

No. 5218

**BELGIUM, CHILE, EGYPT,
FRANCE, ITALY, etc.
(UNIVERSAL POSTAL UNION)**

Agreement concerning the international savings bank service (with Detailed Regulations). Signed at Ottawa, on 3 October 1957

Official text: French.

Registered by Canada on 7 July 1960.

**BELGIQUE, CHILI, ÉGYPTE,
FRANCE, ITALIE, etc.
(UNION POSTALE UNIVERSELLE)**

Arrangement concernant le service international de l'épargne (avec Règlement d'exécution). Signé à Ottawa, le 3 octobre 1957

Texte officiel français.

Enregistré par le Canada le 7 juillet 1960.

[TRANSLATION — TRADUCTION]

UNIVERSAL POSTAL UNION
ACTS OF THE CONGRESS OF OTTAWA, 1957

VIII

No. 5218. AGREEMENT CONCERNING THE INTERNATIONAL SAVINGS BANK SERVICE. SIGNED AT OTTAWA, ON 3 OCTOBER 1957

NOTE. — Square brackets [] indicate a note that does not appear in the original—usually the accepted English form of an expression necessarily retained in French.¹

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¹ [*Translation — Traduction*] NOTE. — Les expressions entre crochets [] sont des annotations qui ne figurent pas dans le texte original ; d'une manière générale, il s'agit de l'équivalent en anglais d'une expression qui a dû être conservée en français.

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AGREEMENT¹ CONCERNING THE INTERNATIONAL SAVINGS BANK SERVICE

CONCLUDED BETWEEN

BELGIUM, CHILE, EGYPT, FRANCE, ITALY, JAPAN, NORWAY, PARAGUAY, THE NETHERLANDS, SWEDEN, TURKEY, VIET-NAM.

Having regard to article 22 of the Universal Postal Convention concluded at Ottawa on 3 October 1957,² the undersigned, Plenipotentiaries of the Governments of the above-named countries, have, by common consent and subject to ratification, drawn up the following Agreement :

CHAPTER I

PRELIMINARY CLAUSES

Article 1

SUBJECT OF THE AGREEMENT

1. The present Agreement regulates the international savings bank service which the contracting countries agree to institute in their reciprocal relations.
2. The service functions within the limits prescribed by the exchange regulations appropriate to each country. The contracting countries have the option of operating the service for one only or for a number of the categories of transactions referred to in article 2.
3. Any national savings bank which is under the direct control of the postal Administration or which operates throughout the national territory through post offices may participate in the international service mentioned above.
4. In countries where the national savings bank participating in the international service is controlled by an administration other than the postal Administration, the latter is required to make arrangements with such other administration to ensure the full implementation of all the provisions of the Agreement. The postal Administration acts as intermediary for the bank in its relations with the postal Administrations of other contracting countries and with the International Bureau.
5. In the present Agreement and in its Detailed Regulations,³ the terms savings bank, savings bank book, savings bank account, refer only to the savings banks as defined in § 3 above and to the bank books and accounts opened by such banks.

¹ Came into force on 1 April 1959, in accordance with article 22. The instruments of ratification were deposited with the Canadian Government on the dates indicated :

France	8 May	1959	Spain	29 July	1959
Italy	9 June	1960	(Including the Spanish territories of Africa.)		
Japan	7 November	1958	Sweden	2 May	1958
Netherlands	27 August	1959	United Arab Republic (for the Egyptian Province)	15 January	1958
(Including Netherlands New Guinea.)					
Norway	19 August	1958			

² United Nations, *Treaty Series*, Vol. 364, p. 3.

³ See p. 235 of this volume.

Article 2

EXTENT OF THE SERVICE

1. Any holder of a savings bank account may make deposits in and withdrawals from his account through the savings bank of the country in which he is living. He may also request the transfer of the balance of his account from one savings bank to another.
2. The savings banks agree to act as intermediaries for the issue of savings bank books, the replacement or renewal of bank books, the entering of interest in bank books and the transmission of all documents normally necessary for the proper operation of the international savings bank service.

CHAPTER II

GENERAL PROVISIONS

Article 3

TRANSMISSION OF FUNDS

1. The transmission of funds in connexion with a savings bank transaction is effected by international postal money order or by postal cheque. It is subject to the conditions governing the method chosen.
2. The cost of despatching funds is borne by the account-holder.

Article 4

INTEREST

Subject to the provisions of article 15 concerning transfers, the date for calculation of interest is determined according to the receipt or despatch of the funds by the savings bank keeping the account credited or debited.

