

**No. 23682**

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**UNIVERSAL POSTAL UNION**

**Giro Agreement (with Detailed Regulations). Concluded at  
Hamburg on 27 July 1984**

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*Registered by Switzerland on 1 January 1986.*

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GIRO AGREEMENT<sup>1</sup>

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, 10 July 1964,<sup>2</sup> have by common consent and subject to article 25, paragraph 3, of the Constitution, drawn up the following Agreement:

## Part I

## Preliminary provisions

## Article 1

## Purpose of the Agreement

This Agreement shall govern all the services which the giro service is able to provide for users of giro accounts and which contracting countries agree to set up in their reciprocal relations.

## Article 2

## Financial relations between participating administrations

1 Where administrations have a giro system, each shall cause to be opened in its name with the corresponding administration a liaison giro account by means of which shall be settled mutual debts and claims resulting from exchanges made through the giro service and, possibly from any other operations that the administrations may agree to settle by this means.

2 Where the paying administration does not have a giro system, the issuing administration of the outpayment cheques shall deal with it in accordance with articles 29 and 30 of the Money Orders Agreement.

## Article 3

## Maintenance of liaison giro accounts. Interest on overdue payments

1 Each administration shall maintain with the administration of the corresponding country, in the currency of that country, a credit from which the amounts owing shall be deducted. Where applicable, the sums transferred to establish or maintain this credit shall be entered to the liaison giro account opened by the administration of destination in the name of the administration of origin.

2 This credit may not, in any circumstances, be otherwise appropriated without the agreement of the administration which established it.

3 If this credit is not sufficient to cover the orders given, the transfers, inpayments and payments shall nevertheless be executed, subject to paragraphs 5 and 6 below.

<sup>1</sup> Put into effect\* on 1 January 1986, in accordance with article 58. Definitive signatures had been affixed or instruments of ratification, accession or approval had been deposited with the Government of Switzerland as follows:

<i>State</i>	<i>Date of definitive signature (s) or of deposit of the instrument of ratification or approval (AA)</i>
Belgium .....	20 December 1985 AA
Benin .....	27 July 1984 s
Denmark .....	27 July 1984 s
Japan .....	30 July 1985 AA
Liechtenstein .....	18 November 1985
Switzerland .....	5 December 1985

\* 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.)

<sup>2</sup> United Nations, *Treaty Series*, vol. 611, p. 7.

4 The creditor administration shall have the right to demand payment of amounts owing at any time; it may fix the date upon which payment is to be made, taking into account the transfer time due to distance.

5 Where the uncovered balance is over 100 000 francs (32 669.06 SDR), the amounts to be settled shall become chargeable with interest upon expiry of a period of 15 days reckoned from telegraphic notification of the absence of cover. This rate of interest may not exceed 6 percent per annum.

6 If, after application of paragraph 5, the debtor administration does not make the payment within the following 15 days, the creditor administration may suspend the service eight days after sending notice by telegraph.

7 No unilateral measure, such as a moratorium, prohibition of transfer, etc, may impinge upon this article.

#### Article 4

##### Offices of exchange

Lists of transfers, inpayments or outpayment cheques and any settlements of any kind shall be exchanged exclusively through the giro centres called "offices of exchange" designated by the administration of each of the contracting countries.

#### Article 5

##### Application of the Money Orders and Postal Travellers' Cheques Agreement and its Detailed Regulations

Subject to the provisions set out in this Agreement, the exchanges of inpayments and payments shall be subject to the provisions of the Money Orders and Postal Travellers' Cheques Agreement and its Detailed Regulations.

## Part II

### Giro transfers

#### Chapter I

##### Conditions for the acceptance and execution of transfer orders

#### Article 6

##### Methods of exchange

Giro transfers may be exchanged either by post or, if telegraph transfers are accepted in relations between the countries concerned, by any form of telecommunications.

#### Article 7

##### Currency. Conversion

1 In the absence of special agreement, the amount of the transfer shall be expressed in the currency of the country of destination.

2 Nevertheless, each administration may allow the aforesaid amount to be shown in the currency of the country of origin by the holder of the account to be debited.

3 The administration of origin shall fix the conversion rate of its currency into that of the country of destination.

## Article 8

## Maximum amount

Each administration may limit the value of the transfers which any account holder may order either in a single day or during a specified period.

## Article 9

## Charges

1 The issuing administration shall decide what charge it shall collect from the payer of a giro transfer and shall retain that sum in its entirety.

2 The charge for the entry of a transfer to the credit of a giro account shall not be higher than the charge collected for the same operation in the internal service.

## Article 10

## Exemption from charges

Transfers relating to the postal service exchanged under the terms of article 15 of the Convention<sup>1</sup> shall be exempt from all charges.

## Article 11

## Advice of transfer

1 For every transfer sent by post an advice of transfer shall be prepared either by the payer or by the giro centre which holds his account.

2 The back or a specific part of the front of this advice may be used for a brief private message to the payee.

3 Advices of transfer shall be sent free of charge to the payee after the amounts transferred have been credited to their accounts.

## Article 12

## Provisions applicable to telegraph transfers

1 Telegraph transfers shall be subject to the provisions of the Telegraph Regulations attached to the International Telecommunication Convention.<sup>2</sup>

2 In addition to the charge provided for in article 9, the payer of a telegraph transfer shall pay the charge stipulated for transmission by telecommunications, including any charge for a private message to the payee.

3 For each telegraph transfer the giro centre of destination shall prepare an advice of arrival or an advice of transfer of the internal or international service and forward it free of charge to the payee.

## Article 13

## Entry to the payee's account. Advice of entry

1 After advising the administrations concerned, the administration of destination may, upon the entry of the credit to the payee's account and if its legislation so requires, either ignore fractions of monetary units or round the amount off to the nearest monetary unit or tenth part thereof.

<sup>1</sup> See p. 65 of this volume.

<sup>2</sup> United Kingdom, *Treaty Series*, No. 74 (1961), Cmnd. 1484.



- 2 In relations between countries whose administrations have so agreed the payer may ask for an advice of entry to the credit of the payee's account. Article 48 of the Convention shall apply to advices of entry.
- 3 The charge to be collected in accordance with paragraph 2 shall be deducted in advance from the payer's account.

#### Article 14

##### Notification of transfers

- 1 Transfers shall be notified by the administration of origin to the administration of destination by means of lists.
- 2 In the absence of special agreement, amounts to be transferred shall be expressed, in the list, in the currency of the country of destination.

## Chapter II

### Cancellation. Inquiries

#### Article 15

##### Cancellation of transfers

The payer may, within the terms of article 33 of the Convention, have a transfer cancelled so long as it has not been credited to the payee's account. Any request for cancellation shall be in writing and addressed to the administration to which the payer gave the transfer order.

#### Article 16

##### Inquiries

- 1 Any inquiry about the execution of a transfer shall be addressed by the payer to the administration to which he gave the transfer order, except where he has authorized the payee to deal with the administration holding the latter's account.
- 2 Article 42 of the Convention shall apply to inquiries.

#### Article 17

##### Transfers not credited to the payee's account

The value of any transfer which, for any reason, it has not been possible to credit to the payee's account shall be re-credited to the payer's account.

## Chapter III

### Liability

#### Article 18

##### Principle and extent of liability

- 1 Administrations shall be liable for amounts debited against the payer's account until such time as the transfer has been duly effected.
- 2 Administrations shall be liable for erroneous information supplied by their service in transfer lists or telegraph transfers. Liability shall extend to errors of conversion and transmission errors.
- 3 Administrations shall assume no liability for delays which may occur in the transmission and execution of transfers.
- 4 Administrations may also agree among themselves to apply broader conditions of liability which are suited to the requirements of their internal services.

#### Article 19

##### Exceptions to the principle of liability

##### Administrations shall be relieved of all liability:

- a when, owing to the destruction of official records by force majeure, they cannot account for the execution of a transfer, unless proof of their liability is otherwise produced;
- b when the payer has made no claim within the period prescribed in article 42, paragraph 1, of the Convention.

#### Article 20

##### Determination of liability

Except where the terms of article 24, paragraphs 2 to 5, of the Money Orders and Postal Travellers' Cheques Agreement<sup>1</sup> apply, liability shall rest with the administration of the country where the error occurs.

#### Article 21

##### Refund of amounts owing. Recourse

- 1 The obligation to indemnify the claimant shall rest with the administration to which the inquiry is addressed.
- 2 Whatever the reason for the refund, the amount refunded to the payer of a transfer may not exceed that debited against his account.
- 3 The administration which indemnified the claimant shall have the right of recourse against the administration which is liable.
- 4 The administration which finally bore the loss shall have the right of recourse, up to the amount paid, against the person benefiting from the error.

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<sup>1</sup> See p. 367 of this volume.

## Article 22

## Time allowed for payment

1 Payment of amounts owing to the claimant shall be made as soon as the liability of the service has been established, within a maximum period of six months from the day following the day of inquiry.

2 If the administration presumed to be liable, although duly informed, has allowed five months to pass without finally settling a claim, the administration to which the inquiry was made shall be authorized to indemnify the claimant on behalf of the other administration.

## Article 23

## Reimbursement of the administration that paid the indemnity

1 The administration which was liable shall be bound to reimburse the administration which indemnified the claimant within four months of dispatch of the advice of payment.

2 At the end of that period, the amount due to the administration which reimbursed the claimant shall be chargeable with interest on overdue payments at the rate of 6 percent per annum.

## Part III

## Inpayments into giro accounts

## Article 24

## General provisions

1 Any person residing in one of the countries which provide the giro inpayment service may order inpayments to be made to the credit of a giro account held in another of those countries.

2 Except for the special provisions below, all that is expressly provided for giro transfers shall apply equally to inpayments.

3 The issuing administration shall decide what charge it shall collect from the sender of a giro inpayment and it shall retain that sum in its entirety. The charge for a giro inpayment shall not be higher than the charge collected for a money order.

4 A receipt shall be given free of charge to the inpayer at the time the money is paid in.

5 In the absence of special agreement, inpayments shall be notified by the administration of origin to the administration of destination by means of lists.

## Article 25

## Methods of exchange of inpayments

1 Inpayments into giro accounts may be exchanged under the conditions set out at article 6. They shall be exchanged by means of advice of inpayment or of inpayment money order.

2 Administrations shall agree to adopt for the exchange of inpayments by post the type of form and the regulations which best suit the organization of their service. They may, in particular, agree to use in their reciprocal relations the advice of inpayment of their internal service.

3 Exchange by telecommunications shall function according to any provisions laid down for telegraph money orders.

## Part IV

### Payments made by outpayment cheques or postal money orders

#### Chapter I

##### General provisions

###### Article 26

###### Methods of making payments

1 International payments made by debiting giro accounts may be made by means of outpayment cheques, card money orders or list money orders.

2 Administrations shall agree to adopt for the payments service the regulations which best suit the organization of their service. They may use their internal service forms to represent outpayment cheques sent to them.

3 Card money orders and list money orders issued to represent the sums debited from giro accounts shall be subject to the provisions of the Money Orders and Postal Travellers' Cheques Agreement and its Detailed Regulations.<sup>1</sup>

#### Chapter II

##### Issue of outpayment cheques

###### Article 27

###### Currency. Conversion

Article 7 shall apply to outpayment cheques.

###### Article 28

###### Maximum amount issued

The administration of origin may limit the value of the payments which any payer may order either in a single day or during a specified period.

###### Article 29

###### Charge to be collected from the payer

The administration of origin shall decide what charge it shall collect from the payer of an outpayment cheque.

###### Article 30

###### Use of telecommunications for the transmission of outpayment cheques

1 Outpayment cheques may be sent by telecommunications, either between the office of exchange of the administration of origin and the office of exchange of the paying administration, or between the office of exchange of the administration of origin and the post office designated for payment, when administrations agree to use this method of transmission.

2 Articles 4 and 8 of the Money Orders and Postal Travellers' Cheques Agreement shall apply to telegraph outpayment cheques.

<sup>1</sup> See p. 387 of this volume.

## Chapter III

### Special provisions relating to certain facilities offered to the public

#### Article 31

Advice of payment. Express delivery. Payment to addressee only. Messages to the payee. Withdrawal from the post. Alteration of address. Endorsement

Articles 9, 10 and 12 of the Money Orders and Postal Travellers' Cheques Agreement shall apply to outpayment cheques.

#### Article 32

##### Redirection

1 The outpayment cheque may not be redirected outside the limits of the country of destination.

2 When the payee has established his residence outside the first country of destination, the outpayment cheque shall be treated as an unpaid cheque. If the internal regulations of the country of origin so permit, the payer shall be advised of the payee's new address.

## Chapter IV

### Payment of outpayment cheques

#### Article 33

##### Miscellaneous provisions

1 The paying administration shall not be obliged to make payment at the addressee's address of outpayment cheques the amount of which exceeds that of postal money orders normally paid at the addressee's address.

2 As regards the duration of validity, authorization to extend the period of validity, general rules for payment, express delivery, charges which may be collected from the payee and special provisions regarding payment of telegraph money orders, articles 13 to 18 of the Money Orders and Postal Travellers' Cheques Agreement shall apply to outpayment cheques provided that the rules of the internal service do not prevent this.

## Chapter V

### Unpaid outpayment cheques. Payment authorization

#### Article 34

##### Unpaid outpayment cheques

The amount of any outpayment cheque which it was not possible to pay for one of the reasons given in article 19 of the Money Orders and Postal Travellers' Cheques Agreement shall be made available again to the giro service of the administration of origin through the intermediary of the giro office of exchange of the paying administration to be re-credited to the payer's account.

## Article 35

## Payment authorization

- 1 Any outpayment cheque mislaid, lost or destroyed before payment may be replaced at the request of the payer or the payee by a payment authorization obtained from the paying administration.
- 2 Apart from paragraph 1, article 20 of the Money Orders and Postal Travellers' Cheques Agreement shall apply to payment authorizations made out in replacement of an outpayment cheque.

## Article 36

## Stale outpayment cheques

Article 21 of the Money Orders and Postal Travellers' Cheques Agreement shall apply to stale outpayment cheques.

## Chapter VI

## Liability

## Article 37

## Principle and extent of liability

- 1 Administrations shall be liable for amounts debited against the payer's account until such time as the outpayment cheque has been duly paid.
- 2 Administrations shall be liable for erroneous information supplied by their service in lists of outpayment cheques or in documents handed to the telegraph service for the transmission of telegraph outpayment cheques. Liability shall extend to errors of conversion and transmission errors.
- 3 Administrations shall assume no liability for delays which may occur in the transmission or payment of outpayment cheques.
- 4 Administrations may also agree among themselves to apply broader conditions of liability which are suited to the requirements of their internal services.
- 5 Articles 23, 24, 25, 26 and 27 of the Money Orders and Postal Travellers' Cheques Agreement shall apply to outpayment cheques.

## Chapter VII

## Remuneration of the paying administration

## Article 38

## Remuneration of the paying administration

- 1 The issuing administration shall allocate the paying administration for each outpayment cheque a remuneration the rate of which shall be fixed, on the basis of the average amount of the outpayment cheques included in the summary lists sent in the course of each month, at:
  - 1.80 francs (0.59 SDR) up to 200 francs (65.34 SDR);
  - 2.20 francs (0.72 SDR) above 200 francs (65.34 SDR) and up to 400 francs (130.68 SDR);
  - 2.70 francs (0.88 SDR) above 400 francs (130.68 SDR) and up to 600 francs (196.01 SDR);
  - 3.30 francs (1.08 SDR) above 600 francs (196.01 SDR) and up to 800 francs (261.35 SDR);
  - 4.00 francs (1.31 SDR) above 800 francs (261.35 SDR) and up to 1000 francs (326.69 SDR);
  - 4.80 francs (1.57 SDR) above 1000 francs (326.69 SDR).

- 2 Instead of the rates set out at paragraph 1, administrations may, however, agree to allocate a standard remuneration in SDRs or in the currency of the paying country irrespective of the amount of the outpayment cheques.
- 3 The remuneration due to the paying administration shall be determined each month as follows:
  - a the rate of remuneration in SDRs to be applied for each outpayment cheque shall be determined after conversion into SDRs of the average amount of the outpayment cheques on the basis of the average value of the SDR in the currency of the paying country as laid down in the Convention, Detailed Regulations, article 104;
  - b the total amount in SDRs obtained for the remuneration in respect of each account shall be converted into the currency of the paying country on the basis of the actual value of the SDR operative on the last day of the month to which the account relates;
  - c when the standard remuneration provided for in paragraph 2 is fixed in SDRs, it shall be converted into the currency of the paying country as described in subparagraph b.

## Part V

### Other payments made by debiting giro accounts

#### Article 39

##### General provisions

- 1 International payments to be made by debiting giro accounts may also be made by magnetic tape or any other medium agreed on by the administrations.
- 2 Administrations of destination may use their internal service forms to represent payment orders sent to them by these methods. The conditions of exchange shall then be settled in special agreements adopted by the administrations concerned.

## Part VI

### Issue of foreign currency to travellers

#### Chapter I

##### Postcheques

#### Article 40

##### Issue of postcheques

- 1 Each administration may issue to holders of postal accounts postcheques payable on sight at the counters of post offices in contracting countries which agree to set up this service in their reciprocal relations. Postcheques may also be handed over in payment to third parties by agreement between the contracting administrations.
- 2 Holders of postal accounts to whom postcheques have been issued shall also be given a postcheque guarantee card which must be produced at the time of payment.

## Article 41

## Currency. Conversion rate

1 The maximum amount guaranteed shall be printed on the back of each postcheque or in an annex in the currencies of the various contracting countries.

2 In the absence of a specific agreement with the paying administration the issuing administration shall fix the conversion rate of its currency into that of the paying country.

## Article 42

## Maximum amount

The maximum amount which may be paid by means of a postcheque shall be fixed by common agreement among the contracting countries.

## Article 43

## Charges

The issuing administration may collect a charge from the payer of a postcheque.

## Article 44

## Duration of validity

1 The duration of validity of postcheques may be fixed by the issuing administration.

2 It shall be shown on the postcheque by printing the last date of validity.

3 In the absence of such indication, the validity of postcheques shall be unlimited.

## Article 45

## General rules for payment

The amount of the postcheques shall be paid to the payee in legal currency of the paying country at post office counters.

## Article 46

## Remuneration of the paying administration

The administrations which agree to participate in the postcheques service shall fix by common agreement the amount of the remuneration which shall be allocated to the paying administration.

## Article 47

## Liability

The paying administration shall be relieved of all liability when it can prove that payment was made in regulation conditions.



## Chapter II

### Giro travellers' cheques

#### Article 48

##### Giro travellers' cheques

- 1 At his request, there may be sent to any giro account holder in one of the countries which agree to exchange giro travellers' cheques, giro travellers' cheques payable in another of those countries.
- 2 The conditions of acceptance and execution of payments by means of giro travellers' cheques shall be fixed by the countries which agree to exchange them.

## Part VII

### Negotiation by giro transfer of instruments payable at giro centres

#### Article 49

##### Instruments payable at giro centres

- 1 Subject to agreement with the administration of the paying country, giro centres which receive for collection bank cheques or bills of exchange payable in a foreign giro centre shall send them to the office of payment which shall proceed with their negotiation by giro transfer.
- 2 The instruments shall comply with the procedural conditions laid down for bills for collection.
- 3 Administrations shall draw up by mutual agreement the necessary regulations for the execution of protest formalities as well as the conditions under which part payments may be accepted.

#### Article 50

##### Charge

On any instruments accepted for collection by a giro centre a charge not exceeding 20 centimes (0.07 SDR) may be made on behalf of the receiving administration.

#### Article 51

##### Liability

- 1 Administrations shall be liable for the amount of the instruments debited against the accounts.
- 2 Administrations shall not be liable for delays in:
  - a the sending or presentation of instruments;
  - b the preparation of protests or the institution of any legal proceedings they may undertake under the terms of article 49, paragraph 3.

## Part VIII

### Miscellaneous provisions

#### Article 52

##### Application to open a giro account abroad

- 1 Where an application is made to open a giro account in a country with which the country of residence of the applicant exchanges giro transfers, the administration of the country of residence shall be bound, in verifying the application, to cooperate fully with the administration responsible for keeping the account.
- 2 Administrations shall pledge themselves to carry out this verification with all due care and diligence without, however, assuming any liability on that account.
- 3 At the request of the administration which keeps the account, the administration of the country of residence shall also undertake, as far as possible, to verify information about any change in the legal capacity of the account holder.

#### Article 53

##### Free postage

- 1 Envelopes containing account statements addressed by giro centres to account holders shall be sent by the quickest route (air or surface) and forwarded post-free in each country of the Union.
- 2 The redirection of these envelopes in any country of the Union shall not, in any circumstances, deprive them of the benefit of this exemption.

#### Article 54

##### Directory of account holders

- 1 Account holders may obtain, through the administration which holds their accounts, directories of account holders published by other administrations, at the price fixed by the latter in their inland services.
- 2 Each administration shall provide the administrations of the contracting countries, free of charge, with the directories necessary for the execution of the service.
- 3 Administrations cannot be held liable because of errors in the directory of account holders.
- 4 Where directories of holders are not published or such information is held in a data bank, administrations shall agree on the manner of exchanging this information when the needs of the service so require.

## Part IX

### Final provisions

#### Article 55

##### Application of the Convention

The Convention shall be applicable, where appropriate, by analogy, in all cases not expressly governed by this Agreement.

## Article 56

Exception to the application of the Constitution

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

## Article 57

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

1 To become effective, proposals submitted to Congress relating to this Agreement and its Detailed Regulations must 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 must 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 58

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.

*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.)*

People's Democratic Republic of Algeria  
Federal Republic of Germany  
Argentine Republic  
Republic of Austria  
Belgium  
People's Republic of Benin  
Republic of Burundi  
Republic of Cameroon  
Central African Republic  
Chile  
Republic of Cyprus  
Islamic Federal Republic of the Comoros  
People's Republic of the Congo  
Republic of Korea  
Republic of Côte d'Ivoire  
Kingdom of Denmark  
Arab Republic of Egypt  
Republic of Ecuador  
Spain  
Finland  
French Republic  
Gabonese Republic  
United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man  
Overseas Territories for whose international relations the Government of the United Kingdom of Great Britain and Northern Ireland is responsible  
Greece  
Republic of Upper Volta  
Republic of Indonesia  
Republic of Iceland  
Japan  
Principality of Liechtenstein  
Luxembourg  
Democratic Republic of Madagascar  
Republic of Mali  
Kingdom of Morocco  
Islamic Republic of Mauritania  
Principality of Monaco  
Republic of the Niger  
Norway  
Netherlands  
Netherlands Antilles  
Republic of Peru  
Rwandese Republic

Republic of San Marino  
Saint Vincent and the Grenadines  
Republic of Senegal  
Sweden  
Swiss Confederation  
Republic of Chad  
Togolese Republic  
Tunisia  
Turkey  
Eastern Republic of Uruguay  
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## ANNEXES: FORMS

## DETAILED REGULATIONS OF THE GIRO AGREEMENT

Having regard to article 22, paragraph 5, of the Constitution of the Universal Postal Union concluded at Vienna on 10 July 1964,<sup>1</sup> the undersigned, on behalf of their respective postal administrations, have by common consent drawn up the following measures for ensuring the implementation of the Giro Agreement.<sup>2</sup>

## Part I

## Provisions common to all giro services

## Article 101

## Information to be supplied by administrations

- 1 Administrations shall send to each other direct:
  - a the names of the offices of exchange referred to in article 4 of the Agreement;
  - b specimen impressions of the authentication stamps used in the offices of exchange;
  - c a list — with specimen signatures — of the officials who are authorized to sign the summary lists in those offices; this list shall be supplied in sufficient copies to meet the needs of the service. In cases of amendment, 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;
  - d the rate of conversion fixed for transfers, inpayment or outpayment cheques, if this is specially requested.
- 2 In addition, each administration shall transmit to the other administrations, through the intermediary of the International Bureau, the following information:
  - a a list of the countries with which it exchanges transfers, inpayments, outpayment cheques or postcheques and, if applicable, telegraph transfers, inpayments or outpayment cheques;
  - b the names of the offices of exchange referred to in article 4 of the Agreement.
- 3 Any amendment to the information mentioned above shall be notified without delay.

## Article 102

## Forms for the use of the public

- 1 For the purpose of applying article 10, paragraph 4, of the Convention, the following shall be considered as forms for the use of the public:
  - VP 1 (Advice of transfer or inpayment),
  - VP 7 (Inquiry about a transfer or inpayment),
  - VP 10 (Advice of entry),
  - VP 13 and VP 13bis (Outpayment cheque),
  - VP 14 (Postcheque),
  - VP 15 (Postcheque guarantee card).

<sup>1</sup> United Nations, *Treaty Series*, vol. 611, p. 7.

<sup>2</sup> See p. 442 of this volume.

2 Internal service forms used as transfer advices or, if applicable, as inpayment advices under the conditions set out in articles 105, paragraph 1, and 125, paragraph 2, shall not be subject to these provisions.

## Part II

### General provisions

#### Article 103 .

##### Operation of the liaison giro account

- 1 The following, in particular, shall be credited to the liaison giro account:
  - a sums transferred to constitute or to finance a credit balance. The corresponding transfers shall be made either by means of cheques or drafts payable on sight at the capital or at a commercial centre in the creditor country, or by transfer to a banking institution in that capital or commercial centre;
  - b transfers, inpayments and payments which it has not been possible to make.
- 2 The following, in particular, shall be debited to the liaison giro account:
  - a the total of the transfer lists or inpayment lists referred to in articles 106 and 125 which the administration of destination must credit to payees' giro accounts;
  - b the total of the lists of outpayment cheques mentioned in article 132 for which it has to provide cash;
  - c the total of the lists of postcheques mentioned in article 153 against which payment has been effected;
  - d the total of the remunerations referred to in articles 38 and 46 of the Agreement which are paid to it by the administration of origin of the outpayment cheques and postcheques;
  - e sums the repatriation of which is requested by the administration holding the liaison giro account for contingency levelling of the latter's credit balance.
- 3 Administrations may agree among themselves to use the liaison giro accounts to settle transactions other than those relating to the operation of the giro service. Where applicable, they shall determine the procedure to be applied.
- 4 Any charges shall be borne by the administration of origin with the exception of extraordinary charges, such as clearing charges, imposed by the creditor country.

## Part III

### Transfers

#### Chapter I

##### Issue. Notification

#### Article 104

##### Entries on forms

- 1 Entries on transfer service forms shall be made very clearly, in roman characters and arabic numerals preferably typewritten.
- 2 Entries in indelible pencil or in ordinary pencil shall be forbidden; however, signatures may be in indelible pencil.

## Article 105

## Preparation of transfer advices

- 1 Transfer advices shall be prepared, on forms conforming to the annexed specimen VP 1, either by the holder of the account to be debited or by the giro centre holding the account; however, each administration may use its own internal service forms.
- 2 When the payer shows the amount to be transferred in the currency of the country of origin, the centre receiving the transfer order — or the office of exchange — shall do the conversion and enter, on the advice, the value of the transfer in the currency of the country of destination. This value shall be preceded by the usual abbreviation of the currency unit.
- 3 Transfer advices shall bear the date-stamp impression of the giro centre of origin.

## Article 106

## Transfer lists

Transfer lists shall be prepared by the offices of exchange on forms conforming to the annexed specimen VP 2. Administrations may agree that column 3 of the form need not be filled in. Each list shall bear the impression of the stamp of the centre which prepared it.

## Article 107

## Preparation of summary lists

- 1 The total of the lists addressed to each particular office of exchange shall be carried over to a summary list prepared in duplicate in the form of the annexed specimen VP 3, the grand total of which shall be given in words or printed in figures by means of a cheque protection machine.
- 2 The entry number of the summary list shall be carried forward to each transfer list.
- 3 The summary lists shall be stamped with the stamp of the centre which prepared them and signed by the official or officials authorized to do so. Each of these summary lists shall be numbered consecutively in a series which is renewed each month for each office of exchange.
- 4 The summary list shall be sent in duplicate.

## Article 108

## Notification of transfers

The summary lists, lists and transfer advices shall be placed together and sent post-free once every working day to the destination office of exchange by the quickest route (air or surface); these packets may be registered. Administrations may also reach agreement to use electronic means for their transmission, such as teletransmission of data.

## Chapter II

### Special provisions relating to certain facilities offered to the public

#### Article 109

##### Request for an advice of entry

1 When, at the time he orders the transfer, the payer asks for an advice of entry to be sent to him in accordance with article 13 of the Agreement, the letters "AI" shall be shown on the VP 2 list opposite the corresponding entry; in the case of a transfer sent by post, the words "*Avis d'inscription*" (Advice of entry) shall be entered conspicuously on the transfer advice.

2 A form conforming to the annexed specimen VP 10 or a C 5 form, provided for in article 135, paragraph 2, of the Detailed Regulations of the Convention, properly filled in so far as the address of the payer (front) and the description of the transfer (back) are concerned, shall be attached to the relevant transfer advice.

#### Article 110

##### Request for the cancellation of a transfer

1 For every request for cancellation to be transmitted by post the centre of origin shall prepare a form conforming to the annexed specimen VP 5 and send it to the office of exchange in its own country; the latter office shall complete the form by entering details of the transmission of the transfer to the office of exchange in the country of destination and forward it to that office by registered post by the quickest route (air or surface).

2 If the request is to be sent by telegraph, a form conforming to the annexed specimen VP 6 shall be filled in by the centre or office of exchange of origin and the particulars sent in the form of a paid telegraph service advice to the centre holding the account to be credited. The service advice shall be confirmed immediately by post on a VP 5 form which shall go through the offices of exchange of the two countries.

3 If the request for cancellation is transmitted by some other means of telecommunication and if, for such exchanges, the administrations concerned have agreed to use a secret code, they may agree to forgo sending the VP 5 written confirmation.

#### Article 111

##### Inquiries

Any inquiry about the execution of a transfer order shall be prepared on a form conforming to the annexed specimen VP 7 by the giro centre holding the account to be debited and shall be sent, if appropriate, via the offices of exchange in each of the countries concerned, to the giro centre holding the account to be credited; it shall be dealt with in accordance with article 146, paragraph 2, of the Detailed Regulations of the Convention.<sup>1</sup>

## Chapter III

### Operations at the giro centre of destination

#### Article 112

##### Return of advices of entry

The advice of entry referred to in article 109, duly completed by the giro centre holding the account credited, shall be sent direct to the payer by the quickest route (air or surface).

<sup>1</sup> See p. 113 of this volume.

## Article 113

## Verification of transmissions and treatment of irregularities

1 Upon receipt of the packets containing the summary lists, the lists and transfer advices, the office of exchange of destination shall proceed to check them. If it finds any irregularity or omission, it shall immediately bring this to the notice of the office of exchange of origin by means of a letter in the form of the annexed specimen VP 4 and the latter shall reply by the quickest route (air or surface) and send duplicates of any missing documents. Duplicates of missing documents shall also be exchanged by the quickest route (air or surface).

2 If the irregularity concerns a discrepancy between the amounts on the transfer advice and the transfer list, the destination office of exchange shall be authorized to carry out the transfer for the lower of the two amounts; if this is done, the transfer advice or the transfer list and summary list, as the case may be, shall be amended accordingly in red ink and the amendment notified to the corresponding office of exchange by means of a VP 4 form.

## Article 114

## Cancellation of a transfer

1 A transfer shall be cancelled according to the rules laid down in article 115; if the cancellation has been requested by telecommunications and no arrangement to the contrary has been agreed between the administrations concerned, the giro centre of destination shall hold the transfer advice until receipt of the postal confirmation.

2 The action taken by the giro centre of destination on the cancellation request shall be communicated to the giro centre of origin by the quickest route (air or surface); in the case of a cancellation request by telecommunications it shall not be necessary to wait for the arrival of the VP 5 form before giving this information.

3 Cancellation requests made or forwarded in any way other than that laid down by article 110 shall be ignored.

## Article 115

## Non-execution of a transfer

1 When, for any reason whatsoever, a transfer cannot be credited to the payee's account, it shall be described on a VP 4 form, to which shall be attached, where appropriate, the corresponding transfer advice. The VP 4 form may, if necessary, have a description of several non-executed transfers entered on it.

2 Refused transfers shall be entered on the VP 4 form to their amount expressed in the currency of the first country of destination as calculated by the administration of origin of the transfer.

3 The total amount of the VP 4 form shall be credited to the giro account opened in the name of the administration of origin of the refused transfers.

4 The VP 4 form and the transfer advices attached to it shall be attached to the account statement mentioned in article 116, paragraph 2.

## Chapter IV

## Financial settlements between administrations

## Article 116

## Payment of amounts owing

1 After verification of the VP 2 lists and the VP 3 summary list, the total amount of the transfers received shall be debited to the liaison giro account opened in the name of the administration of origin of the transfers.

2 A copy of the VP 3 summary list stamped with the date-stamp of the giro service of destination shall be attached to the daily account statement which shall be sent the same day as the transaction to the administration holding the liaison giro account debited.

## Chapter V

### Telegraph transfers

#### Article 117

##### Common provisions

The provisions relating to transfers exchanged by post shall apply to telegraph transfers, in all cases not expressly covered in this chapter V.

#### Article 118

##### Preparation of telegraph transfers

1 Telegraph transfers shall give rise to the transmission of transfer telegrams by the giro centre of origin direct to the giro centre which holds the payee's account.

2 Transfer telegrams shall be written in French in the absence of special agreement and shall invariably be drawn up as follows:

The address part shall contain:

- *POSTFIN* (preceded by the telegraph service indications *URGENT* or *LT*, if appropriate, and followed by other telegraph service indications, if necessary);
- the postal service indication (*AVIS INSCRIPTION*), if appropriate;
- name of the giro centre of destination.

The text part shall contain:

- *VIREMENT*, followed by the postal issuing number;
- name or designation of the payer;
- number of the account debited;
- name of the giro centre holding the payer's account;
- amount to be credited;
- name or designation of the payee;
- number of the account to be credited;
- personal message (if any).

3 Administrations may agree to use a secret code for the complete or partial notification of the issue number and value of each telegraph transfer.

4 The amount to be credited shall be expressed as follows: total number of currency units in figures, then in words, name of the currency unit, and fractions of a unit, if any, in figures. However, the repetition of the amount in words shall not be required if the amount transferred is included in a secret telex code.

5 Neither the payer nor the payee may be designated by a coded abbreviation or word.

6 When administrations agree to use a form of telecommunications other than telegraph for transmission between their offices of exchange, they shall decide on the methods of operation.

#### Article 119

##### Telegraph transfer lists

Telegraph transfers shall be dealt with in separate VP 2 lists. No transfer advice shall be attached to these lists.

## Article 120

### Preparation of summary lists

Where telegraph transfers are collated in separate VP 3 summary lists, these shall be numbered in the same series as summary lists for postal transfers.

## Article 121

### Request for an advice of entry

The advice of entry for a telegraph transfer shall be prepared by the centre of destination as soon as the payee's account has been credited.

## Article 122

### Entry of telegraph transfers

The giro centre of destination shall credit telegraph transfers to the payee's account without waiting for the corresponding list.

## Article 123

### Advice of entry

The advice of entry for a telegraph transfer, as completed by the giro centre holding the account credited, shall be sent to the giro centre which holds the account.

## Article 124

### Verification of transmissions and treatment of irregularities

1 When a telegraphic transfer order cannot be executed for any reason for which the payee is not responsible, a telegraph service advice shall be sent to the giro centre of origin stating the reason why the order was not executed. If, after checking, the centre of origin ascertains that the irregularity was due to a service error, it shall rectify it immediately in a telegraph service advice. If not, the correction shall be made by post after consulting the payer; however, if the latter so wishes and offers to pay the charges, the correction may be sent by air or by means of a paid telegraph service advice.

2 Telegraph transfers containing an irregularity which has not been rectified within a reasonable time shall be rejected in accordance with the provisions of article 115.

## Part IV

### Giro inpayments

#### Chapter I

##### Inpayment advice



## Article 125

## General provisions

- 1 Subject to the following paragraphs, the regulations relating to giro transfers shall also apply to giro inpayments.
- 2 Inpayment advices shall be prepared on VP 1 forms or, if administrations agree to their use, on the inpayment advice forms of the internal service, either by the inpayer or by the post office of inpayment or by the office of exchange in the country of origin. They shall be stamped with the date-stamp of one of these offices.
- 3 The inpayment lists to which the inpayment advices shall be attached shall be prepared by the offices of exchange on VP 2 forms.
- 4 The total of each of the transfer lists or inpayment lists addressed to the same office of exchange shall be carried over to a VP 3 summary list.
- 5 In the absence of special agreement, article 116 shall apply to inpayment lists and summary lists.
- 6 The above provisions shall apply to inpayments issued on a VP 1 form intended for an administration whose giro system is based on the use of the inpayment money order.

## Chapter II

Inpayment money orders. Treatment of inpayments received on MP 16 inpayment money orders intended for an administration whose giro system is based on the use of the VP 1 inpayment advice

## Article 126

## General provisions

Subject to what is expressly provided for in this chapter, inpayment money orders shall be subject to the provisions of part V of the Detailed Regulations of the Money Orders and Postal Travellers' Cheques Agreement.

## Article 127

## Forwarding of inpayment money orders

- 1 MP 16 inpayment money orders shall be forwarded direct by the issuing administration to the giro centre holding the payee's giro account.
- 2 MP 2 special lists, on which are described the list inpayment money orders, shall be sent:
  - either through the intermediary of the offices of exchange of the giro service when the two administrations have a giro system;
  - or through the intermediary of the list money order office of exchange and the office of exchange of the giro service when the issuing administration does not have such a service.

Where applicable, MP 2 lists shall be attached to the VP 2 transfer lists and their total transferred to the VP 3 summary list.

## Article 128

Preparation and settlement of accounts of MP 16 inpayment money orders arriving direct at a giro centre of destination which does not use money orders for crediting its giro accounts

1 MP 16 inpayment money orders from a specific country shall, after being credited to the payee's account, be recorded by the giro centre of destination holding the liaison giro account of the issuing administration on a VP 2 list the heading of which shall be amended accordingly. This list shall be prepared in duplicate.

2 The total amount of the VP 2 list shall be debited from the liaison giro account opened in the name of the administration of origin of the money orders. The VP 2 list and the corresponding MP 16 money orders shall be attached to the account statement sent to the administration issuing the instruments. The money order shall be endorsed on the back with a note stating the date when the amount was credited to the payee's account and stamped with the date-stamp of the giro centre of destination. The coupon of the MP 16 money order may be detached by the giro centre of destination and used as an inpayment advice.

3 When the MP 16 inpayment money orders come from a country which has not yet set up a giro system, the account relating to the inpayment money orders shall be made out on the MP 8 form; it shall be sent, with the VP 2 list and money orders, to the service of the issuing administration responsible for exchanging money order accounts. The MP 8 account shall be settled direct by the issuing administration in favour of the giro service of destination of the money orders.

## Part V

## Payments made by outpayment cheques

## Chapter I

## Issue of outpayment cheques

## Article 129

## Outpayment cheque form

1 Outpayment cheques shall be made out on a strong paper form with a white background printed in light azure blue in the form of the annexed VP 13 or VP 13bis specimens.

2 The paper used for the manufacture of the forms shall meet the technical requirements of optical reading.

3 The lower part of the form shall have a white reading zone of a size in conformity with the specimens annexed to this Agreement.

4 With the exception of the reading zone referred to in paragraph 3, the VP 13 or VP 13bis forms shall bear a security print consisting of a recurrent imprint of the interlaced letters "CCP" in azure blue, sufficiently faint so as not to impede the reading of the details of the sum to be paid and of the name of the payer and of the payee.

## