

No. 5215

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**ALBANIA, GERMANY, ARGENTINA,  
AUSTRIA, BELGIUM, BOLIVIA, etc.  
(UNIVERSAL POSTAL UNION)**

**Agreement concerning transfers to and from postal cheque  
accounts (with Detailed Regulations). Signed at  
Ottawa, on 3 October 1957**

*Official text: French.*

*Registered by Canada on 7 July 1960*

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**ALBANIE, ALLEMAGNE, ARGENTINE,  
AUTRICHE, BELGIQUE, BOLIVIE, etc.  
(UNION POSTALE UNIVERSELLE)**

**Arrangement concernant les virements postaux (avec  
Règlement d'exécution). Signé à Ottawa, le 3 oc-  
tobre 1957**

*Texte officiel français.*

*Enregistré par le Canada le 7 juillet 1960.*

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. <sup>1</sup>

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<sup>1</sup> [*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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# AGREEMENT<sup>1</sup> CONCERNING TRANSFERS TO AND FROM POSTAL CHEQUE ACCOUNTS

## CONCLUDED BETWEEN

THE PEOPLE'S REPUBLIC OF ALBANIA, GERMANY, THE ARGENTINE REPUBLIC, AUSTRIA, BELGIUM, BOLIVIA, CHILE, THE REPUBLIC OF COLOMBIA, THE REPUBLIC OF CUBA, DENMARK, THE DOMINICAN REPUBLIC, EGYPT, SPAIN, THE SPANISH TERRITORIES IN AFRICA, FINLAND, FRANCE, ALGERIA, THE WHOLE OF THE TERRITORIES REPRESENTED BY THE FRENCH OFFICE OF OVERSEAS POSTS AND TELECOMMUNICATIONS, GREECE, THE REPUBLIC OF HAITI, THE REPUBLIC OF HONDURAS, THE REPUBLIC OF INDONESIA, ITALY, THE TERRITORY OF SOMALIA UNDER ITALIAN ADMINISTRATION, JAPAN, LAOS, LEBANON, LUXEMBOURG, MOROCCO, THE PRINCIPALITY OF MONACO, NICARAGUA, NORWAY, PARAGUAY, THE NETHERLANDS, THE PORTUGUESE PROVINCES IN WEST AFRICA, THE PORTUGUESE PROVINCES IN EAST AFRICA, ASIA AND OCEANIA, THE ROMANIAN PEOPLE'S REPUBLIC, THE REPUBLIC OF SAN MARINO, SWEDEN, THE SWISS CONFEDERATION, TUNISIA, TURKEY, THE EASTERN REPUBLIC OF URUGUAY, THE STATE OF THE CITY OF THE VATICAN, THE REPUBLIC OF VENEZUELA, VIET-NAM, YEMEN, THE FEDERAL PEOPLE'S REPUBLIC OF YUGOSLAVIA.

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

### SECTION I

#### PRELIMINARY CLAUSES

##### *Article 1*

#### SUBJECT OF THE AGREEMENT

1. The present Agreement governs the exchange of transfers to and from postal cheque accounts between those countries which agree to institute this service. Any holder of a postal cheque account in any one of those countries may order transfers to be made to a postal cheque account kept in another of those countries.

2. Subject to special agreements between the Administrations concerned, the service may be extended to the negotiation through postal cheque accounts of securities made payable at postal cheque offices.

(See footnotes 1 and 2 on p. 48)

(Footnotes 1 and 2 of p. 47)

<sup>1</sup> Came into force on 1 April 1959, in accordance with article 31. The instruments of ratification or accession (a) were deposited with the Canadian Government on the dates indicated:

Argentina (with reservations)* . . . . .	15 April	1959	Monaco . . . . .	2 September	1959
Austria . . . . .	4 May	1959	Morocco . . . . .	9 July	1959
Belgium . . . . .	5 March	1959	Netherlands . . . . .	27 August	1959
Denmark . . . . .	13 August	1958	(Including Netherlands New Guinea.)		
Finland . . . . .	6 March	1959	Norway . . . . .	19 August	1958
France . . . . .	8 May	1959	San Marino . . . . .	31 March	1959
(Including Algeria and the whole of the territories re- presented by the French Of- fice of Overseas Posts and Telecommunications, com- posed of the countries and territories designated below and the Franco-British Con- dominium of the New He- brides.)†			Spain . . . . .	29 July	1959
			(Including the Spanish territories of Africa.)		
Italy . . . . .	9 June	1960	Sweden . . . . .	2 May	1958
Japan . . . . .	7 November	1958	Switzerland . . . . .	14 November	1958
Luxembourg . . . . .	13 January	1960	Tunisia . . . . .	24 March	1959
			United Arab Republic (for the Egyptian Province) . . . . .	15 January	1959
			Vatican City State . . . . .	13 April	1960
			Yemen . . . . .	3 April	1959 (a)

† (a) *States members of the Community*: Republic of Senegal, Sudanese Republic, Republic of the Ivory Coast, Republic of the Niger, Republic of the Upper Volta, Republic of Dahomey, Islamic Republic of Mauritania, Gabon Republic, Republic of the Congo, Central African Republic, Republic of Chad, Malagasy Republic.

(b) *Overseas territories*: Comoro Islands, New Caledonia and dependencies, French Polynesia, French Somaliland, St. Pierre and Miquelon.

(c) *Trust Territories of France*: Cameroons, Autonomous Republic of Togo.

#### \*RESERVATIONS

[SPANISH TEXT — TEXTE ESPAGNOL]

\*... que los artículos 4º y 5º de la Convención Postal Universal no se refieren ni comprenden a las Islas Malvinas, Islas Georgias del Sur, Islas Sandwich del Sur y tierras incluidas dentro del sector antártico argentino, por cuanto éstas no constituyen colonia o posesión de Nación alguna, sino que hacen parte del territorio argentino y están comprendidas en su dominio y soberanía.

La República Argentina especialmente reserva y mantiene intactos sus legítimos títulos y derechos sobre esos territorios, señalando que la disposición contenida en el artículo 53, numeral 1) sobre circulación de sellos postales valederos en el país de origen, no será considerada como obligatoria por la República cuando en los mismos se desfigure la realidad geográfica y jurídica argentina. †

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

[TRANSLATION — TRADUCTION]

...that articles 4 and 5 of the Universal Postal Convention do not refer to or include the Islas Malvinas, the Islas Georgias del Sur, the Islas Sandwich del Sur or the territories included in the Argentine Antarctic sector, inasmuch as these islands and territories do not constitute the colony or possession of any nation but form part of Argentine territory and fall under its dominion and sovereignty.