Article 5

TRANSMISSION OF BANK BOOKS AND VARIOUS DOCUMENTS

1. The post offices of the contracting countries co-operate with one another in the withdrawal of bank books for adjustment or inspection.
2. Bank books, as well as correspondence and documents normally necessary for the proper operation of the international savings bank service, are admitted free of postal charges when despatched by the Administration or the bank of one contracting country to the Administration or bank of another contracting country. Packets containing bank books are also admitted free of postal charges when despatched by the Administration or the bank of a contracting country to the account holders concerned.
3. Transmission is effected by the least costly method.
4. Where transmission by any more rapid means (air mail, for example) is requested by the depositor, the cost thereof may be charged to him.

Article 6

PROVISIONS COMMON TO DEPOSITS AND TRANSFERS

Funds deposited or transferred are subject, particularly with respect to the rate and calculation of interest and to the conditions of withdrawal, to the laws, decrees, orders and regulations governing the operations of the bank for which the funds are intended.

CHAPTER III

DEPOSITS

Article 7

PAYMENT OF DEPOSITS

1. Any holder of a savings bank account may make payments into his account by depositing funds at the savings bank or post office at the place where he is living.
2. In the absence of any agreement to the contrary, the bank book must be produced.
3. Any person residing in a contracting country may make a deposit at the savings bank of that country or at a post office for the purpose of opening an account in the savings bank of another contracting country.

Article 8

MAXIMUM AMOUNT

1. Each Administration has the option of fixing a minimum and a maximum for the amount of the deposits which may be entered in the bank book.
2. The savings bank keeping the account reserves the right to refuse all or part of a deposit which would cause the balance of the account to exceed the maximum limit fixed under its regulations.
3. In the country recording the deposit, the amount of the sum deposited may be limited to the exportable part of the capital.

Article 9

ROUNDING OFF TO THE NEAREST MONETARY UNIT

Deposits, expressed in the currency of the country keeping the account, must not contain fractions of a monetary unit.

Article 10

RETURN OF THE BANK BOOK

1. After entry of the deposit, the bank book, if produced, is returned to the depositor by official registered letter.
2. In the case of a bank book issued following an initial deposit, it will be sent to the account holder by the same method.

CHAPTER IV

WITHDRAWALS

Article 11

APPLICATIONS FOR WITHDRAWAL

1. Any holder of a savings bank book may withdraw all or part of his balance by making application, through the savings bank of the contracting country in which he is living, to the bank which keeps his account.

2. The amount of the withdrawal applied for is stated in the currency of the country keeping the account; in the case of a partial withdrawal, the amount must not contain a fraction of a monetary unit.

3. In relations between countries whose postal Administrations have reached an agreement on this subject, account holders may send their withdrawal applications direct and at their own expense to the bank keeping their account.

Article 12

WITHDRAWAL AUTHORIZATIONS

1. Withdrawal authorizations are prepared by the bank keeping the account, in the currency of the country in which the account-holder resides and for the net amount to be paid. They are sent, together with the corresponding funds, to the bank responsible for making payment.

2. The bank preparing the withdrawal authorization itself determines the rate of conversion of the currency of its own country into that of the country in which the account-holder resides.

Article 13

WITHDRAWALS

1. Withdrawals are not subject to any limitations as to amount other than those prescribed by the laws of the contracting countries.

2. Payment is made in person to the individual or individuals empowered under the terms of the savings contract to give a receipt and named on the authorization.

3. The amount to be paid is that indicated on the authorization in the currency of the country of payment, without any deductions for the benefit of the bank making payment. However, when the law of the country of the paying authority so requires, that authority may disregard fractions of a monetary unit or round off the amount to the nearest monetary unit.

Article 14

WITHDRAWALS BY TELEGRAPH

In relations between countries whose postal Administrations have reached an agreement on this subject, depositors may, at their own expense, apply for and obtain payment by telegraph. The Administrations themselves draw up the regulations for executing the service.

CHAPTER V

TRANSFERS

Article 15

GENERAL PRINCIPLES APPLICABLE TO TRANSFERS

1. Any holder of a savings account may have all or part of his balance transferred to another savings bank of his choice ; application may be made at any bank or post office of the contracting countries.

2. In the absence of any agreement to the contrary, the account-holder must deposit his bank book in support of the application.

3. In relations between countries whose postal administrations have reached an agreement on this subject, account-holders may send their transfer applications, prepared according to the regulations and accompanied where necessary by the bank book, direct and at their own expense, to the bank keeping their account.

4. The amounts transferred bear interest payable by the bank which originally held the funds (called the "bank of origin") until the end of the month in which the account is debited, and by the bank receiving the transfer (called the "receiving bank") from the first day of the following month.

