advice of Payment shall be on a form in accordance with or analogous to Appendix C.

The Advice of Payment shall be prepared by the paying office, and shall be transmitted direct to the remitter either by the office of payment or by the Exchange Office of the country of payment. The Advice of Payment of a "Through" Money Order (see Article 28) shall be sent through the appropriate Offices of Exchange of the two Administrations.

If application for an Advice of Payment is made at the time of issue of an Order, the letters "A.P." shall be written against the entry in the List. If application for an Advice of Payment is made subsequent to the issue of an Order, a form of Advice of Payment giving full particulars of the Order shall be sent to the Exchange Office of the country of payment (or in the case of "Through" Orders to the Exchange Office of the intermediary country) which shall arrange for its completion and despatch to the remitter.

*Article 24*

As soon as the Karachi Office of Exchange shall have received from the London Office of Exchange all the Lists bearing dates in any month, the totals of these Lists as well as the totals of the Pakistan Lists bearing dates in the same month shall be included in the General Account furnished monthly to London. The Karachi Office of Exchange will enter on the one side, to the credit of the United Kingdom from the Pakistan Lists of the month, the amount of Orders issued in Pakistan except any Orders which may have been suspended under Article 22, together with commission thereon at the rate fixed by Article 9, the amount of Orders authorised to be repaid to remitters in the United Kingdom, and the amount of Orders drawn upon Pakistan, but reported as void; and, on the other side, to the credit of Pakistan from the United Kingdom Lists, the amount of Orders issued in the United Kingdom except any Orders

which may have been suspended under Article 22 together with commission thereon at the rate fixed by Article 9, the amount of Orders authorised to be repaid to remitters in Pakistan, and the amount of Orders drawn upon the United Kingdom, but reported as void.

The Account must be accompanied by Statements (Appendices D and E) giving all the information for which provision has been made therein.

#### *Article 25*

The Account shall also include other items for which provision has been made therein and will be accompanied by necessary documents and vouchers.

#### *Article 26*

The Postal Administration of each country shall be authorized to adopt any additional rules (if not repugnant to the foregoing provisions) for the greater security against fraud, or for the better working of the system generally. All such additional rules, however, must be communicated by one country to the other.

#### *Article 27*

Each country shall have authority to suspend, temporarily, the exchange of Money Orders in case the course of exchange or any other circumstances should give rise to abuses, or cause detriment to the postal revenue.

#### *Article 28*

The Postal Administrations of the United Kingdom and Pakistan shall also each be entitled to transmit Money Orders through the medium of the other Administration to countries with which the latter exchanges Money Orders, on terms to be settled beforehand by common consent between the two Postal Administrations.

#### *Article 29*

Telegraphic Money Orders for sums not exceeding the maximum amount allowed in the case of ordinary Money Orders shall also be exchanged between the United Kingdom and Pakistan.

#### *Article 30*

The remitter of every Telegraphic Money Order shall be required to pay, in addition to the ordinary commission (see Article 8), the cost of a Telegram

of Advice from one country to the other. The Telegram of Advice shall be charged for at the Deferred rate and shall be subject to all the conditions governing the transmission of telegrams accepted at that rate, unless the remitter prefers to telegraph at the full Ordinary rate.

Independently of the charges above mentioned, each of the contracting Administrations reserves to itself the right to levy from the remitter of each Telegraphic Money Order which it issues a supplementary charge, the amount of which shall be fixed and retained by the issuing Administration. A form of receipt (or certificate of issue) showing the amount of the remittance and the charges, shall be given to the remitter.

### Article 31

a) All Telegrams of Advice for Orders payable in the United Kingdom shall be transmitted to the office of destination through the Central Telegraph Office, London and all Telegrams of Advice for Orders payable in Pakistan shall be transmitted through the Central Telegraph Office, Karachi.

b) The Telegrams of Advice shall be prepared in accordance with the following specimen :—

(1)	(2)	(3)	(4)
= LC =	Mandat 123	Lahore	Joseph Allan
(5)		(6)	
Seventeen pounds fifteen shillings (amount in sterling)		John Fuller Grand Hotel	
(7)		(8)	
Seventeen pounds (break signal)		to pay your passage	

- (1) Supplementary instructions to be used only when a telegram is prepaid at the Deferred rate. The paid service indication must be placed at the beginning of the telegram. When a reply is prepaid the paid service indication “ = RP = ” followed by the amount prepaid must appear between the letters “ = LC = ” and the word “ Mandat ”.
- (2) Serial number of Order inserted at the Office of Exchange in place of the number inserted at the Office of Issue. The series of numbers used at each despatching Office of Exchange shall begin at 1 on the 1st January each year.
- (3) Office of Payment.
- (4) Name of Remitter.