The Argentine Republic especially reserves and maintains its legitimate title to and rights over these territories, pointing out that the provisions of article 53, paragraph 1, concerning the circulation of postage stamps valid in the country of origin, will not be regarded as binding on the Republic when the said stamps misrepresent the realities of Argentine geography and law.

## SECTION II

## TRANSFERS TO AND FROM POSTAL CHEQUE ACCOUNTS

## CHAPTER I

## CONDITIONS FOR THE ACCEPTANCE AND EXECUTION OF TRANSFER ORDERS

*Article 2*

## METHODS OF EXCHANGE

Postal transfers may be exchanged either by post or, if telegrams of advice are accepted in the service between the countries concerned, by telegraph.

*Article 3*

## CURRENCY. CONVERSION

1. In the absence of any agreement to the contrary, the amount of the transfer is indicated in the currency of the country of destination.

2. Nevertheless, any postal Administration may allow the said amount to be indicated in the currency of the country of origin by the holder of the debtor account.

3. The Administration of origin fixes the rate of conversion of its own currency into the currency of the country of destination.

*Article 4*

## MAXIMUM AMOUNT

Every Administration has the option of limiting the amount of the transfers that an account-holder may require either in a single day or during a specified period.

*Article 5*

## CHARGES

1. The charge for a transfer must not exceed 1 % of the amount transferred, each Administration having the right :

- (a) To round off fractional amounts, if necessary, to meet the requirements of its service ;
- (b) To fix a minimum amount which may not exceed 20 centimes.

2. Nevertheless, instead of this proportional charge, Administrations have the option of collecting a uniform charge independent of the amount of the transfer. This uniform charge may not exceed 50 centimes.

3. The charge for the entry of a transfer to the credit of a postal cheque account must not be higher than the charge that would be levied in respect of the same operation in the internal service.

*Article 6*

## EXEMPTION FROM CHARGES

Transfers ordered officially for service reasons and exchanged between the Administrations or between the offices of the Administrations are free of all charges.

*Article 7*

## ADVICE OF TRANSFERS

1. For every transfer sent by post an advice of transfer is prepared either by the drawer or by the postal cheque office which keeps his account.
2. The back of this advice may be used for private communications to the payee ; in such cases, the Administration of origin has the right to collect a charge from the holder of the debtor account, provided that such charge is applied in its internal service.
3. Transfer advices are sent free of charge to the payees after the amounts transferred have been entered to the credit of their accounts.

*Article 8*

## TRANSFERS EFFECTED BY TELEGRAPH

1. Telegraph transfers are subject to the provisions of the Telegraph Regulations attached to the International Telecommunication Convention.
2. Independently of the telegraph charges authorized under the above-mentioned Regulations, telegraph transfers are subject to the charge for transfers laid down in article 5, and, in addition, to a fixed charge not exceeding one franc.
3. The drawer may add to the text of a telegraph transfer a private communication for the payee ; this communication is subject to the prescribed telegraph charges which preclude the application and take the place of the charge authorized under article 7, § 2.
4. In respect of every telegraph transfer, the postal cheque office of destination prepares an advice of arrival and forwards the same to the payee free of charge.

*Article 9*

## ENTRY OF TRANSFERS TO THE CREDIT OF THE PAYEE. ADVICE OF ENTRY

1. After notifying the postal Administrations concerned, the Administration of destination may, upon the entry of the credit to the account of the payee and if its legislation so requires, either disregard fractions of a monetary unit or round off the amount to the nearest monetary unit or tenth part thereof as the case may be.
2. In relations between countries whose Administrations have reached an agreement in the matter, the drawer may request that he be advised of the entry of the credit to the account of the payee. The provisions of article 69, §§ 1 and 2, of the Convention apply to advices of entry.
3. The charges to be collected in accordance with § 2 are debited to the drawer's account.
4. When a request for an advice of entry is made after the transfer order, it is treated as an enquiry and is subject to the provisions of article 13.

*Article 10*

## EXCHANGE OF TRANSFERS

1. Transfers are notified by the Administration of origin to the Administration of destination by means of lists.

2. In the absence of any agreement to the contrary, the amounts to be transferred are stated in the list in the currency of the country of destination.

*Article 11*

OFFICES OF EXCHANGE

The exchange of the lists of transfers is effected exclusively through the cheque offices—termed offices of exchange—designated by the Administration of each of the participating countries.

CHAPTER II

CANCELLATION. CLAIMS

*Article 12*

CANCELLATION OF TRANSFERS

1. Transfers may be cancelled by the drawer so long as the credit entry has not been made in the payee's account ; requests for cancellation must be made in writing and addressed to the Administration to which the drawer has given the order for transfer.

2. The provisions of article 58 of the Convention apply to such requests.

*Article 13*

ENQUIRIES. REQUESTS FOR INFORMATION

1. Every enquiry and every request for information concerning the execution of a transfer must be addressed by the drawer to the Administration to which he gave the order for transfer, unless he has authorized the payee to settle with the Administration with which the latter has his account.

2. The provisions of article 67 of the Convention apply to enquiries and to requests for information.

CHAPTER III

RESPONSIBILITY

*Article 14*

PRINCIPLE AND EXTENT OF RESPONSIBILITY

1. Postal Administrations are responsible for the sums entered to the debit of the drawer's account until such time as the transfer has been duly effected.

2. Administrations are responsible for wrong information furnished by their services on the lists of transfers or on telegraph transfers.

3. Administrations assume no responsibility for delay in the transmission or execution of transfers.



*Article 15*

## EXCEPTIONS TO THE PRINCIPLE OF RESPONSIBILITY

Administrations are relieved of all responsibility :

- (a) When, owing to the destruction of official records through a cause beyond control, they cannot account for transfers, unless the proof of their responsibility has been established ;
- (b) When the drawer has made no enquiry within the period prescribed in article 67, § 1, of the Convention.

*Article 16*

## DETERMINATION OF RESPONSIBILITY

1. The postal Administration responsible is that of the country in which the error was committed.
2. When the error is attributable to two Administrations or when it cannot be determined in which country the error was committed, both Administrations contribute to the refund in equal shares.
3. The provisions of article 25, §§ 3 to 5, of the Agreement concerning postal money orders and postal travellers' cheques<sup>1</sup> apply to telegraph transfers.