CHAPTER VI

RESPONSIBILITY

Article 16

EXTENT OF RESPONSIBILITY

1. The amounts converted into an international postal money order or postal cheque for the execution of a savings bank transaction are subject to the safeguards prescribed for the particular method of transmitting the funds selected.

2. The savings banks are responsible for errors in currency conversion, for errors in the entry of transactions in the accounts and, in general, for any errors they make in preparing documents relating to the international savings bank service.

3. The savings banks through which withdrawals are made are responsible for funds received by them and for the proper performance of payment transactions.

4. The savings banks are in no way held responsible for delay in the transmission of funds.

5. The savings banks are in no way held responsible for any inaccuracies found in the information furnished by the users for the execution of the operations specified in article 2, § 2.

Article 17

DETERMINATION OF RESPONSIBILITY

1. The savings bank responsible is that in whose service the error was committed.

2. When the error is attributable to both banks or when it cannot be determined which of them is responsible, they contribute to the rectification in equal shares.

Article 18

ADJUSTMENT OF THE ACCOUNT

The adjustment of the savings bank account is the responsibility of the savings bank which keeps the account, subject to its right to make a claim against the Administration responsible.

Article 19

REIMBURSEMENT OF THE SAVINGS BANK TO WHICH MONEY IS DUE

1. The savings bank which is responsible is bound to settle with the bank which has rectified the account within the four months following the notification of the adjustment of the account.

2. The refund to the creditor savings bank is made without charge to the latter. On the expiry of the period of four months, the amount due to the creditor bank bears interest at the rate of 5 per cent per annum from the date of expiry of the said period.

CHAPTER VII

MISCELLANEOUS AND FINAL PROVISIONS

Article 20

APPLICATION OF THE GENERAL PROVISIONS OF THE CONVENTION

The general provisions which appear in part I of the Convention apply to the international savings bank service with the exception, however, of the provisions of article 7.

Article 21

APPROVAL OF PROPOSALS MADE IN THE INTERVAL BETWEEN CONGRESSES

To become effective, proposals made in the interval between Congresses (articles 27 and 28 of the Convention) must obtain :

- (a) Two-thirds of the votes, if they involve the addition of new provisions or amendment of the provisions of the present Agreement and its Detailed Regulations ;
- (b) A majority of the votes, if they affect the interpretation of the provisions of the present Agreement and its Detailed Regulations, except in the case of a disagreement to be submitted to arbitration as provided for in article 33 of the Convention.

Article 22

ENTRY INTO FORCE AND DURATION OF THE AGREEMENT

The present Agreement shall come into force on 1 April 1959 and shall remain in operation for an indefinite period.

IN FAITH WHEREOF the Plenipotentiaries of the Governments of the above-named countries have signed the present Agreement in a single copy which shall lie in the archives of the Government of Canada and of which a copy shall be delivered to each Party.

DONE at Ottawa the 3rd day of October 1957.

This Agreement was signed on behalf of the States and territories listed below by the same plenipotentiaries who signed the Universal Postal Convention :

[For the names of the plenipotentiaries, see *United Nations, Treaty Series, Vol. 364, pp. 197 to 207.*]

Germany
Belgium
Chile
Egypt
Spain
Spanish Territories in Africa
France
Italy
Japan
Norway
Paraguay
Netherlands
Sweden
Turkey
Viet-Nam

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DETAILED REGULATIONS FOR IMPLEMENTING THE AGREEMENT
CONCERNING THE INTERNATIONAL SAVINGS BANK SERVICE

Having regard to article 24 of the Universal Postal Convention, concluded at Ottawa on 3 October 1957, the undersigned, on behalf of their respective Administrations, have, by common consent, drawn up the following measures for ensuring that the Agreement concerning the International Savings Bank Service is implemented.

CHAPTER I

PRELIMINARY CLAUSES

Article 101

INFORMATION TO BE SUPPLIED BY POSTAL ADMINISTRATIONS

1. Each Administration must supply to the other Administrations through the International Bureau information concerning the following matters :

- (a) The operations it carries out ;
- (b) Its participation or non-participation in the telegraph withdrawal service ;
- (c) The maximum and minimum amounts allowed respectively for deposit, withdrawal and transfer ;
- (d) The transactions for which the bank book must be produced.

2. Each Administration is also bound to inform the other Administrations direct :

- (a) Whether it allows applications for withdrawal and transfer to be transmitted direct by the account-holder to the bank which keeps his account ;
- (b) Whether or not it centralizes deposit slips and withdrawal applications.