- (5) Amount of Order in sterling in words.
- (6) Name and address of payee.
- (7) Repetition of the number of pounds.
- (8) Private message, if any, for the payee.

If the payee is a woman, the prefix Mrs. or Miss should appear before her name, unless the Christian or personal name is given. In all cases the remitter bears the consequence if the address of the Telegram of Advice or that of the payee is incorrect or is insufficient to ensure payment to the proper person.

The foregoing particulars must always appear in the Telegram of Advice in the order given above.

(c) If the Office of Payment is not a telegraph office, the name of the nearest telegraph office should be written after the name of the Office of Payment. If the sender is unable to indicate the nearest telegraph office, the Telegram of Advice may be accepted at his risk provided that the name of the country of destination is added after the name of the Office of Payment.

(d) If a Telegraphic Money Order is intended to be called for at a Post Office, the words "Poste Restante" must be written instead of an address after the payee's name. In the absence of these words it must be assumed that the Order is to be sent out for delivery or that a notice of its arrival is to be sent to the payee.

(e) The remitter of a Telegraphic Money Order may obtain an Advice of Payment as provided for in Article 23. If, however, the remitter desires to communicate by telegraph his request for an Advice of Payment, the words "Advise payment" must appear as the first words of the text of the Telegram of Advice, that is, before the name of the remitter. In such a case the Office of Exchange of the country of payment must arrange for an Advice of Payment to be sent by post to the Office of Exchange of the country of issue for transmission to the remitter.

(f) The remitter of a Telegraphic Money Order shall be allowed to add to the Official Telegram of Advice any communication which he may wish to send to the payee on paying for the additional words required at the Ordinary or Deferred rate according to the class of the Telegraphic Money Order. He shall also be allowed to prepay the cost of a telegraphic reply to such communication. If the Telegram of Advice is sent at the Deferred rate, the private message must conform to the conditions regarding the wording of a Deferred telegram.

*Article 32*

On receipt of the inward Telegram of Advice in the Central Telegraph Office, London or the Central Telegraph Office, Karachi as the case may be, it must first be examined to see that the serial number of the Order advised is the next number in the sequence of the series proper to the Office of Exchange of the country of origin, and the particulars must then be signalled under the same number to the proper Office of Payment.

*Article 33*

On receipt of the Telegram of Advice at the Office of Payment a Money Order (or a notice of the arrival of the Order) must be prepared and delivered to the payee. Any private message for the payee must be communicated to him at the same time either on an ordinary telegraph form or on a detachable slip affixed to the Telegraphic Money Order.

*Article 34*

The Telegraph Regulations annexed to the International Telecommunication Convention (Madrid), 1932, as amended at Cairo on the 4th April, 1938, or any regulations which may subsequently be substituted therefor, shall apply to Telegrams of Advice and other telegrams sent in connection with Money Orders, to the apportionment of the telegraph charges on such telegrams, and to the reimbursement of such charges.

*Article 35*

As in the case of ordinary Money Orders, the issuing Administration shall account to the paying Administration for the total amount of Orders advised together with one half of one per cent additional on the total by way of commission. To this end the Telegraphic Money Orders shall be entered by the appropriate Office of Exchange in Advice Lists in the same manner as ordinary Money Orders, but on separate sheets, with the heading "Advised by Telegraph" and the amounts of such Orders shall be included in the total amounts of the lists. The Exchange Office serial number of each Order as well as the serial number given to the Order at the Office of Issue must be shown in the List.

*Article 36*

When the Advice Lists reach the Office of Exchange of the country of destination, the Telegrams of Advice which have been received shall be carefully checked against the relative entries in the Lists. Any difference between the

amounts stated in the Lists and the amounts in the Telegrams of Advice, or any other irregularities shall be reported to the country of issue by paid service telegram, if necessary.