*Article 17*

## REFUND OF MONEY DUE

1. The Administration with which a claim has been lodged is liable for the refund of the amount due to the claimant, subject to its right to make a claim against the Administration responsible.
2. The refund is made as soon as the responsibility of the service has been established.
3. If an Administration is presumed to be responsible and, after a demand in due form, has not replied within a period of six months, it is deemed to have tacitly recognized its responsibility.
4. Whatever the reason for the refund, the amount to be refunded to the drawer of a transfer may not exceed the sum entered to the debit of his account.
5. Up to the amount of the sum paid, the Administration which last made good the consequences of the error has a claim against the person who benefited from the error.

*Article 18*

## REFUND TO THE ADMINISTRATION TO WHICH MONEY IS DUE

The Administration which is responsible is bound to settle with the Administration which has made the refund to the claimant within three months from the date of dispatch of the notice of refund, on the expiry of which period interest is payable on the sum in arrears at the rate of 5 per cent per annum.

<sup>1</sup> United Nations, *Treaty Series*, Vol. 365.

CHAPTER IV  
ACCOUNTING

*Article 19*

ALLOCATION OF CHARGES

Each postal Administration retains the whole of the charges which it has collected.

*Article 20*

PREPARATION AND SETTLEMENT OF ACCOUNTS

1. The Administrations prepare, for each participating country and for each working day on which transfers have been exchanged, an account summarizing the totals of the lists of transfers sent in either direction on the day in question ; Administrations may, however, arrange among themselves to group in the same account the totals for several days.

2. The settlement of these accounts is effected without adjustment, each Administration being required to discharge the whole of the sums due.

3. Notwithstanding the provisions of § 2, two Administrations may agree to settle their accounts by adjustment. In that case, the amount of the smaller credit is converted into the currency of the country having the larger credit according to the arithmetical mean of the rates of exchange, as quoted officially on the stock exchanges or by the banks specially nominated by each country concerned on the last day of exchange quotations preceding the day to which the account relates ; these mean rates must invariably be calculated to four places of decimals.

4. The balance resulting from each account bears interest on the expiry of a period and at a rate to be fixed by agreement between the Administrations of the participating countries ; the rate of such interest may not exceed 5 per cent per annum.

*Article 21*

PAYMENT. INTEREST ON ARREARS

1. In the absence of any agreement to the contrary, each Administration maintains a credit account with the Administration of the corresponding country, in the currency of that country, to which the sums due are debited ; if this account is not sufficient to cover the orders received, the transfers are nevertheless credited to the accounts of the payees.

2. This credit account may also be used for the settlement of sums due on any other postal, telegraphic or telephonic accounts ; in no case may it be used for another purpose without the consent of the Administration which opened it.

3. The creditor Administration has the right to require at any time payment of the sum due to it ; if necessary, it fixes the date on which payment has to be made, making due allowance for the time required on account of distance ; if the debtor Administration has not made the payment on the date fixed, the rate of interest mentioned in article 20, § 4, is increased by 2 per cent per annum as from the sixth day after that date.

4. No unilateral measure, such as a moratorium, prohibition of transfers, etc., can prevail against the provisions of the present Agreement and its Detailed Regulations<sup>1</sup> concerning the establishment of accounts and the payment of sums due.

*Article 22*

GENERAL QUARTERLY ACCOUNT

At the end of each quarter, the Administrations which prepare the daily accounts forward for approval to the corresponding Administrations a general summary of the accounts, of sums paid out, and of interest due, if any ; the balance of the general quarterly account is carried over to the following quarter ; Administrations may agree with one another to forward a statement of the balance at the end of the quarter in place of the quarterly account.

CHAPTER V

MISCELLANEOUS PROVISIONS

*Article 23*

APPLICATION FOR THE OPENING OF A POSTAL CHEQUE ACCOUNT IN A FOREIGN COUNTRY

1. When an application is made for the opening of a postal cheque account in a country with which the applicant's country of residence exchanges postal transfers, the Administration of that country is bound to assist the Administration charged with keeping the account in verifying the application.

2. The Administrations undertake to carry out this investigation with all the necessary care and diligence, though not incurring any responsibility in this respect.

3. On the request of the Administration which keeps the account, the Administration of the country of residence also assists, so far as possible, in verifying any information concerning a change in the legal capacity of the account-holder.

*Article 24*

EXEMPTION FROM POSTAGE

Packets containing statements of account are sent postage free by postal cheque offices to account-holders residing in any country of the Union.

*Article 25*

LIST OF ACCOUNT-HOLDERS

1. Account-holders may obtain, through the Administration which keeps their accounts, lists of account-holders published by the other Administrations, at the price fixed by the latter in their internal service.

2. Each Administration furnishes the Administrations of the other participating countries free of charge with the lists necessary for the performance of the service.

<sup>1</sup> See p. 59 of this volume.

## SECTION III

*NEGOTIATION THROUGH POSTAL CHEQUE ACCOUNTS OF SECURITIES  
MADE PAYABLE AT POSTAL CHEQUE OFFICES**Article 26*

## SECURITIES PAYABLE AT POSTAL CHEQUE OFFICES

1. Subject to agreement with the Administration of the country of payment, postal cheque offices receiving for collection bankers' cheques or bills of exchange made payable at a postal cheque office abroad, forward them to the office of payment for negotiation through a postal cheque account.

2. The securities must comply with the conditions of form prescribed for bills for collection.

3. The Administrations shall draw up by common agreement the necessary rules governing the formalities of protest and the conditions in which partial payments may be accepted.

*Article 27*

## CHARGE

For every security received for collection by a postal cheque office, a charge not exceeding 20 centimes may be levied on behalf of the receiving Administration.

*Article 28*

## RESPONSIBILITY

The Administrations are responsible for the value of securities debited to any account ; they are not in any way responsible for delay in :

- (a) The transmission or presentation of securities ;
- (b) Protesting securities or instituting legal proceedings under the provisions of article 26, § 3.

## SECTION IV

*FINAL PROVISIONS**Article 29*

## APPLICATION OF THE CONVENTION

The general provisions which appear in Part I of the Convention apply to transfers to and from postal cheque accounts, with the exception, however, of the provisions of article 7.