3. Any amendment to the above information should be notified without delay.

4. Each Administration may, in addition, request the other Administrations direct to communicate to it information regarding their methods of authenticating documents exchanged and, if necessary, specimens of the bank books and seals used in the banks, together with a list of specimen signatures of the officials at those banks empowered to sign the letters of advice and withdrawal authorizations mentioned in articles 105, 111 and 114 respectively of the Detailed Regulations.

5. In the event of an amendment to the list mentioned in paragraph 4, a complete new list is sent to the corresponding Administration ; nevertheless, if it is merely required to cancel one of the signatures communicated, it is sufficient to strike it off the existing list, which shall continue to be employed.

Article 102

FORMS FOR THE USE OF THE PUBLIC

For the purpose of applying the provisions of article 45, § 2, of the Convention, the following are considered as forms for the use of the public :

- CE 1 (Savings deposit slip) ;
- CE 3 (Application for withdrawal) ;
- CE 6 (Application for transfer).

Article 103

POST FREE COMMUNICATIONS

Communications admitted free of postal charges in the conditions specified in article 5, § 2, of the Agreement must bear the name of the bank which keeps the savings accounts and the indication "Service des postes" [Postal Service].

CHAPTER II

DEPOSITS

Article 104

PAYMENT OF DEPOSITS

1. The holder of a savings bank book wishing to make a deposit hands in, at the savings bank or at a post office in the country of his residence, against a receipt issued free of charge, the bank book, a savings deposit slip prepared on a form CE 1 in the form of the annexed specimen, the amount of the deposit and the cost of transmitting the funds.

2. If the deposit is made for the purpose of opening a new account, the savings deposit slip must mention the place and date of birth of the depositor and his civil status. This information will be checked against an identification document.

3. The bank or post office receiving the deposit completes the slip filled in by the depositor and indicates the method of transmitting the funds showing the relevant transmission charges. The savings deposit slip is then stamped with the bank's seal or with the date stamp of the post office.

4. The savings deposit slip, together with the bank book, if one has already been issued, is sent to the savings bank of destination.

Article 105

LETTER OF ADVICE

1. Savings banks have the option of centralizing savings deposit slips.

2. In such a case, the slips are described in the first part of the letter of advice CE 2 in the form of the annexed specimen transmitted to the savings bank of destination. The second part bears the certification of the despatch of funds to the bank concerned by postal money order or postal cheque.

3. The general total of the certificate must be expressed in full in words and in figures ; it may, however, be expressed in figures only, if a protectograph is used for the entry. The certificate bears the impression of the stamp of the service of origin and the signature of the representative of that service.

4. The savings books are, when necessary, enclosed with the letter of advice.

Article 106

TRANSMISSION OF BANK BOOKS AND SERVICE DOCUMENTS

Bank books, savings deposit slips attached to the bank books to which they refer, and letters of advice are sent by official registered post to the savings bank of destination.

Article 107

WAIVER OF THE RIGHT TO REQUIRE PRODUCTION OF THE BANK BOOK

Notwithstanding the provisions of articles 104 to 106, a contracting country may decide not to require production of the bank book at the time of deposit of funds, provided that it so informs the other contracting countries beforehand through the International Bureau.

Article 108

PARTIAL OR TOTAL REFUSAL OF A DEPOSIT

1. If all or part of a deposit is refused, the amount refused is returned to the depositor, either by postal money order or by postal cheque, with an explanatory note, through the bank or post office which received the deposit.

2. If the refusal is the result of a service error, the cost of returning the amount is borne by the bank or the Administration in whose service the error was committed. Otherwise, it is borne by the depositor.

Article 109

RETURN OF THE BANK BOOK

1. After the deposit has been entered, the bank book is returned, where appropriate, direct to the depositor by official registered letter.

2. The same procedure applies in the case of a new book.

CHAPTER III

WITHDRAWALS

Article 110

PREPARATION AND SUBMISSION OF APPLICATION FOR WITHDRAWAL

1. Applications for withdrawal are prepared on forms CE 3 in the form of the annexed specimen.

2. Subject to the provisions of article 11, § 3, of the Agreement, the depositor submits his withdrawal application to the bank of the country in which he resides or to the corresponding post offices of the said bank. The service receiving the application may verify the capacity and the identity of the person submitting it.

3. The banks may agree that applications are to be centralized by the bank of the country in which the depositor resides, the latter bank being responsible for forwarding them to their destination after collecting them together. In that case, they may agree that verification should be made before the applications are forwarded to the bank which keeps the account.