*Article 37*

In cases of errors or fictitious Orders the responsibility for any losses involved, other than the loss of telegraph charges, shall be borne by the Administration in whose service the error or fraud was committed. When, however, it is impossible to determine in which service the error or fraud was committed or in cases of fraud or error in connection with the transmission of telegrams over the communications of intermediate countries or Telegraph Companies, the responsibility for any losses involved other than the loss of telegraph charges, shall be shared equally between the Postal Administrations of the United Kingdom and Pakistan.

*Article 38*

In other respects Telegraphic Money Orders shall be subject to the same regulations as ordinary Money Orders.

*Article 39*

The present Agreement shall be deemed to have effect from the 20th October, 1948. It shall then continue in force until it shall be modified or determined by mutual consent of the contracting parties or until one year after the date on which one of the contracting parties shall have notified the other of its intention to terminate it.

EXECUTED in duplicate and signed.

At London  
the 19th March, 1951  
(Signed) Ness EDWARDS

At Karachi  
the 26th September, 1951  
(Signed) S. A. SIDDIQI

List No. ....

Sheet No. ....

No. 1608

APPENDIX A

Office Stamp



LIST OF MONEY ORDERS ADVISED BY THE UNITED KINGDOM TO PAKISTAN

Rate of conversion : £ =  
..... day of ..... 19.....

Particulars to be furnished by the London Office											For use of office of exchange in Pakistan					
Serial number of telegraph money order	Date of issue	Entry number of money order	Original number of order	Office of issue	Name of remitter	Name of payee	Address of payee	Amount received in British money			Amount to be paid	Advice of payment	Number of internal order	Date of payment of order	Office of payment	Observations
								£	s.	d.						

Entered by .....

Checked by 1 .....  
2 .....



APPENDIX B *continued*LIST OF VOID MONEY ORDERS, AS WELL AS OF MONEY ORDERS FOR THE REPAYMENT  
OF WHICH TO REMITTERS IN THE UNITED KINGDOM AUTHORITY IS HEREBY GIVEN

<i>United Kingdom lists in which the orders were originally included</i>				<i>For the use of London Office</i>					
<i>List number</i>	<i>Date</i>	<i>Entry number</i>	<i>Name of remitter as given therein</i>	<i>Amount of order</i>			<i>Number of U.K. money order</i>	<i>Date of U.K. money order</i>	<i>Remarks</i>
				<i>£</i>	<i>s.</i>	<i>d.</i>			
			TOTAL						

N.B.—Void orders entered in this list should be distinguished by the word "Void" added opposite the number in column 1.

APPENDIX C  
(FORMULE C)

Recto  
Front

Administration des postes du Royaume-Uni  
*Post Office of the United Kingdom*

Avis de paiement  
*Advice of payment*

Mandat No. }  
*Money order No. }*

Timbre du bureau expéditeur

Montant du mandat }  
*Amount of order }*



émis par le bureau de  
*issued by the Post Office of }*

*Stamp of office of origin*

le }  
*on the }*

19...

au profit de }  
*payable to }*

M.

A  
to

(lieu de destination)  
*(Place of destination)*

à }  
à }

(Pays de destination)  
*(Country of destination)*

Service des Postes  
*(Post Office)*

APPENDIX D

Month of ..... 19 .....

LIST OF MONEY ORDERS ISSUED IN PAKISTAN ON THE UNITED KINGDOM WHICH HAVE NOT BEEN PAID WITHIN TWELVE MONTHS AFTER THE MONTH OF ISSUE AND HAVE THEREFORE BECOME FORFEITED

<i>No. of list</i>	<i>Entry No. of order</i>	<i>Original No. of order</i>	<i>Date of issue</i>	<i>Office of issue</i>	<i>Amount</i>		
					£	s.	d.
				TOTAL			

..... 19.....

APPENDIX E

Month of ..... 19.....

LIST OF MONEY ORDERS ISSUED IN PAKISTAN REPAYMENT OF WHICH TO THE REMITTERS HAS BEEN EFFECTED BY AUTHORITY OF THE LONDON OFFICE

<i>No. of list</i>	<i>Entry No. of order</i>	<i>Original No. of order</i>	<i>Date of issue</i>	<i>Office of issue</i>	<i>Amount</i>		
					£	s.	d.
				TOTAL			

..... 19.....