*Article 30*

## APPROVAL OF PROPOSALS MADE IN THE INTERVALS BETWEEN CONGRESSES

To become effective, proposals, made in the intervals 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 or its Detailed Regulations ;
- (b) A majority of the votes, if they affect the interpretation of the present Agreement or 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 31*

## 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.*]

People's Republic of Albania

Germany

Argentine Republic

Austria

Belgium

Bolivia

Chile

Republic of Colombia

Republic of Cuba

Denmark

Egypt

Spain

Spanish Territories in Africa

Finland

France

Algeria

Whole of the territories represented by the French Office of Overseas Posts and Telecommunications

Greece

Republic of Haiti

Republic of Honduras  
Republic of Indonesia  
Italy  
Territory of Somalia under Italian Administration  
Japan  
Laos  
Lebanon  
Luxembourg  
Morocco  
Principality of Monaco  
Nicaragua  
Norway  
Paraguay  
Netherlands  
Portuguese Provinces in West Africa  
Portuguese Provinces in East Africa, Asia and Oceania  
Roumanian People's Republic  
Republic of San Marino  
Sweden  
Swiss Confederation  
Tunisia  
Turkey  
Eastern Republic of Uruguay  
State of the City of the Vatican  
Republic of Venezuela  
Viet-Nam  
Federal People's Republic of Yugoslavia

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DETAILED REGULATIONS FOR IMPLEMENTING THE AGREEMENT  
CONCERNING TRANSFERS TO AND FROM POSTAL CHEQUE ACCOUNTS

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 transfers to and from postal cheque accounts is implemented.

SECTION I

TRANSFERS

CHAPTER I

PRELIMINARY CLAUSES

*Article 101*

INFORMATION TO BE SUPPLIED BY POSTAL ADMINISTRATIONS

1. Administrations shall supply each other direct with :
  - (a) The names of the offices of exchange referred to in article 11 of the Agreement ;
  - (b) Specimens of the impressions of the authentication stamps in use at the offices of exchange ;
  - (c) A list—bearing specimens of their signatures—of the officials empowered at these offices to sign the letters of advice ; sufficient copies of this list shall be supplied to meet the requirements of the service ; in case of amendment, a complete new list shall be 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 ;
  - (d) The rate of conversion fixed for transfer orders, if a specific request to that effect is made.
2. In addition, Administrations shall communicate to the International Bureau :
  - (a) The names of the countries with which they exchange postal transfers and, if appropriate, telegraph transfers ;
  - (b) The names of the offices of exchange referred to in article 11 of the Agreement.
3. Any amendment to the information referred to in §§ 1 and 2 should be notified without delay.

*Article 102*

FORMS FOR THE USE OF THE PUBLIC

1. 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 :
  - VP 1 (Transfer advice),
  - VP 7 (Claim concerning a transfer order not executed),
  - VP 10 (Advice of entry).

2. Internal service forms employed as transfer advices in the manner indicated in article 104, § 1, are not subject to these provisions.

## CHAPTER II

### ISSUE. TRANSMISSION

#### *Article 103*

##### ENTRIES TO BE MADE ON THE FORMS

1. The entries on the service forms used for transfers are made in Roman characters and in arabic figures.

2. The use of copying-ink or ordinary pencil is not allowed ; signatures may, however, be written in copying-ink pencil.

#### *Article 104*

##### PREPARATION OF ADVICES OF TRANSFER

1. Transfer advices are prepared, on a form VP 1 in the form annexed, either by the holder of the account to be debited or by the cheque office which keeps the account ; by way of exception, however, each Administration may authorize the use of the forms employed in its internal service.

2. When the drawer has stated the amount of the transfer in the currency of the country of origin, the office which receives the transfer order—or the office of exchange to which it belongs—makes the conversion and enters on the advice, in red ink, the amount to be transferred in the currency of the country of destination.

3. Transfer advices bear the impression of the date stamp of the cheque office of origin.

#### *Article 105*

##### TELEGRAPH TRANSFERS

1. Except for the transfer advice, which is not transmitted, telegraph transfers are subject to the same formalities and accounting operations as other transfers ; they require the despatch of telegrams of advice addressed directly by the cheque office of origin to the cheque office which keeps the payee's account.

2. In the absence of any agreement to the contrary, telegrams of advice are drawn up in French and are invariably worded in the order indicated below :

*Indications de service taxées (s'il y a lieu)* [Service instructions charged for (if any)].

*Avis-inscription (s'il y a lieu)* [Advice of entry (if any)].

*Avis-inscription avion (s'il y a lieu)* [Advice of entry by air mail (if any)].

*Virement... (n° d'émission)* [Transfer... (Serial number of issue)].

*Nom du bureau de chèques destinataire* [Name of the postal cheque office of destination].

*Nom ou désignation du tireur* [Name or description of the drawer].

*Numéro du compte débité* [Number of the account to be debited].

*Nom du bureau de chèques qui tient le compte du tireur* [Name of the postal cheque office which keeps the drawer's account].

*Montant de la somme à virer* [Amount of the sum to be transferred].

*Nom ou désignation du bénéficiaire* [Name or description of the payee].

*Numéro du compte à créditer* [Number of the account to be credited].

*Communication particulière (le cas échéant)* [Private communication (if any)].

3. Administrations may agree to adopt a secret notation for the total or partial indication of the number of issue and of the amount of each telegraph transfer.

4. The amount of the transfer is expressed as follows : whole number of monetary units in figures and then, in words, the name of the monetary unit and the fractions of a monetary unit, if any, in figures.

5. Neither the drawer nor the payee may be described by a conventional abbreviation or word.

#### Article 106

##### LISTS OF TRANSFERS

1. The lists of transfers are prepared by the offices of exchange on forms VP 2 in form of the annexed specimen. Administrations may agree that column 3 of the form is not to be filled in. Each list bears the stamp impression of the office of exchange which has prepared it.

2. The lists of transfers to which the advices of delivery sent by post are attached are addressed, once each working day, to the corresponding offices of exchange ; nevertheless, the Administrations concerned may arrange among themselves to enter on a single list the transfers relating to several days.

3. Telegraph transfers are entered on separate lists which bear very conspicuously the heading "Telegraph transfers. Confirmation". No advice of transfer is attached to these lists.

#### Article 107

##### PREPARATION OF LETTERS OF ADVICE

1. The total of each of the lists addressed to one and the same office of exchange is entered in a letter of advice in the form of the annexed specimen VP 3, the grand total of which is expressed in words or printed in figures by a cheque-perforating machine.

2. The number of entry on the letter of advice is entered on each list of transfers.

3. The letters of advice bear the stamp impression of the office of exchange which has prepared them and are signed by the official or officials empowered to sign them ; each of these letters is numbered consecutively in a series which is renewed each month for each office of exchange.

4. Where separate letters of advice are prepared for the lists of telegraph transfers, they are numbered in the same series as the letters of advice relating to the lists of postal transfers.