4. The bank called upon to authorize the withdrawal may require the bank book to be produced when the application for withdrawal is submitted either simply for inspection of the balance in the bank book, or for attachment to the application. If it does so require, the contracting country concerned must inform the other countries of the fact beforehand through the International Bureau. If production of the bank book is required merely for inspection of the balance, the service official must certify on form CE 3 that the balance stated by the account-holder corresponds to the balance entered in the bank book.

Article 111

AUTHORIZATION OF WITHDRAWAL

1. Withdrawal authorizations are prepared on forms CE 4 in the form of the annexed specimen. They include :

- (a) The number of the savings bank book and the name of the holder ;
- (b) Full particulars of the person or persons empowered to give a receipt under the provisions of article 13, § 2, of the Agreement ;
- (c) The amount to be paid, expressed in figures and in words in the currency of the country of payment ; it is sufficient to express the amount in figures only, if a protectograph is used for the entry ;
- (d) The amount to be entered in the bank book, expressed in figures in the currency in which the savings account is kept and, where appropriate, the balance before and after the withdrawal ;
- (e) Particulars of the money order or the collective or individual postal cheque sent to the bank of the country of payment or to the post office making payment.

2. A document bearing a specimen signature of the person or persons referred to in § 1 (b) of this article may be enclosed with the withdrawal authorization CE 4.

3. Authorizations for payment are transmitted :

- (a) Either individually to the bank or post office making payment ; or
- (b) Collectively to the bank making payment ; in this case, they are described in part 1 of the letter of advice CE 5 in the form of the annexed specimen, showing, in the currency of the country of payment, the total of the net amounts to be paid. Part 2 of the letter of advice certifies the despatch of the funds to the bank concerned by postal money order or postal cheque. The general total of the certificate must be expressed in full in words and in figures ; this total may, however, be expressed in figures only, if a protectograph is used for the entry. The certificate bears an impression of the stamp of the service of origin and the signatures of the representative of that service.

4. The cost of despatching the funds to the said bank is deducted from the depositor's balance.

Article 112

TREATMENT OF THE BANK BOOK

Where production of the bank book is required at the time when the application is submitted, the bank authorizing the withdrawal indicates on the bank book the amount of the withdrawal plus the forwarding costs. If the entire balance is withdrawn, it retains the bank book. In the case of a partial withdrawal, however, the bank returns the bank book direct to the depositor by official registered letter, unless the bank book is to be deposited.

Article 113

PAYMENT OF WITHDRAWALS

1. Payment is made in person to the individual or individuals empowered to give a receipt under the provisions of article 13, § 2, of the Agreement, on production of the bank book, unless it has previously been produced, and of proof of identity as prescribed by the internal regulations of the bank making payment.

2. Save where the withdrawal transaction has already been entered in the bank book by the bank which prepares the withdrawal authorization, the amount withdrawn, as it appears on the authorization in the currency of the country in which the account is kept, after addition of the forwarding costs, is entered in the bank book and deducted from the balance. In both cases the entry is supported by the stamp or seal of the service making payment. In the case of a partial withdrawal, the bank book, if it is not to be deposited, is returned direct to the account-holder by official registered letter.

3. The payee's receipt is obtained on withdrawal authorization CE 4. The signature of receipt must correspond to the specimen attached, where appropriate, to the form.

4. If the balance is smaller than the sum to be withdrawn or a discrepancy is found between the new balance shown by the bank book after the withdrawal and the balance entered by the bank of origin on the withdrawal authorization, the transaction is postponed and instructions are requested from the bank which prepared the form CE 4.

5. If the bank making payment so wishes, it may obtain a second receipt on a duplicate authorization prepared by it.

6. The banks may defer making payment until they have encashed the postal money orders or postal cheques transmitting the relevant funds.

Article 114

VALIDITY OF AUTHORIZATIONS

1. The banks agree on the conditions of validity and authenticity of the withdrawal authorizations which they exchange. They may, *inter alia*, agree that only authorizations bearing a signature, or the impression of a seal, a specimen of which has been communicated in advance are valid.

2. In the absence of any agreement to the contrary, the period of validity of withdrawal authorizations expires at the end of the month following that in which they are prepared.

Article 115

RETURN OF RECEIPTED AUTHORIZATIONS

The withdrawal authorizations CE 4, duly received by the persons receiving payment, are returned, together with the balanced bank books, if transmitted, to the bank which prepared them.

Article 116

AUTHORIZATIONS NOT EXECUTED

1. Withdrawal authorizations not executed for any reason are returned, properly annotated, to the bank which prepared them. Where appropriate, they are accompanied by the corresponding bank book.

2. The funds concerned are returned to the aforementioned bank, after deduction of costs, by either of the methods specified in article 3, § 1, of the Agreement. The banks may, however, agree that the funds should be simply deducted from the next letter of advice CE 5.

