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UNIVERSAL POSTAL UNION

International Savings Agreement (with Detailed Regulations). Concluded at Hamburg on 27 July 1984

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INTERNATIONAL SAVINGS AGREEMENT

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INTERNATIONAL SAVINGS AGREEMENT¹

The undersigned, plenipotentiaries of the Governments of the member countries of the Union, having regard to article 22, paragraph 4, of the Constitution of the Universal Postal Union concluded at Vienna on 10 July 1964,² have by common consent and subject to the provisions of article 25, paragraph 3, of the Constitution, drawn up the following Agreement:

Chapter I

Preliminary provisions

Article 1

Purpose of the Agreement

This Agreement shall govern the savings service that contracting countries agree to set up in their reciprocal relations.

Article 2

Operation of the service and participation

1 Contracting countries shall be entitled to provide the service for only one or several of the types of operation governed by this Agreement, namely deposits, withdrawals and transfers.

2 Any national savings bank under the direct control of the postal administration or which operates throughout the country through post offices may take part in the savings service.

3 The postal administrations of countries in which the national savings bank taking part in the international service comes under an administration other than the postal administration shall come to an agreement with that administration to ensure full implementation of all the provisions of the Agreement. The postal administration shall serve as intermediary in the bank's relations with the postal administrations of the other contracting countries and with the International Bureau.

Article 3

Extent of the service

Savings banks shall agree to serve as intermediary for opening savings books, replacing or renewing books, entering interest in the books and sending all the documents normally necessary for the smooth running of the international savings service.

¹ Put into effect* on 1 January 1986, in accordance with article 25. Definitive signatures had been affixed or instruments of ratification, accession or approval had been deposited with the Government of Switzerland as follows:

State	Date of definitive signature (s) or of deposit of the instrument of approval (AA)
Belgium	20 December 1985 AA
Benin	27 July 1984 s

* The mandatory and optional Acts of the Universal Postal Union generate their effects according to a special scheme. They enter into force at a date decided upon by the Congress of the Universal Postal Union, but, as it appears, most of the member States are not in a position to ratify the Acts before they are put into effect; however, they do apply them. To solve the resulting contradiction, the principle of "tacit ratification" or "tacit approval" was admitted. It is based on the effective implementation of the provisions contained in the new Acts established by the Congress. This tacit ratification or approval does not replace formal ratification or approval. Its purpose is only to insure the continued application of the Acts of the Universal Postal Union. (Information provided by the Swiss Government.)

² United Nations, *Treaty Series*, vol. 611, p. 7.

Chapter II

General provisions

Article 4

Transmission of funds

- 1 The transmission of funds in implementation of a savings transaction shall be done by international money order or giro transfer. It shall be subject to the conditions governing the method used.
- 2 The costs of sending the funds shall be borne by the saver.

Article 5

Interest

Subject to article 17 relating to transfers, the date for calculating interest shall be established in relation to the receipt or dispatch of the funds by the savings bank which holds the account credited or debited.

Article 6

Transmission of books and various documents

- 1 The post offices of contracting countries shall assist one another in the withdrawal of books to be settled or verified.
- 2 The books as well as correspondence and documents normally necessary for the smooth running of the international savings service shall be admitted post-free when they are sent by the administration or bank of a contracting country to the administration or bank of another contracting country. Envelopes containing books shall also be admitted post-free when they are sent by the administration or bank of a contracting country to the holders of the books.
- 3 Transmissions shall be made by the most favourable means.
- 4 Costs entailed by any rapid transmission (by air, for instance) at the saver's request may be charged to him.

Article 7

Provisions common to deposits and transfers

Funds deposited or transferred shall, particularly with regard to the rate and calculation of interest as well as the conditions of withdrawal, be subject to the laws, decrees, ordinances and regulations governing the service of the bank for which the funds are intended.

Chapter III

Deposits

Article 8

Paying in of deposits

- 1 Any holder of a current savings account may make deposits into his account by paying in the funds at the savings bank or post office of the place where he is.

2 In the absence of special agreement, the book shall be produced.

3 Any person residing in a contracting country may make a deposit at the savings bank of that country or in a post office to open a book in the savings bank of another contracting country.

Article 9

Maximum amount

1 Each administration may set a minimum and a maximum for the deposits which may be entered in the book.

2 The savings bank holding the account shall reserve the right to refuse all or part of the deposit which would bring the credit of the account over the maximum limit fixed by its regulations.

3 In the country recording the deposit, the amount of the deposit may be limited to the portion of the funds which may be exported.

Article 10

Rounding off to currency unit

Deposits, expressed in the currency of the country holding the account, shall not include fractions of the currency unit.

Article 11

Return of book

1 After entry of the deposit, the book, if it has been produced, shall be returned direct to the saver by officially registered letter.

2 If it is a book made out following an initial deposit, it shall be sent to the holder in the same way.

Chapter IV

Withdrawals

Article 12

Withdrawal applications

1 Any holder of a savings book may withdraw all or part of his credit by sending, through the intermediary of the savings bank of the contracting country where he is, an application to the bank holding his account.

2 The sum for which withdrawal is requested shall be expressed in the currency of the country holding the account; in case of partial withdrawal, it shall not include fractions of the currency unit.

3 In relations between countries whose postal administrations have reached agreement on this, savers may send at their own expense their withdrawal applications direct to the bank holding their account.

Article 13

Withdrawal authorizations

1 Withdrawal authorizations shall be prepared by the bank holding the account in the currency of the country where the saver resides and for the net sum to be paid. They shall be sent, with the corresponding funds, to the bank which is due to make the withdrawal.

2 The bank which prepares a withdrawal authorization shall determine the conversion rate of the currency of its country into the currency of the country where the saver resides.

Article 14

Withdrawals

1 Withdrawals shall not be subject to any limitation as to amount other than those resulting from the legislation of the contracting countries.

2 They shall be paid into the hands of the person or persons empowered to give a receipt under the terms of the savings contract and named in the authorization.

3 The sum to be paid shall be that shown on the authorization in the currency of the paying country without any deduction on behalf of the paying bank. However, when the legislation of the country to which the paying service belongs so requires, this service may ignore fractions of the currency unit or round the sum off to the currency unit.

Article 15

Telegraph withdrawals

In relations between countries whose postal administrations have reached agreement on this, savers may, at their own expense, request and obtain withdrawals by telegraph. The administrations themselves shall lay down the rules for implementing the service.

Article 16

Other withdrawal procedures

In relations between countries whose postal administrations have reached agreement on this, withdrawals may be made without observing the formalities relating to withdrawal applications and authorizations.

Chapter V

Transfers

Article 17

General principles applicable to transfers

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

2 In the absence of special agreement, the saver shall deposit his book in support of his application.

3 In relations between countries whose postal administrations have reached agreement on this, savers may send at their own expense direct to the bank holding their account their transfer applications drawn up according to internal regulations and accompanied where applicable by the book.

4 Interest on the sums transferred shall be paid by the bank originally holding the funds (called "bank of origin") up to the end of the month during which the account is debited and by the bank receiving the transfer (called "recipient bank") from the first day of the following month.

Chapter VI

Liability

Article 18

Extent of liability

1 The sums converted into an international postal money order or giro transfer to carry out a savings transaction shall be subject to the guarantees prescribed for the method selected for transmission of funds.

2 Savings banks shall be liable for errors of conversion, errors in entering transactions in the current accounts and, generally, for any errors which they might make in preparing documents relating to the international savings service.

3 The savings banks through which withdrawals are made shall be liable for the funds they have received and for the correctness of payment transactions.

4 Savings banks shall assume no liability for delays which may occur in the transmission of funds.

5 Savings banks shall assume no liability for any inaccuracy discovered in the information supplied by users for carrying out the transactions mentioned in article 3.

Article 19

Determination of liability

1 Liability shall rest with the savings bank in whose service the error occurred.

2 If the error is attributable to both banks or if liability cannot be established, the banks shall share the settlement equally.

Article 20

Reconstitution of the savings account

Reconstitution of the savings account shall be borne by the savings bank holding it, subject to its right of recourse against the administration which was liable.

Article 21

Reimbursing the creditor savings bank

1 The savings bank which was liable shall reimburse the bank which settled the account within four months of notification of reconstitution of the account.

2 Reimbursement of the creditor savings bank shall be made without charge for that bank. After the four-month period, the amount due to the creditor bank shall be chargeable with interest at the rate of 6 percent per annum, reckoned from the date of expiry of that period.

Chapter VII

Miscellaneous and final provisions

Article 22

Application of the Convention and certain Agreements

The Convention,¹ the Money Orders and Postal Travellers' Cheques Agreement² and the Giro Agreement³ shall be applicable, where appropriate, by analogy, in all cases not expressly governed by this Agreement.

Article 23

Exception to the application of the Constitution

Article 4 of the Constitution shall not apply to this Agreement.

Article 24

Conditions for approval of proposals concerning this Agreement and its Detailed Regulations⁴

1 To become effective, proposals submitted to Congress relating to this Agreement and its Detailed Regulations shall be approved by a majority of the member countries present and voting which are parties to the Agreement. At least half of these member countries represented at Congress shall be present at the time of voting.

2 To become effective, proposals introduced between two Congresses relating to this Agreement and its Detailed Regulations shall obtain:

- a two thirds of the votes, if they involve the addition of new provisions or amendments to the provisions of this Agreement and its Detailed Regulations;
- b a majority of the votes, if they involve interpretation of this 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 25

Entry into force and duration of the Agreement

This Agreement shall come into force on 1 January 1986 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 this Agreement in a single original, which shall be deposited in the archives of the Government of the Swiss Confederation. A copy thereof shall be delivered to each party by the Government of the country in which Congress is held.

Done at Hamburg, 27 July 1984.

¹ See p. 65 of this volume.

² See p. 367 of this volume.

³ See p. 441 of this volume.

⁴ See p. 567 of this volume.

This Agreement was signed on behalf of the States and territorial entities listed below by one or several of the plenipotentiaries who signed the Third Additional Protocol to the Constitution of the Universal Postal Union:

(For the signatures affixed by those plenipotentiaries under the Third Additional Protocol, see United Nations, Treaty Series, vol. 1414, p. 21.)

Federal Republic of Germany
Belgium
People's Republic of Benin
Republic of Cameroon
Central African Republic
Chile
Republic of Cyprus
Islamic Federal Republic of the Comoros
Arab Republic of Egypt
Republic of Ecuador
Spain
Finland
French Republic
Republic of Upper Volta
Republic of Indonesia
Republic of Mali
Kingdom of Morocco
Norway
Netherlands
Republic of Peru
Republic of San Marino
Republic of Senegal
Sweden
Republic of Chad
Togolese Republic
Tunisia
Turkey
Eastern Republic of Uruguay
Socialist Federal Republic of Yugoslavia

DETAILED REGULATIONS OF THE INTERNATIONAL SAVINGS AGREEMENT

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ANNEXES: FORMS

DETAILED REGULATIONS OF THE INTERNATIONAL SAVINGS AGREEMENT

Having regard to article 22, paragraph 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 the implementation of the International Savings Agreement.²

Chapter I

Preliminary provisions

Article 101

Information to be supplied by administrations

- 1 Each administration shall transmit to the other administrations, through the intermediary of the International Bureau, the following information:
 - a the operations which it carries out;
 - b whether it takes part or not in the telegraph withdrawal service;
 - c the maximum and minimum admitted for deposit, withdrawal and transfer respectively;
 - d operations for which production of the book is required.
- 2 Each administration shall inform the other administrations direct:
 - a whether it admits direct transmission, by the saver to the bank holding his account, of withdrawal and transfer applications;
 - b whether it centralizes or not deposit forms and withdrawal applications.
- 3 Any amendment to the information mentioned above shall be notified without delay.
- 4 Each administration may, in addition, ask the other administrations direct to inform it of the methods of authentication of documents exchanged and, where applicable, specimen books and seals used in the banks as well as a list of specimen signatures of the officials who are authorized in those banks to sign the summary lists and withdrawal authorizations mentioned in articles 105, 111 and 114.
- 5 In cases of amendment of the list mentioned in paragraph 4, a complete new list shall be sent to the corresponding administration; however, if it is just a question of cancelling one of the listed signatures, it shall be sufficient to have it struck off the existing list which shall continue to be used.