5. Each last letter of advice sent at the end of each month must bear the words "Last letter of advice No. ..."; when an office of exchange has no transfers to transmit to the office concerned on the last working day of a month, it nevertheless sends a letter of advice to that effect which must also bear the words "Last letter of advice No. ...".

#### Article 108

#### TRANSMISSION OF TRANSFERS

The letters of advice, lists and transfer advices are made up together in closed packets and sent post free to the office of exchange of destination by the most appropriate means ; they may be registered.

#### CHAPTER III

#### SPECIAL PROVISIONS RELATING TO CERTAIN FACILITIES ACCORDED TO THE PUBLIC

#### Article 109

#### REQUEST FOR ADVICE OF ENTRY

1. When, at the time of ordering a transfer, the drawer requests that an advice of entry be sent to him in accordance with article 9 of the Agreement, the indication "AI" is entered on the list VP 2 opposite the relevant entry ; in the case of a transfer transmitted by post, the indication "*Avis d'inscription*" [Advice of entry] is entered very conspicuously on the transfer advice. Furthermore, if the drawer wishes the advice of entry to be sent back by air mail, the indication "*Par avion*" [By air mail] is also entered on the advice.

2. A form VP 10 in the form of the annexed specimen or a form C 5, duly completed with respect to the drawer's address (front) and the description of the transfer (back), is attached to the relevant transfer advice. In the case of a telegraph transfer, the advice of entry is prepared by the cheque office of destination as soon as the payee's account has been credited.

#### Article 110

#### REQUEST FOR CANCELLATION FOR A TRANSFER

1. For every request for cancellation to be transmitted by post, the office of origin prepares a form VP 5 in the form of the annexed specimen and sends it to the office of exchange in its country ; the latter office completes the form by entering particulars of transmission of the transfer to the office of exchange in the country of destination and forwards it to that office by registered letter.

2. If the request is to be transmitted by telegraph, a form VP 6 in the form of the annexed specimen is filled in by the office of origin or the office of exchange of the country of origin and the particulars are transmitted in the form of a chargeable service telegraphic advice to the office which keeps the account to be credited ; the service telegraphic advice is confirmed immediately by post by means of a form VP 5, which must pass through the

offices of exchange of both countries and bear the following heading in very bold characters : "*Confirmation de la demande télégraphique expédiée le... par le bureau de chèques postaux de ... à l'adresse du bureau de chèques postaux de ...*" [Confirmation of the telegraphic request despatched on ... by the postal cheque office of ... to the postal cheque office at..."].

#### *Article 111*

##### ENQUIRIES. REQUESTS FOR INFORMATION

Should any enquiry or request for information be made in respect of the execution of a transfer order, the cheque office which keeps the debtor account draws up a form VP 7 in the form annexed ; this form is forwarded, if necessary, through the offices of exchange of each of the countries to the cheque office which keeps the account to be credited ; it is treated in accordance with the provisions of article 157, § 2, of the Detailed Regulations for implementing the Convention.

#### CHAPTER IV

### OPERATIONS AT THE CHEQUE OFFICE OF DESTINATION

#### *Article 112*

##### IMMEDIATE ENTRY OF TELEGRAPH TRANSFERS

The cheque office of destination enters the telegraph transfers to the credit of the payee's account without awaiting the relevant list.

#### *Article 113*

##### RETURN OF THE ADVICE OF ENTRY

The advice of entry referred to in article 109, duly completed by the cheque office which keeps the account credited, is forwarded direct to the drawer or, in the case of a telegraph transfer, to the cheque office which keeps the account.

#### *Article 114*

##### VERIFICATION OF CONSIGNMENTS AND TREATMENT OF IRREGULARITIES

1. On receipt of the packets containing the letters of advice, lists and transfer advices, the office of exchange of destination proceeds at once to check the consignment ; if it discovers any irregularity or omission, it immediately notifies, by a letter VP 4 in the form of the annexed specimen, the despatching office of exchange, which must reply by the next post and, if necessary, send a duplicate of the missing documents.

2. If the irregularity relates to a difference in the sums shown in the advice of transfer and the list of transfers, the office of exchange of destination is authorized to execute the transfer in the smaller of the two sums ; the transfer advice or the list of transfers and the letter of advice, as the case may be, are corrected accordingly in red ink, and notice of the correction is given to the corresponding exchange office by a letter VP 4.

3. When it is not possible for a telegraph transfer order to be executed for reasons for which the payee is not responsible, a service telegraphic advice is sent to the postal cheque office of origin stating the reason why the order has not been executed ; if, after checking, the office of origin ascertains that the irregularity was due to a service error, it immediately rectifies the error by means of a service telegraphic advice ; if not, the correction is made by post, after consultation with the drawer ; nevertheless, if the latter so desires and offers to pay the cost, the correction may be made by air mail or by means of a chargeable service advice.

4. Telegraph transfers containing irregularities which have not been rectified within a reasonable time will be rejected in accordance with the rules prescribed in article 116.

#### *Article 115*

##### CANCELLATION OF TRANSFERS

1. Cancellation of a transfer is effected in accordance with the rules prescribed in article 116 ; if cancellation has been requested by telegraph, the cheque office of destination keeps the advice of transfer until receipt of postal confirmation.

2. When a request for cancellation reaches the cheque office of destination too late for the transfer to be cancelled, that office at once informs by letter the cheque office of origin ; in the case of a telegraphic request for cancellation this information must be given without awaiting the arrival of the form VP 5.

3. Requests for cancellation made or forwarded otherwise than as laid down in article 110 are ignored.

#### *Article 116*

##### NON-EXECUTION OF A TRANSFER

1. When, for any reason whatever, a transfer cannot be credited to the payee's account, it is struck off the list on which it is entered, and the total of the list and that of the corresponding letter of advice are corrected in red ink ; the office of exchange of the country of origin is advised of these corrections by a form VP 4, to which the relevant advice of transfer, if there is one, is attached.

2. If a transfer not executed at first is again sent to the office of exchange of the country of destination, it is treated by the office of exchange of the country of origin as a new transfer.

3. The Administrations of the participating countries may agree that transfers which have not been carried out shall be shown on a list of transfers to the credit of the Administration of origin, or brought into account in some other way ; any conversions that are necessary shall take place at the rate of exchange of the day, as in the case of the other transfers, and the advice of transfer shall be accompanied by an explanatory letter.