3. The said costs are borne by the depositor, unless the return of the funds is due to an error committed by one of the banks. In that case, they are borne by the bank which committed the error.

CHAPTER IV

TRANSFERS

Article 117

SUBMISSION OF APPLICATIONS

1. Subject to the provisions of article 15, § 3, of the Agreement, transfer applications prepared in duplicate on forms CE 6 in the form of the annexed specimen are submitted to the savings bank or post office of the place where the account-holder is living. The bank book accompanies the transfer application, unless it has been deposited with the bank which issued it.

2. A receipt for the documents deposited is issued free of charge to the holder of the bank book.

3. Accounts subject to special withdrawal conditions may be transferred, unless express reservations in that regard were made at the time the bank book was issued or the bank of destination does not accept those conditions.

4. After verification of the identity and, if necessary, of the credentials of the signer or signers, the two copies of the application, accompanied where appropriate by the bank book, are sent to the savings bank of origin.

Article 118

TREATMENT OF TRANSFER APPLICATIONS

1. Transfer applications are subject to the rules observed by the savings bank of origin with respect to applications for withdrawal.

2. Where the entire balance is transferred, the amount transferred includes, in addition to the cash balance of the depositor's account, the interest calculated as stated in article 15, § 4, of the Agreement.

3. In the case of a partial transfer, the interest on the amount transferred accrues in the depositor's favour in the account kept by the bank of origin, up to the end of the month in which the account was debited and, from the first day of the following month, in the account kept by the bank of destination.

4. After inspecting the bank book, the savings bank of origin enters the operation in it and fills in the back of the transfer application.

5. The funds corresponding to the transfer applied for are sent to the receiving bank by the method specified in article 3 of the Agreement.

6. One copy of the transfer application, duly completed by the bank of origin, is attached to the letter of advice CE 5 ; the second copy is retained by the bank of origin. The special withdrawal conditions imposed, if any, are mentioned by the latter bank on the back of the transfer application for reproduction in the account and in the bank book issued by the receiving bank.

Article 119

ISSUE OF A NEW BANK BOOK

1. Immediately after receipt of the funds and documents referred to in article 118, the receiving bank issues a bank book in the name of the account-holder for the amount received from the bank of origin.

2. Unless it is to be deposited, the bank book is sent direct to the account-holder by official registered letter.

Article 120

TRANSFER TO AN EXISTING ACCOUNT

1. If the depositor making the transfer application already holds a bank book of the bank to which his funds are to be transferred, he attaches it to the file or states that it is on deposit with the bank which issued it.

2. The bank of origin encloses the bank book with the transfer application and forwards the latter to the receiving bank. After executing the transfer and entering the amount transferred in the bank book, the receiving bank sends the bank book direct to the account-holder by official registered letter, unless he re-deposits it.

Article 121

TREATMENT OF THE ORIGINAL BANK BOOK AFTER TRANSFER OPERATIONS

1. In the event of the transfer of an entire balance either to a new or to an existing account, the bank book from which the amount transferred was deducted is retained by the bank of origin.

2. In the case of a partial transfer the bank book, unless it is to be deposited, is returned direct to the account-holder by official registered letter.

CHAPTER V

MISCELLANEOUS OPERATIONS

Article 122

REPLACEMENT OF BANK BOOKS

1. The bank or post office which receives a bank book for replacement issues a receipt to the person depositing it.
2. The bank book is sent by the said bank or post office to the savings bank concerned.
3. The new bank book is sent direct to the depositor by official registered letter.

Article 123

CALCULATION OF INTEREST

The amount of interest relating to each transaction is calculated according to the rules in the bank which keeps the account.

Article 124

DEPOSIT OF THE BANK BOOK FOR ENTRY OF INTEREST

The bank book is deposited, against a receipt issued free of charge, at the savings bank or post office of the country in which the account-holder resides ; the said bank or post office forwards the bank book to the savings bank concerned.

Article 125

RETURN OF THE BANK BOOK AFTER ENTRY OF INTEREST

After the interest has been entered, the bank which keeps the account returns the bank book direct to the account-holder by official registered letter.

CHAPTER VI

FINAL PROVISIONS

Article 126

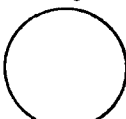
ENTRY INTO FORCE AND DURATION OF THE DETAILED REGULATIONS

1. The present Detailed Regulations shall come into force on the day on which the Agreement concerning the International Savings Bank Service comes into operation.
2. They shall have the same duration as that Agreement, unless renewed by common consent between the contracting parties.

DONE at Ottawa, the 3rd day of October 1957.

SIGNATURES

(The same as on page 233 of this volume.)

CE 1			
INTERNATIONAL SAVINGS BANK SERVICE SAVINGS BANK			
SAVINGS DEPOSIT SLIP			
of			
To be filled in by the depositor	Bank which keeps (or which is to keep) the account	Account number ⁽¹⁾	
	ACCOUNT HOLDER	Surname and first names	
		Place of birth ⁽²⁾	Date of birth ⁽²⁾
		Marital status ⁽²⁾	
		Present address	
	Amount to be credited (in currency of the country where the account is kept, and without fractions of a monetary unit)	(in arabic figures)	
		(in full in words)	
		<input type="checkbox"/> Bank book herewith ⁽³⁾ <input type="checkbox"/> on deposit	
	Address to which the bank book is to be sent		
	Place and date, the 19		
Depositor's signature			
To be filled in by the bank or the post office receiving the deposit	Amount paid in ⁽⁴⁾	Rate of exchange	Cost of transmission
	Amount transmitted by	postal order No. issued on	Individual ⁽³⁾ collective ⁽³⁾
		postal cheque No. issued on	individual ⁽³⁾ collective ⁽³⁾
	Place and date, the 19		
	Signature		Stamp of service of origin 
Official position of signer			

(1) In the case of an existing account.
 (2) In the case of an account to be opened.
 (3) Place an x in the appropriate box.
 (4) In currency of the country in which the deposit is made.

(Savings, Ottawa 1957, art. 104, § 1—Size : 148 × 210 mm)

CE 2

INTERNATIONAL SAVINGS BANK SERVICE
SAVINGS BANK

LETTER OF ADVICE
with savings deposit slips

of

1st part

Bank or post-office receiving the cash	Description of the account to be credited		Payments	
	Number	Surname and first names	Date	Amount ⁽¹⁾
.....
.....
.....
.....
.....
Deposit slips Number of		bank books	Total amounts	

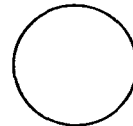
2nd part

CERTIFICATE OF DESPATCH

I, the undersigned, certify despatch by postal money order^(*) of the following sum⁽¹⁾ representing the total savings deposits described above. postal cheque^(*)

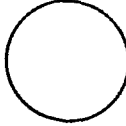
Amount in arabic figures		in full in words	
.....		
Money order or postal cheque number	Date of despatch	Signature	
Bank or post office of destination		Rank of person signing	

Stamp of service of origin



⁽¹⁾ In currency of the country where the account is kept. ^(*) Indicate the relevant description by marking X in the appropriate box.

Front

INTERNATIONAL SAVINGS BANK SERVICE		CE 3
APPLICATION FOR WITHDRAWAL		
I, the undersigned, request the withdrawal of the following sum from the balance of my savings bank account		
Savings bank keeping the account		
Account-holder (surname and first names)		
Place of birth		Date of birth
Balance of the account ⁽¹⁾	No. of bank book	Bank book ⁽²⁾ <input type="checkbox"/> herewith <input type="checkbox"/> on deposit
Address of the account-holder in the country in which he wishes to receive the funds		
Amount to be withdrawn ⁽²⁾ (Fractions of a monetary unit not allowed)	in arabic figures	in full in words
<p>(¹) Certified by the undersigned that the balance shown agrees with amount entered in the bank book</p> <p>..... Signature of official</p> <div style="text-align: center; margin-top: 20px;">  </div>		<p>.....</p> <p>.....</p>
		Place and date
		Signature of account-holder
		See back for notes (¹) to (²)

(Savings, Ottawa 1957, art. 110, § 1—Size : 148 × 105 mm)

CE 3 (Back)

NOTES

- (¹) Statement and certification of the balance of the account are obligatory only if the bank book must be produced for checking of balance.
- (²) If relevant, place an X in the appropriate box.
- (³) In currency of the country in which the account is kept. If the entire balance is to be withdrawn write "Capital and interest".

INTERNATIONAL SAVINGS BANK SERVICE
SAVINGS BANK
of

WITHDRAWAL AUTHORIZATION

CE 4

Authorization No.

Payor savings bank

Payor post office

No. of bank book

Surname and first names of account-holder

Balance before withdrawal⁽¹⁾

Amounts to be entered in bank book

Sum withdrawn⁽¹⁾

Cost⁽¹⁾

Total⁽¹⁾

Amount to be paid⁽²⁾

in arabic figures

Rate of exchange

New balance⁽¹⁾

in full in words

Person or persons authorized
to give receipt

Surname(s) and first names

Street, number, place

Observations of savings bank of origin

amount
transmitted
by

postal money order no.

issued on

individual⁽³⁾

collective⁽³⁾

postal cheque no.

issued on

individual⁽³⁾

collective⁽³⁾

Place and date

, the

Signature

Official position of signer

Stamp of the savings
bank of origin

⁽⁴⁾ The undersigned acknowledges

The undersigned acknowledge receipt of the above-mentioned amount.

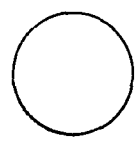
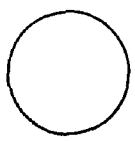
Place and date

Signature(s) of the recipient(s)

Signature of the official making payment

Stamp of the
payor service

⁽¹⁾ In currency of the country in which the account is kept. To be filled in only if the bank book has not been delivered to the bank keeping the account.
⁽²⁾ In the currency of the country of payment.
⁽³⁾ Place an X in the appropriate box.
⁽⁴⁾ Strike out whichever entry does not apply.



CE 5

INTERNATIONAL SAVINGS BANK SERVICE
SAVINGS BANK
of

LETTER OF ADVICE
of savings withdrawal
and transfer authorizations

Part 1

Authorization No. (where appropriate)	Name of beneficiary of authorization		Amount to be paid or transferred ¹
Number of authorizations	of withdrawal	of transfer	Total amounts

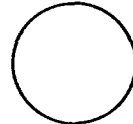
Part 2

CERTIFICATE OF DESPATCH

I, the undersigned, certify despatch by postal money postal of the following order (*) cheque (*) sum⁽¹⁾ representing the amount of the above-mentioned withdrawal and transfer authorizations

Amount in arabic figures	in full in words	
Money order or cheque number	Date of despatch	Signature
Bank or post office of destination		Official position of signer

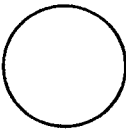
Stamp of the service of origin



(¹) In currency of the country of payment.

(*) Place an X in the appropriate box.

Front

INTERNATIONAL SAVINGS BANK SERVICE		
APPLICATION FOR TRANSFER		
(to be completed in duplicate)		
CE 6		
Bank from which the transfer is effected		
Bank receiving the transfer		
ACCOUNT-HOLDER	Surname and first names ⁽¹⁾	
	Nationality	Occupation
	Place of birth	Date of birth
	Address (street, number, place, country)	
Partial transfer, amount (in arabic figures)		Transfer of entire balance (capital and interest) ⁽²⁾
		<input type="checkbox"/>
Account to be debited	No. of bank book	Bank book ⁽³⁾
		<input type="checkbox"/> herewith <input type="checkbox"/> on deposit
Account to be credited ⁽³⁾	No. of bank book	Bank book ⁽³⁾
		<input type="checkbox"/> herewith <input type="checkbox"/> on deposit
Operations after transfer	the debited bank book is to be ⁽²⁾ returned to the account- holder	the credited bank book is to be ⁽²⁾ sent to the account-holder
	<input type="checkbox"/> placed on deposit	<input type="checkbox"/> placed on deposit
Address to which the bank book or bank books should be sent		
Place and date _____, the _____ 19____		
Signature(s)		
Capacity of the person(s) signing		
SERVICE NOTES		
Proof of identity		
Signature of the official receiving the application		Stamp of the service receiving the application
⁽¹⁾ Where appropriate, state maiden and married names and whether married, widowed or divorced. ⁽²⁾ Place an X in the appropriate box. ⁽³⁾ To be filled in only if an account already exists.		

To be filled in by the depositor

CE 6 (Back)

RESERVED FOR THE BANK KEEPING THE SAVINGS ACCOUNT

Total balance of the account ⁽¹⁾				
Despatch costs to be charged to the account-holder ⁽¹⁾			}	
Amount to be transferred ⁽¹⁾				
Balance remaining ⁽¹⁾				
Amount of the transfer ⁽²⁾	in arabic figures		Rate of exchange	
in full in words				
.....				
Interest paid (where entire balance transferred) up to				Date
.....				
Interest credited to original account (in case of partial transfer) up to				Date
.....				
Special withdrawal conditions affecting the funds transferred ⁽³⁾				
.....				
.....				
Amount despatched by	postal money order no.	issued on		individual ⁽⁴⁾
				collective ⁽⁴⁾
	postal cheque no.	issued on		individual ⁽⁴⁾
				collective ⁽⁴⁾
Place and date			Stamp of the savings bank of origin	
, the				
Signature				
Official position of person signing				
⁽¹⁾ In currency of the country of origin. ⁽²⁾ In currency of the country of destination. ⁽³⁾ To be filled in if relevant. ⁽⁴⁾ Place an X in the appropriate box.				