Article 102

Forms for the use of the public

For the purpose of applying article 10, paragraph 4, of the Convention,³ the following shall be considered as forms for the use of the public:

- CE 1 (Savings deposit form),
- CE 3 (Withdrawal application),
- CE 6 (Transfer application).

¹ United Nations, *Treaty Series*, vol. 611, p. 7.

² See p. 558 of this volume.

³ See p. 65 of this volume.

Article 103

Postage-free correspondence

Correspondence admitted post-free under the terms of article 6, paragraph 2, of the Agreement shall bear the name of the bank holding the savings accounts and the words "*Service des postes*" (On postal service).

Chapter II

Deposits

Article 104

Paying in of deposits

1 The holder of a savings bank book who wishes to make a deposit shall hand in at the savings bank or in a post office in his country of residence, against a receipt issued free of charge, the book, a savings deposit form made out on a form conforming to the annexed specimen CE 1, the amount of the funds and the cost of sending such funds.

2 If a deposit is made to open a new book, the savings deposit forms shall mention the place and date of birth of the saver and his marital status. This information shall be confirmed by means of an identity document.

3 The bank or post office which receives the deposit shall complete the form filled in by the saver and indicate the method of transmission of the funds, noting the corresponding dispatch costs. The savings deposit form shall then be endorsed with the impression of the bank's seal or post office's date-stamp.

4 The savings deposit form and the book, if there already is one, shall be sent to the savings bank of destination.

Article 105

Summary list

1 Savings banks may centralize savings deposit forms.

2 In that case, the forms shall be described in part one of the summary list in the form of the annexed specimen CE 2 sent to the savings bank of destination. Part two shall certify that the funds have been sent to the bank concerned by postal money order or giro transfer.

3 The grand total of the attestation shall be written out in full and in figures; this total may however be written in figures only if a cheque protection machine is used to write it. The attestation shall bear the impression of the stamp of the service of origin and the signature of the representative of that service.

4 The savings books shall, where applicable, be attached to the summary list.

Article 106

Transmission of books and service documents

The books, the savings deposit forms which shall remain attached to the books to which they refer, and the summary lists shall be sent under officially registered cover to the savings bank of destination.

Article 107

Exception with regard to production of the book

Notwithstanding articles 104 to 106, a contracting country may decide not to require production of the book on deposit of funds, provided that it informs the other contracting countries in advance through the intermediary of the International Bureau.

Article 108

Refusal of all or part of a deposit

1 In case of refusal of all or part of a deposit, the refused sum shall be returned to the saver by either postal money order or giro transfer, with an explanatory note, through the intermediary of the bank or post office which received the deposit.

2 If the refusal is the result of a service error, the costs of returning shall be borne by the bank or administration in whose service the error was committed. If not, they shall be borne by the saver.

Article 109

Return of book

1 After entry of the deposit in the book, the latter shall, where applicable, be returned to the saver by officially registered letter.

2 The same shall apply in the case of a new book.

Chapter III

Withdrawals

Article 110

Drafting and depositing of withdrawal applications

1 Withdrawal applications shall be made on forms conforming to the annexed specimen CE 3.

2 Subject to article 12, paragraph 3, of the Agreement, the saver shall make his withdrawal application at the bank of the country where he resides or in the corresponding post offices of this bank. The service receiving the application may verify the title and identity of the depositor thereof.

3 Banks may agree that applications shall be centralized by the bank of the country where the saver resides and that that bank shall forward them to their destinations after making them up into groups. They may then agree on verification being carried out before they are sent to the bank holding the funds.

4 The bank required to authorize withdrawal may require the book to be produced when the withdrawal application is made, either merely to check the balance in the book or for the book to be attached to the withdrawal application. In that case, the contracting country concerned shall inform the other countries in advance through the intermediary of the International Bureau. If production of the book is required only to check the balance, the official on duty shall certify on the CE 3 form that the balance given by the holder corresponds to the balance entered in the book.

Article 111

Withdrawal authorizations

- 1 Withdrawal authorizations shall be prepared on forms conforming to the annexed specimen CE 4. They shall comprise:
 - a the number of the savings book and the designation of its holder;
 - b the exact designation of the person or persons empowered to give a receipt according to article 14, paragraph 2, of the Agreement;
 - c the amount to be paid, expressed in figures and letters in the currency of the paying country; it shall suffice to express this amount in figures only, if a cheque protection machine is used to write it;
 - d the amount to be written in the book, expressed in figures in the currency in which the savings book is held and, if applicable, the credit before and after withdrawal;
 - e details of the money order or bulk or individual transfer sent to the bank of the paying country or to the paying post office.
- 2 A document bearing specimen signatures of the person or persons mentioned in paragraph 1, b, may be attached to the CE 4 withdrawal authorization.
- 3 The withdrawal authorizations shall be sent:
 - a either separately to the bank or paying post office;
 - b or collectively to the paying bank; in that case, they shall be described in part one of the summary list in the form of the annexed specimen CE 5 and show, in the currency of the paying country, the total net amounts to be paid. Part two of the summary list shall certify that the funds have been sent to the bank concerned by postal money order or giro transfer. The grand total of the attestation shall be written out in full and in figures; this total may however be written in figures only if a cheque protection machine is used to write it. The attestation shall bear the impression of the stamp of the service of origin and the signature of the representative of that service.
- 4 The costs of sending the funds to that bank shall be deducted from the saver's credit.

Article 112

Treatment of the book

If production of the book is required when the application is made, the bank which authorizes the withdrawal shall note in the book the amount to be withdrawn plus the dispatch costs. If the whole credit is withdrawn, it shall retain the book. If, however, only part is withdrawn, it shall send the book direct to the saver by officially registered letter, unless that book is to be deposited.

Article 113

Payment of withdrawals

- 1 Withdrawals shall be paid into the hands of the person or persons empowered to give a receipt according to article 14, paragraph 2, of the Agreement, on production of the book, unless it has been produced beforehand, and in accordance with the proofs of identity prescribed by the regulations of the paying bank.
- 2 Except when the withdrawal has already been noted in the book by the bank which prepared the withdrawal authorization, the amount withdrawn, as given in the authorization in the currency of the country where the account is held, plus the dispatch costs, shall be entered in the book and deducted from the available credit. In either case, the entry shall be supported by the stamp or seal of the paying service. In case of part withdrawal, the book, unless it is to be deposited, shall be returned direct to the saver by officially registered letter.
- 3 The receipt of the payee shall be given on the CE 4 withdrawal authorization. The signature shall match the specimen which may be attached to the form.

4 When the available credit is lower than the amount to be withdrawn or when there is a discrepancy between the new credit left in the book after withdrawal and that entered by the bank of origin in the withdrawal authorization, the transaction shall be postponed and instructions requested from the bank which prepared the CE 4 form.

5 If the paying bank so desires, it may have a second receipt made on a duplicate authorization which it prepares itself.

6 Banks may not make the withdrawals until they have cashed the money orders or giro transfers transferring the corresponding funds.

Article 114

Validity of authorizations

1 Banks shall agree on the conditions of validity and authenticity of the withdrawal authorizations which they exchange. They may agree in particular that only authorizations bearing a signature or impression of a seal, a specimen of which has been communicated beforehand, shall be valid.

2 In the absence of special agreement, the validity period of withdrawal authorizations shall expire at the end of the month following their preparation.

Article 115

Return of receipted authorizations

The CE 4 withdrawal authorizations, duly provided with the receipt of the payee, shall be returned, where applicable in support of the settled books, to the bank which prepared them.

Article 116

Unused authorizations

1 Withdrawal authorizations which for any reason are not acted on shall be returned with an appropriate note to the bank which prepared them. Where applicable, they shall be accompanied by the corresponding book.

2 The corresponding funds, less costs, shall be returned to that bank by one of the means prescribed in article 4, paragraph 1, of the Agreement. The banks may however agree on their being simply deducted from the next CE 5 summary list.

3 These costs shall be borne by the saver, unless the return is the result of an error made by one of the banks. In that case, they shall be borne by the bank which committed the error.

Article 117

Other withdrawal procedures

The procedures concerning withdrawals made without carrying out the formalities relating to withdrawal applications and authorizations shall be drawn up by common consent between the administrations of the countries which have agreed to set up such simplified procedures.

Chapter IV

Transfers

Article 118

Depositing of applications

- 1 Subject to article 17, paragraph 3, of the Agreement, transfer applications prepared in duplicate on a form conforming to the annexed specimen CE 6 shall be deposited at the savings bank or post office in the place where the holder of the account is. The book shall accompany the transfer application unless it is held at the bank which issued it.
- 2 A receipt for the deposited documents shall be issued to the holder of the book free of charge.
- 3 Books subject to special conditions of withdrawal may be transferred, unless express reservations in this respect were made on issue of the book or the bank of destination does not accept such conditions.
- 4 After verifying the identity and, where applicable, the credentials of the signatory or signatories, the two copies of the application and the book, if applicable, shall be sent to the savings bank of origin.

Article 119

Treatment of transfer applications

- 1 Transfer applications shall be subject to the rules observed by the savings bank of origin with regard to withdrawal applications.
- 2 In the case of total transfer, the amount transferred shall comprise the balance of the depositor's account and the interest calculated as prescribed in article 17, paragraph 4, of the Agreement.
- 3 In the case of partial transfer, the interest on the amount transferred shall accrue on behalf of the depositor on the account held by the bank of origin up to the end of the month during which the account was debited and on the account held by the bank of destination from the first day of the following month.
- 4 After verifying the book, the savings bank of origin shall enter the transaction therein and complete the back of the transfer application.
- 5 The funds corresponding to the transfer requested shall be sent to the recipient bank as prescribed in article 4 of the Agreement.
- 6 One copy of the transfer application duly completed by the bank of origin shall be attached to the CE 5 summary list; the second copy shall be retained by the bank of origin. Any special conditions of withdrawal applied shall be mentioned by the latter bank on the back of the transfer application so that they can be reproduced on the account and on the book to be issued by the recipient bank.

Article 120

Issue of new book

- 1 Immediately after receipt of the funds and documents mentioned in article 119, the recipient bank shall issue a book in the name of the holder to the amount of the sum received from the bank of origin.
- 2 Unless it is to be deposited, the book shall be sent direct to the saver by officially registered letter.

Article 121

Transfer to an existing account

1 If the saver requesting the transfer already has a book of the bank to which funds are to be transferred, he shall attach it to the dossier formed or declare that the book is deposited at the bank which issued it.

2 The bank of origin shall attach the book to the transfer application, which it shall forward to the recipient bank. After making the transfer and entering the amount transferred in the book, the recipient bank shall send the book direct to the holder by officially registered letter, unless the holder deposits it.

Article 122

Treatment of original book after transfer

1 In case of total transfer to either a new account or an existing account, the book from which the amount transferred has been deducted shall be retained by the bank of origin.

2 Unless it is to be deposited, the book, in the case of partial transfer, shall be returned direct to the saver by officially registered letter.

Chapter V

Sundry operations

Article 123

Replacement of books

1 The bank or post office receiving a book for replacement shall give the depositor a receipt.

2 The book shall be sent by that bank or post office to the savings bank concerned.

3 The new book shall be sent direct to the saver by officially registered letter.

Article 124

Calculation of interest

The amount of interest relating to each transaction shall be calculated according to the rules in force in the bank holding the account.

Article 125

Depositing of book for entry of interest

The book shall be deposited, against issue of a receipt free of charge, at the savings bank or post office of the country where the holder resides; that bank or office shall send the book to the savings bank concerned.

Article 126

Return of book after entry of interest

After entering the interest, the bank holding the account shall return the book direct to the saver by officially registered letter.

Chapter VI

Final provisions

Article 127

Entry into force and duration of the Regulations

- 1 These Regulations shall come into force on the day on which the International Savings Agreement comes into operation.
- 2 They shall have the same duration as that Agreement, unless renewed by common consent between the parties concerned.

Done at Hamburg, 27 July 1984.

SIGNATURES

(The same as for the Agreement; see p. 566 of this volume.)

ANNEXES: FORMS

LIST OF FORMS

No	Title or nature of form	References
1	2	3
CE 1	Savings deposit form	Art 104, para 1
CE 2	Summary list of savings deposit forms	Art 105, para 2
CE 3	Withdrawal application	Art 110, para 1
CE 4	Withdrawal authorization	Art 111, para 1
CE 5	Summary list of savings withdrawal and transfer authorizations	Art 111, para 3, b
CE 6	Transfer application	Art 118, para 1

INTERNATIONAL SAVINGS SERVICE

SAVINGS DEPOSIT FORM

CE 1

Savings bank	Date of dispatch
--------------	------------------

To be completed by the saver

Bank holding (or which will hold) the account		No of account (if there is one)
Holder	Name and forenames	
	Present address	
To be completed if an account is to be opened		
	Place of birth	Date
	Marital status	
Amount to be credited	In the currency of the country where the account is held and without fractions of the currency unit	
	In arabic figures	
	In words and roman letters	
Book	The book is <input type="checkbox"/> attached <input type="checkbox"/> deposited	
Return of book	Address to which the book is to be returned	
Place and date Signature of depositor		

To be completed by the bank or post office receiving the deposit

Amount deposited	In the currency of the country in which the deposit is made	
Exchange rate		
Dispatch costs		
Transmission of amount	<input type="checkbox"/> Money order	<input type="checkbox"/> Giro transfer
	<input type="checkbox"/> Individual	<input type="checkbox"/> Bulk
	Date of issue	
Place, date and signature		Stamp of service of origin
Occupation of signatory		



Savings, Hamburg 1984, art 104, para 1 — Size: 210 x 297 mm

CE 2

Savings bank	Date of dispatch
	Note. Amounts in the currency of the country where the account is held

Part one

[illegible]

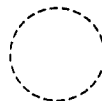
Part two

I, the undersigned, certify dispatch of the following sum representing the amount of the savings deposits described above


Amount	In figures
	In words
Transfer of the amount	<input type="checkbox"/> Money order <input type="checkbox"/> Giro transfer
	Number
	Date of dispatch
	Bank or post office of destination

Stamp of service of origin

Occupation of signatory



(Front)

INTERNATIONAL SAVINGS SERVICE		CE 3
WITHDRAWAL APPLICATION		
Savings bank holding the account	Date	
Holder (name and forenames)		
Place of birth	Date	
Address where the holder wishes to draw the funds		
Amount to be withdrawn ¹	In arabic figures	
In words and roman letters		
<input type="checkbox"/> Total withdrawal (capital and interest)	No of book	
Credit ²	The book is	
The undersigned certifies that the credit shown conforms to the balance entered in the book	<input type="checkbox"/> attached <input type="checkbox"/> deposited	
Signature of the official	Place and date	
	Signature of the holder	

1 2 See notes overleaf.

Savings, Hamburg 1984, art 110, para 1 — Size: 148 x 105 mm

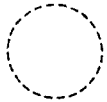
(Back)

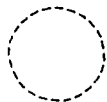
<p>Notes</p> <p>1 The amount to be withdrawn must be shown in the currency of the country where the account is held. Fractions of a currency unit are not allowed.</p> <p>2 The credit need be shown and certified only when the book has to be produced for the balance to be checked.</p>	<div style="border-bottom: 1px solid black; height: 20px; margin-bottom: 5px;"></div> <div style="border-bottom: 1px solid black; height: 20px; margin-bottom: 5px;"></div> <div style="border-bottom: 1px solid black; height: 20px; margin-bottom: 5px;"></div> <div style="border-bottom: 1px solid black; height: 20px; margin-bottom: 5px;"></div> <div style="border-bottom: 1px solid black; height: 20px; margin-bottom: 5px;"></div> <div style="border-bottom: 1px solid black; height: 20px; margin-bottom: 5px;"></div>
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INTERNATIONAL SAVINGS SERVICE

WITHDRAWAL AUTHORIZATION

CE 4

Savings bank		Date of authorization	
		Number of authorization	
Paying savings bank	Paying post office	Number of book	
Name and forenames of holder			
Amounts to be entered in the book (in the currency of the country where the account is held). To be filled in only if the book has not been handed to the holding bank	Credit before withdrawal		
	Withdrawal		
	Costs		
	Total to be deducted		
	New credit		
Amount to be paid (in the currency of the paying country)	In figures	Exchange rate	
	In words		
Persons empowered to give a receipt	Name and forenames		
	Street and No		
	Locality		
Observations by the savings bank of origin			
Transmission of amount	<input type="checkbox"/> Money order		<input type="checkbox"/> Giro transfer
	<input type="checkbox"/> Individual		<input type="checkbox"/> Bulk
	Date of issue		
Place, date and signature		Stamp of the savings bank of origin	
Occupation of signatory			

RECEIPT The undersigned certifies that he has received the sum shown above	Place and date Signature of paying official	Service stamp
		
	Place and date	
	Signature of payee	

Savings, Hamburg 1984, art 111, para 1 — Size: 210 x 297 mm

INTERNATIONAL SAVINGS SERVICE

TRANSFER APPLICATION
To be made out in duplicate

CE 6 (Front)

To be completed by the saver

Bank from which the transfer takes place		Date of application	
Bank receiving the transfer			
Holder	Name and forenames (maiden and married names, where applicable)		
	Nationality	Profession	
	Place of birth	Date	
	Address (street, number, locality, country)		
Transfer	<input type="checkbox"/> Total transfer (capital and interest)		Amount (in arabic figures)
	<input type="checkbox"/> Partial transfer		
	Account to be debited	Book No	<input type="checkbox"/> The book is attached <input type="checkbox"/> deposited
	Account to be credited	Book No	<input type="checkbox"/> The book is attached <input type="checkbox"/> deposited
	The debited book should be		<input type="checkbox"/> deposited
	<input type="checkbox"/> returned to holder		
	The credited book should be		<input type="checkbox"/> deposited
	<input type="checkbox"/> sent to holder		
	Address to which the debited book is to be sent		
	Address to which the credited book is to be sent		
Signatures	Signature(s)		
	Occupation of signatory or signatories		

Service notes

Proof of identity

Stamp of the service
receiving the application

Signature of the official receiving the application



Part reserved for the bank holding the savings account		CE 6 (Back)
Details of the account (in the currency of the country of origin)	Total amount of credit	
	Dispatch costs borne by saver	
	Sum to be transferred	
	Total to be entered	
	New credit	
Amount of transfer (in the currency of the country of destination)	In figures	Exchange rate
	In words	
Interest	The interest has been credited (total transfer) up to	
	The interest has been credited to the original account (partial transfer) up to	
Special conditions of withdrawal to which the transferred funds are subject (to be completed where applicable)		
Transmission of the amount	<input type="checkbox"/> Money order	<input type="checkbox"/> Giro transfer
	<input type="checkbox"/> Individual	<input type="checkbox"/> Bulk
	Date of issue	
Place, date and signature		Stamp of the savings bank of origin
Occupation of signatory		