## CHAPTER V

## ACCOUNTING

*Article 117*

## PREPARATION OF ACCOUNTS

1. Accounts are prepared on forms VP 8 in the form of the annexed specimen.
2. They are transmitted as soon as possible to the Administration concerned.
3. Administrations which use the procedure of reciprocal adjustment prepare their accounts on forms VP 11 in the form of the annexed specimen.

*Article 118*

## PAYMENT OF SUMS DUE

1. The settlement of the sums due on account of postal transfers is effected in the currency of the creditor country, without loss to the latter :
  - (a) By cheques or drafts payable at sight on the capital or a commercial place of the creditor country ; or
  - (b) By transfers to a banking establishment in such capital or commercial place.
2. The charges are borne by the debtor Administration, with the exception of extraordinary charges, such as clearing fees, levied by the creditor country.
3. Any Administration may open a postal cheque account with the other Administrations, subject to the usual conditions ; it may request those Administrations in future to deduct, without further instructions, from the credit of this account, the debit balances ascertained to be chargeable to it.

## CHAPTER VI

## MISCELLANEOUS PROVISIONS

*Article 119*

## POSTAGE-FREE PACKETS CONTAINING STATEMENTS OF ACCOUNT

Packets containing statements of account and sent postage free by postal cheque offices to account-holders bear the designation of the despatching cheque office and the indication "*Service des postes*" [Postal Service].

*Article 120*

## APPLICATION FOR THE OPENING OF A POSTAL CHEQUE ACCOUNT IN A FOREIGN COUNTRY

1. Every application for the opening of a postal cheque account in a foreign country is made out by the applicant and addressed to the Administration which will have to keep the account ; it is transmitted to that Administration either direct by the applicant or through the cheque office serving the district in which he is resident. If the applicant al-

ready has a national postal cheque account, he may apply through the cheque office which manages the account.

2. This office, in conformity with the rules laid down for the opening of an account in its own country, proceeds to verify applications, whether made through the said office or communicated to it by a foreign Administration to which they have been submitted direct.

3. If necessary, the said office corrects any mistakes in the application after consulting the applicant, and it attaches thereto an attestation VP 9 in the form of the annexed specimen, duly completed ; in special cases not provided for in the wording of that form, it may supplement or correct the form by means of an explanatory letter ; it forwards all these documents to the office of exchange of the country of destination through the office of exchange of its own country ; the attestations are stamped with the stamp, in relief, of the exchange office of the intervening country, and are signed by the official or officials empowered to certify letters of advice.

## SECTION II

### SECURITIES PAYABLE AT POSTAL CHEQUE OFFICES

#### *Article 121*

#### APPLICATION OF THE DETAILED REGULATIONS FOR IMPLEMENTING THE AGREEMENT CONCERNING THE COLLECTION OF BILLS<sup>1</sup>

Subject to the special provisions set out below, securities payable at postal cheque offices are, to the extent that these are applicable to them, subject to the provisions of the Detailed Regulations for implementing the Agreement concerning the collection of bills, in particular with respect to the conditions which securities must satisfy, the treatment of consignments bearing prohibited notes or communications, presentation, time-limits for payment, and indication of the reason for non-collection.

#### *Article 122*

#### SPECIAL CONDITIONS TO BE COMPLIED WITH BY SECURITIES

Securities payable at postal cheque offices must bear the number of the postal cheque account to be debited and the name of the postal cheque office which keeps the said account.

#### *Article 123*

#### PREPARATION AND TRANSMISSION OF STATEMENTS OF SECURITIES SENT

1. Securities payable at postal cheque offices are described in statements VP 12 in the form of the annexed specimen, prepared in triplicate.

2. The cheque office of origin retains the original and forwards direct to the cheque office of payment the other two copies of the statements VP 12, to which it attaches the securities to be collected.

<sup>1</sup> See p. 141 of this volume.



3. After collection, the office of payment returns one of the copies of the statement, in the manner described in article 108, to the Administration of origin of the securities ; to this copy it attaches any unpaid securities.

*Article 124*

DESPATCH OF FUNDS

The postal cheque office of payment issues a transfer order in the amount of the securities paid, after deduction of the transfer charge, in favour of the postal cheque account specified by the cheque office of origin.

SECTION III

*FINAL PROVISIONS*

*Article 125*

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 transfers to and from postal cheque accounts 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 pages 56 and 57 of this volume.)*

## LIST OF FORMS

No. 1	Title or nature of the form 2	References 3
VP 1	Advice of transfer . . . . .	art. 104, § 1
VP 2	List of transfers . . . . .	art. 106, § 1
VP 3	Letter of advice . . . . .	art. 107, § 1
VP 4	Correction of letter of advice . . . . .	art. 114, § 1
VP 5	Request for cancellation of a transfer order sent by post . . . . .	art. 110, § 1
VP 6	Telegraphic request for cancellation of a transfer order . . . . .	art. 110, § 2
VP 7	Claim concerning a transfer order not executed . . . . .	art. 111
VP 8	Summary statement of lists of transfers . . . . .	art. 117, § 1
VP 9	Attestation . . . . .	art. 120, § 3
VP 10	Advice of entry . . . . .	art. 109, § 2
VP 11	Clearing account of lists of transfers . . . . .	art. 117, § 3
VP 12	Statement of bankers' securities . . . . .	art. 123, § 1

## ANNEXES:

## FORMS VP 1 to VP 12



VP 2

POSTAL ADMINISTRATION of .....

Postal cheque office of .....

(1) 

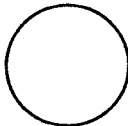

LIST OF TRANSFERS VP 2

..... annex(es) No. (2) .....

for the postal cheque office of .....

Serial number of transfer	Beneficiary		Drawer	Amount		
	No. of account	Name and address	No. of account			
1	2	3	4	5		
1	No.		No.			
	at		at			
2	No.		No.			
	at		at			
3	No.		No.			
	at		at			
4	No.		No.			
	at		at			
5	No.		No.			
	at		at			
6	No.		No.			
	at		at			
7	No.		No.			
	at		at			
8	No.		No.			
	at		at			
9	No.		No.			
	at		at			
10	No.		No.			
	at		at			
etc.	No.		No.			
	at		at			
				Total		

(3) Stamp (in relief) of the postal cheque office of exchange



(4) In the case of telegraph transfers, enter in this box the indication "Telegraph transfers. Confirmation".  
 (5) To be numbered in a daily series if several lists are prepared on the same day to be sent to the same office.  
 (6) Date stamp, if the Administration does not use a relief stamp.

(Transfers, Ottawa 1957, art. 106, § 1—Size : 210 x 297 mm)

VP 3

POSTAL ADMINISTRATION of .....

Postal cheque office of .....

LETTER OF ADVICE

Annex(es) ..... list(s)

No.(1).....  
of lists of transfers

The postal cheque office of ..... is requested to make the transfers appearing in the attached lists VP 2, which amount to the following sums respectively :

Serial Number of lists	Amount	Serial Number of lists	Amount
1	2	3	4
1		Brought forward	
2			
3		14	
4		15	
5		16	
6		17	
7		18	
8		19	
9		20	
10		21	
11		22	
12		23	
13		24	
		25	
Carried forward		Total	

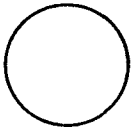
Total sum of \_\_\_\_\_ (units in words)

(\*) Stamp (in relief) of the postal cheque office of exchange

To be debited to the Post Office of \_\_\_\_\_

\_\_\_\_\_, the \_\_\_\_\_ 19\_\_\_\_

Signatures : \_\_\_\_\_



(1) To be numbered in a monthly series by the office of exchange.  
(\*) Date stamp, if the Administration does not use a relief stamp.

VP 4

POSTAL ADMINISTRATION of \_\_\_\_\_

Postal cheque office of \_\_\_\_\_

CORRECTION

.....annexe(s) of letter of advice No. .... (Form VP 3)

from the cheque office of ....., sent on ..... 19.....

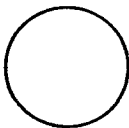
The total of the above-mentioned letter of advice has had to be corrected to ..... (in words)

1. (1) because the transfers mentioned below could not be carried out :

No. of list	No. on list	Beneficiary		Drawer		Amount	Reason
		Cheque office and No. of account	Name and address	Cheque office and No. of account	Name and address		
1	2	3	4	5	6	7	8

2. (1) for the reason given below :

Stamp (in relief) of the cheque office of exchange \_\_\_\_\_, the \_\_\_\_\_ 19\_\_\_\_\_



Signatures :

(1) Strike out whichever entry does not apply. (2) Date stamp, if the Administration does not use a relief stamp.

VP 5

POSTAL ADMINISTRATION of .....

Postal cheque office of .....

REQUEST FOR CANCELLATION

of a postal transfer order <sup>(1)</sup>

2


Kindly cancel the under-mentioned transfer and send us the corresponding advice :

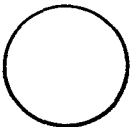
To be filled in by the cheque office of origin

Postal cheque office, number of the account, name and address of the drawer : \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 Amount \_\_\_\_\_  
 (in figures, in the currency of the country of destination)  
 Postal cheque office, number of the account, name and address of the beneficiary : \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

To be filled in by the cheque office of exchange of the Administration of origin and forwarded to that of the Administration of destination

Advice of transfer was despatched on \_\_\_\_\_ 19\_\_\_\_  
 by letter No. \_\_\_\_\_ and entered in list of transfers No. \_\_\_\_\_  
 under serial No. \_\_\_\_\_

Stamp of the postal cheque office of exchange



Signature :

\_\_\_\_\_

<sup>(1)</sup> To be sent under registered cover.

<sup>(2)</sup> This form also serves as confirmation of telegraphic requests. In this case, add the following indication, underlined in coloured pencil, in the box : "Confirmation of the telegraphic request sent on ..... by the postal cheque office of ..... to the postal cheque office of ....."

POSTAL ADMINISTRATION of .....

TELEGRAPHIC REQUEST FOR CANCELLATION  
of a transfer order<sup>(1)</sup>

Postal cheque office <sup>(2)</sup> .....

Cancel transfer .....

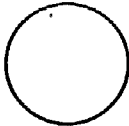
(Cheque office, number of account, name and address of the drawer)

(Amount in figures, in currency of the country of destination)

(Cheque office, number of account, name and address of the payee)

Postal cheques  
(No signature)

Date stamp  
of the cheque office :



<sup>(1)</sup> Confirm this request immediately in writing, by means of a form VP 5.  
<sup>(2)</sup> Office managing the payee's account.

(Transfers, Ottawa 1957, art. 110, § 2—Size : 148 × 210 mm)



Front

VP 7

POSTAL ADMINISTRATION of .....

Postal cheque office of .....

**CLAIM**  
concerning a transfer order

Name, address and number of the drawer's account : \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Amount of the transfer : \_\_\_\_\_  
(in figures, in the currency of the country of destination)

Date of the debit : \_\_\_\_\_ 19 \_\_\_\_\_

Name and address of the payee : \_\_\_\_\_

\_\_\_\_\_

Cheque office keeping the postal cheque account to be credited : \_\_\_\_\_

\_\_\_\_\_ Number of the account : \_\_\_\_\_

\_\_\_\_\_

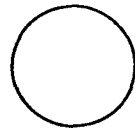
To be filled in by the  
cheque office of origin

The above transfer was despatched on \_\_\_\_\_ 19 \_\_\_\_\_

o the office of exchange of \_\_\_\_\_ See Statement No. \_\_\_\_\_

Signature :

\_\_\_\_\_



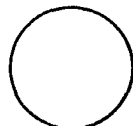
(continued over)

VP 7 (Back)

To be filled in by the  
cheque office of exchange  
of the Administration of  
origin

The above transfer bears the number \_\_\_\_\_ in list No. \_\_\_\_\_  
despatched on 19 \_\_\_\_\_  
to the office of exchange of \_\_\_\_\_

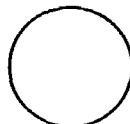
Signature :



To be filled in by the  
cheque office of exchange  
of the Administration of  
destination

The above transfer was despatched on \_\_\_\_\_ 19 \_\_\_\_\_  
to the cheque office of \_\_\_\_\_ (See Statement No. ....)

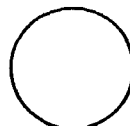
Signature :



To be filled in by the  
cheque office keeping the  
account to be credited

The above transfer was \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Signature :



VP 8

POSTAL ADMINISTRATION of .....

SUMMARY STATEMENT

of lists of transfers

exchanged between the Administration of .....

and the Administration of .....

List of transfers						
Date 1	For		Office of exchange 3	From		Remarks 5
	Amount 2			Amount 4		
			Totals			

....., the ..... 19.....

.....

The above statement has been found correct and accepted.

....., the ..... 19.....

(Transfers, Ottawa 1957, art. 117, § 1—Size : 148 × 210 mm)

Front  
VP 9

POSTAL ADMINISTRATION of .....  
Postal cheque office of ....., the ..... 19.....  
..... annex(es)

ATTESTATION

NOTE! NO ABBREVIATION MAY BE USED, EXCEPT WHERE THE APPLICANT REQUIRES THE  
USE OF AN ABBREVIATION IN THE DESCRIPTION OF HIS ACCOUNT

I. Description of the postal cheque account for which application is made :

.....  
.....  
.....

The applicant is<sup>(1)</sup>

.....  
.....  
.....

The applicant<sup>(2)</sup> has just taken up his residence  
is a sub-tenant

.....  
.....

<sup>(1)</sup> Insert a more precise description of the applicant or applicants on the dotted lines, e.g. :  
Private individual; married couple; commercial or industrial establishment not entered in the trade register ; non-commercial  
association not entered in the register of companies, registered firm (state nature of the firm, e.g. commercial partnership,  
ordinary partnership company, joint-stock association of partners, joint-stock company, limited liability company, etc.) entered  
in the trade register under No. ....—; registered co-operative society—entered in the register of co-operatives under  
No. .... ; non-commercial registered company, —entered in the register of non-commercial registered associations, under  
No. ....—; board.

<sup>(2)</sup> Strike out whichever words do not apply.

VP 9 (Back)

II. (1) Names and full descriptions of the persons(2) who are legally entitled to represent the applicant according to the trade register, the register of co-operatives, the register of non-commercial associations, the deed of partnership, the articles of association, etc.

1. ....
2. ....
3. ....
4. ....
5. ....
6. ....
7. ....
8. ....
9. ....
10. ....

(3) { The persons mentioned under Nos. .... are alone empowered to sign.  
 { The powers conferred upon the persons enumerated above are subject to the following restrictions :

.....

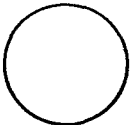
III. The request for the opening of a postal cheque account at .....

.....

has been verified by us in conformity with the regulations in force in our country regarding the opening of such accounts.(4)

(3) { As a result of this investigation we would feel no hesitation, if application were made, in opening a postal cheque account in our service for the applicant as described above.  
 { An account is already being kept in our service under this description. The applicant is entitled to sign ; his signature corresponds to the specimen in our files.

Stamp (in relief) (5) of the postal cheque office



Signatures of the officials of the cheque office :

.....

(1) Strike out the indications given under II if the applicant is a private individual.  
 (2) For example : account-holder, signing official of a company, manager, holder of a power of attorney, holder of a collective power of attorney, director, member of the board, publisher.  
 (3) Strike out whichever words do not apply.  
 (4) In cases not covered by the following text, supplement or correct it, if necessary, by a letter of explanation.  
 (5) Date stamp, if the Administration does not use a relief stamp.

Front

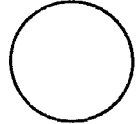
POSTAL ADMINISTRATION of .....

VP 10

Postal Service

(<sup>1</sup>)


Stamp of the cheque office which prepares the advice



ADVICE OF ENTRY

of a <sup>postal</sup> telegraph (<sup>2</sup>) transfer to the credit of the payee

To be delivered to

.....  
(Name or firm name)

.....  
(Street and number)

.....  
(Place of destination)

.....  
(Country of destination)

(<sup>1</sup>) If this advice is to be returned by air mail, it should bear in bold letters the indication "Return by air mail" and be labelled or stamped in blue "By air mail".  
 (<sup>2</sup>) Strike out whichever words do not apply.

(Transfers, Ottawa 1957, art. 109, § 2 —Size : 148 × 105 mm)

VP 10 (Back)

Postal  
Telegraph <sup>(1)</sup> transfer

Amount of the transfer : .....  
(in figures, in the currency of the country of destination)

Name, address and account number of the drawer : .....

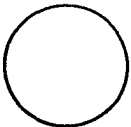
Name, address and account number of the payee : .....

Office keeping the cheque account to be credited : .....

The above transfer was .....

Stamp of the cheque  
office of destination

Signature :



.....

(1) Strike out whichever word does not apply.

POSTAL ADMINISTRATION of .....

CLEARING ACCOUNT

of lists of transfers exchanged on ..... 19.....

between the Administration of<sup>(1)</sup>..... and the Administration of<sup>(2)</sup> .....

I. Summary of lists of transfers			
for <sup>(3)</sup> ..... Amount <sup>(3)</sup> 1		Office of exchange 2	from <sup>(3)</sup> ..... Amount <sup>(4)</sup> 3
Total I. a			Total I. b

(Continued on p. 85)



**II. Calculation of the mean stock-exchange rate**  
(final rate of the last day of quotation preceding that to which the account relates)

Rates quoted for short-dated drafts				Par rate	Rate at which calculated
Date	on the Stock Exchange	for 100 <sup>(2)</sup>	for 100 <sup>(4)</sup>		
1	2	3	4	5	6
..... / .....	of <sup>(5)</sup> ..... on <sup>(6)</sup> .....	( <sup>(4)</sup> ) ....., .....	.....	100 <sup>(4)</sup> ..... = ..... ( <sup>(5)</sup> ) .....	( <sup>(4)</sup> ) 100 <sup>(3)</sup> ..... = ....., .....
..... / .....	of <sup>(6)</sup> ..... on <sup>(6)</sup> .....	.....	( <sup>(6)</sup> ) ....., .....	100 <sup>(6)</sup> ..... = ....., .....	( <sup>(6)</sup> ) 100 <sup>(4)</sup> ..... = ....., .....

**III. Balance**

(Difference according to I on converting the smaller sum into the currency of the larger sum at the rate calculated in II)

1		2	
Total I (a) .....		Total I (b) .....	
Deduct total I (b) <sup>(7)</sup> .....		Deduct total I (a) <sup>(7)</sup> .....	
To the debit of the Postal Administration of <sup>(1)</sup> .....		To the credit of the Postal Administration of <sup>(1)</sup> .....	

The above statement has been found correct and accepted :

....., the ..... 19....., the ..... 19.....

(1) The Administration preparing the account.  
 (2) The Administration of destination of the account.  
 (3) Currency of the country of the Administration of destination of the account.  
 (4) Currency of the country of the Administration preparing the account.

(5) Banking establishment of the country of the Administration preparing the account.  
 (6) Banking establishment of the country of the Administration of destination of the account.  
 (7) After conversion of the rate at which calculated (column 6).

(Transfers, Ottawa 1957, art. 117, § 3—Size : 210 x 297 mm)

