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AGREEMENT CONCERNING THE INTERNATIONAL
SAVINGS BANK SERVICE. SIGNED AT VIENNA, ON
10 JULY 1964

AGREEMENT CONCERNING THE INTERNATIONAL SAVINGS BANK SERVICE

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AGREEMENT¹ CONCERNING THE INTERNATIONAL SAVINGS BANK SERVICE

Having regard to article 22, para. 4, of the Constitution of the Universal Postal Union concluded at Vienna on 10 July 1964,² the undersigned, Plenipotentiaries of the Governments of the Member Countries of the Union, have, by common consent and subject to the provisions of article 25, para. 3, of the Constitution, 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, the terms savings bank, savings bank book, savings bank account, refer only to the savings banks as defined in para. 3 above and to the bank books issued and accounts opened by such banks.

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

¹ Put into effect on 1 January 1966, in accordance with article 24. See p. 192 of this volume for the list of States which have ratified or approved, or acceded to, the Agreement.

² United Nations, *Treaty Series*, Vol. 611, p. 68.

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 dispatching funds is borne by the account-holder.

Article 4

INTEREST

Subject to article 16 concerning transfers, the date for calculation of interest is determined according to the receipt or dispatch 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 dispatched by the Administration or the bank of one contracting Country to the Administration or the bank of another contracting Country. Packets containing bank books are also admitted free of postal charges when dispatched 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 special agreement, 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 letter, officially registered.
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 WITHDRAWALS

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.

Article 15

OTHER METHODS OF WITHDRAWAL

In relations between Countries whose Postal Administrations have reached an agreement on this subject, withdrawals may be effected without observance of the formalities relating to applications for withdrawal and withdrawal authorizations.

Chapter V

TRANSFERS

Article 16

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 special agreement, 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 17

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, para. 2.

Article 18

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 19

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 20

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 21

APPLICATION OF THE CONVENTION AND OF CERTAIN AGREEMENTS

The Convention, the Agreement concerning postal money orders and postal travellers' cheques and the Agreement concerning transfers to and from postal cheque accounts are applicable, where appropriate, by analogy, whenever the present Agreement does not specifically apply.

Article 22

EXCEPTION TO THE APPLICATION OF THE CONSTITUTION

Article 4 of the Constitution does not apply to the present Agreement.

Article 23

CONDITIONS FOR APPROVAL OF PROPOSALS CONCERNING THE PRESENT AGREEMENT AND ITS DETAILED REGULATIONS

1. To become effective, proposals submitted to Congress and relating to the present Agreement and its Detailed Regulations must be approved by a majority of the Member Countries present and voting which are parties to the Agreement. Half of these Member Countries represented at Congress must be present at the time of voting.

2. To become effective, proposals introduced between two Congresses and relating to the present Agreement and its Detailed Regulations 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 dispute to be submitted to arbitration as provided for in article 32 of the Constitution.

Article 24

ENTRY INTO FORCE AND DURATION OF THE AGREEMENT

The present Agreement shall come into force on 1 January 1966 and shall remain in operation until the entry into force of the Acts of the next Congress.

IN WITNESS WHEREOF the Plenipotentiaries of the Governments of the contracting Countries have signed the present Agreement in a single copy which shall lie in the Archives of the Government of the Country of the seat of the Union. One copy shall be sent to each Party by the Government of the host Country of Congress.

DONE at Vienna, the 10th day of July 1964.

This Agreement was signed on behalf of the States and territorial entities listed below by the same plenipotentiaries who signed the Constitution of the Universal Postal Union :

[For the signatures affixed by those plenipotentiaries under the Constitution, see United Nations Treaty Series, Vol. 611, pages 20 to 35.]

Germany
Belgium
Federal Republic of Cameroon
Chile
Republic of Colombia
Republic of Dahomey
Spain
Spanish Territories in Africa
Republic of Finland
French Republic
Italy
Japan
Republic of Mali
Republic of Niger
Norway
Paraguay
United Arab Republic
Republic of San Marino
Sweden
Togolese Republic
Turkey
Viet-Nam
Socialist Federal Republic of Yugoslavia

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

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ANNEXES

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

Having regard to article 22, para. 5, of the Constitution of the Universal Postal Union concluded at Vienna on 10 July 1964,¹ the undersigned, on behalf of their respective Postal 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 THE 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 must 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.

5. In the event of an amendment to the list mentioned in para. 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.

¹ United Nations, *Treaty Series*, Vol. 611, p. 68.

Article 102

FORMS FOR THE USE OF THE PUBLIC

For the purpose of applying the provisions of article 11, para. 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, para. 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 marital status. This information is 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 part 1 of the letter of advice CE 2 in the form of the annexed specimen transmitted to the savings bank of destination. Part 2 bears the certification of the dispatch of funds to the bank concerned by postal money order or postal cheque.

3. The grand 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, officially registered, to the savings bank of destination.

Article 107

WAIVER OF THE RIGHT TO REQUIRE PRODUCTION OF THE BANK BOOK

Notwithstanding 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 letter, officially registered.

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

Chapter III

WITHDRAWALS

Article 110

PREPARATION AND SUBMISSION OF APPLICATIONS FOR WITHDRAWAL

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

2. Subject to article 11, para. 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 the form CE 3 that the balance stated by the account-holder corresponds to the balance entered in the bank book.

Article 111

WITHDRAWAL AUTHORIZATIONS

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 in accordance with article 13, para. 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 collective or individual money order or 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 para. 1 (b) may be enclosed with the withdrawal authorization CE 4.

3. Authorizations for payment are transmitted:

- (a) 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 dispatch of the funds to the bank concerned by postal money order or postal cheque. The grand 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 the impression of the stamp of the service of origin and the signature of the representative of that service.

4. The cost of dispatching 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 partial withdrawal, however, the bank returns the bank book direct to the depositor by letter, officially registered, 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 in accordance with article 13, para. 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 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 letter, officially registered.

3. The receipt of the person receiving payment is obtained on the 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 special agreement, 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 receipted 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, para. 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.

Article 117

OTHER METHODS OF WITHDRAWAL

The measures of implementation with respect to withdrawals effected without observance of the formalities relating to applications for withdrawal and withdrawal authorizations are drawn up by common consent between the Administrations of the Countries which have agreed to institute these simplified methods.

Chapter IV
TRANSFERS

Article 118
SUBMISSION OF APPLICATIONS

1. Subject to article 16, para. 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 119
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 16, para. 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 120

ISSUE OF A NEW BANK BOOK

1. Immediately after receipt of the funds and documents referred to in article 119, 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 letter, officially registered.

Article 121

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 letter, officially registered, unless he redeposits it.

Article 122

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 letter, officially registered.

Chapter V

MISCELLANEOUS OPERATIONS

Article 123

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 letter, officially registered.

Article 124

CALCULATION OF INTEREST

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

Article 125

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 126

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 letter, officially registered.

Chapter VI

FINAL PROVISIONS

Article 127

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 Parties concerned.

DONE at Vienna, the 10th day of July 1964.

SIGNATURES

(The same as for the Agreement ; see p. 172 of this volume.)

LIST OF FORMS

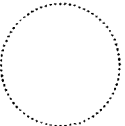
No. 1	Title or nature of the form 2	References 3
CE 1	Savings deposit slip	art. 104, § 1
CE 2	Letter of advice with savings deposit slips	art. 105, § 2
CE 3	Application for withdrawal	art. 110, § 1
CE 4	Withdrawal authorization	art. 111, § 1
CE 5	Letter of advice of savings withdrawal and transfer authorizations	art. 111, § 3(b)
CE 6	Application for transfer	art. 118, § 1

ANNEXES:

FORMS CE 1 to CE 6

INTERNATIONAL SAVINGS BANK SERVICE
SAVINGS BANK
of.....

CE 1
**SAVINGS DEPOSIT
SLIP**

Bank which keeps (or which is to keep) the account		Account number (1)
Surname and given names		
Place of birth (2)	Date of birth (2)	
Marital status (2)		
Present address		
ACOUNT HOLDER		
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)
Bank book		herewith (3) <input type="checkbox"/> on deposit
Address to which the bank book is to be sent		
Place and date		
Depositor's signature		
Amount paid in (1)		Rate of exchange
Amount transmitted by	postal money order No.	issued on
	postal cheque No.	issued on
Place and date	Cost of transmission	
Signature	individual (3)	
Official position of signer	collective (3)	
	individual (3)	
	collective (3)	
19		
Stamp of service of origin		
		
To be filled in by the bank or the post office receiving the deposit		
To be filled in by the depositor		

INTERNATIONAL SAVINGS BANK SERVICE
SAVINGS BANK

LETTER OF ADVICE

CE 2

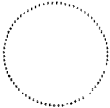
of.....

with savings deposit slips

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

CERTIFICATE OF DISPATCH

I, the undersigned, certify dispatch by postal money order (²) postal cheque (²) of the following sum (¹) representing the total savings deposits described above.

Part 2	Amount in arabic figures		in full in words		Stamp of service of origin 
	Money order or postal cheque number	Date of dispatch	Signature		
	Bank or post office of destination		Official position of signer		

(¹) In currency of the Country where the account is kept.

(²) Place an X in the appropriate box.

(Savings, Vienna 1964, art. 105, § 2—Size: 210×148 mm)

(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 given 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 (3) (Fractions of a monetary unit not allowed)	in Arabic figures	in full in words
(1) Certified by the undersigned that the balance shown agrees with amount entered in the bank book	
	
Signature of official	Place and date	
	Signature of account-holder	
See back for notes (1) to (3)		P.T.O.

(Savings, Vienna 1964, art. 110, § 1 —Size: 148×105 mm)

CE 3 (Back)

<p>Notes.</p> <p>(1) Statement and certification of the balance of the account are obligatory only if the bank book must be produced for checking of balance.</p> <p>(2) If relevant, place an X in the appropriate box.</p> <p>(3) In currency of the Country in which the account is kept. If the entire balance is to be withdrawn, write "Capital and interest".</p>	<p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p>
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INTERNATIONAL SAVINGS BANK SERVICE

CE 4

SAVINGS BANK

WITHDRAWAL
AUTHORIZATION

of

Authorization No.

Payer savings bank

Payer post office

No. of bank book

Surname and given names of account-holder

Balance before withdrawal ⁽¹⁾Amounts to be entered
in bank bookSum 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
empowered to
give receipt

Surname(s) and given 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

19

RECEIPT

The undersigned acknowledge(s) receipt
of the above-mentioned amount.

Signature

Official position of signer

Stamp of the savings
bank of origin

Place and date

Stamp of the
payer service

Signature(s) of the recipient(s)

Signature of the official making payment

⁽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 ac-
count.⁽²⁾ In the currency of the country of payment.⁽³⁾ Place an X in the appropriate box.

(Savings, Vienna 1964, art. 111, § 1 — Size: 210×148 mm)

INTERNATIONAL SAVINGS BANK SERVICE
SAVINGS BANK

LETTER OF ADVICE CE 5

of savings withdrawal
and transfer authorizations

of

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

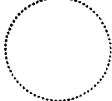
Part 2

CERTIFICATE OF DISPATCH

I, the undersigned, certify dispatch by postal money order (²) postal cheque (²) of the following 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 dispatch	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.

(²) Place an X in the appropriate box.

(Savings, Vienna 1964, art. 111, § 1 —Size: 210×148 mm)

(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 given names ⁽¹⁾
	Nationality Occupation
	Place of birth Date of birth
	Address (street, number, place, Country)
To be filled in by the depositor	Partial transfer, amount (in Arabic figures) Transfer of entire balance (capital and interest) ⁽²⁾
	Account to be debited No. of bank book Bank book ⁽²⁾
	<input type="checkbox"/> herewith <input type="checkbox"/> on deposit
	Account to be credited ⁽²⁾ No. of bank book Bank book ⁽²⁾
	<input type="checkbox"/> herewith <input type="checkbox"/> on deposit
Operations after transfer	the debited bank book is to be ⁽²⁾ <input type="checkbox"/> returned to the account-holder <input type="checkbox"/> placed on deposit
	the credited bank book is to be ⁽²⁾ <input type="checkbox"/> sent to the account-holder <input type="checkbox"/> placed on deposit
Address to which the bank book or bank books should be sent	
Place and date 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.	

CE 6 (Back)

RESERVED FOR USE OF THE BANK KEEPING THE SAVINGS ACCOUNT

Total balance of the account ⁽¹⁾

Dispatch costs to be charged to the account-holder ⁽¹⁾

Amount to be transferred ⁽¹⁾

Balance remaining ⁽¹⁾

in Arabic figures

Rate of exchange

Amount of the transfer ⁽²⁾

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 dispatched by	postal money order No.	issued on	<input type="checkbox"/>	individual ⁽⁴⁾
			<input type="checkbox"/>	collective ⁽⁴⁾
	postal cheque No.	issued on	<input type="checkbox"/>	individual ⁽⁴⁾
			<input type="checkbox"/>	collective ⁽⁴⁾

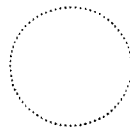
Place and date

19

Signature

Official position of person signing

Stamp of the savings bank of origin



⁽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.

LIST OF STATES WHICH HAVE RATIFIED, APPROVED (A), OR ACCEDED (a) TO, THE AGREEMENT, INDICATING THE DATE OF DEPOSIT OF THE INSTRUMENT WITH THE GOVERNMENT OF SWITZERLAND OR, DENOTED BY AN ASTERISK, THE DATE OF NOTIFICATION OF ACCESSION ISSUED BY THE LATTER GOVERNMENT UNDER ARTICLE 11 (5) OF THE CONSTITUTION

BELGIUM	4 November	1965 A
DAHOMY	13 January	1967 A
FEDERAL REPUBLIC OF GERMANY	27 June	1966
(With a declaration that the Agreement shall apply to <i>Land</i> Berlin.)		
FINLAND	17 December	1965
FRANCE	22 January	1966 A
JAPAN	22 July	1965 A
MALI	18 December	1965
NIGER	8 February	1966 A
NORWAY	1 December	1965 A
SAN MARINO	11 October	1967 A
SPAIN	9 November	1966
(Including the Spanish Territories in Africa.)		
SWEDEN	13 December	1966
UNITED ARAB REPUBLIC	30 June	1967

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No. 8852

UNIVERSAL POSTAL UNION

Agreement concerning the international savings bank service (with Detailed Regulations). Signed at Vienna, on 10 July 1964

Official text: French.

Registered by Austria and Switzerland on 1 December 1967.

UNION POSTALE UNIVERSELLE

Arrangement concernant le service international de l'épargne (avec Règlement d'exécution). Signé à Vienne, le 10 juillet 1964

Texte officiel français.

Enregistré par l'Autriche et la Suisse le 1^{er} décembre 1967.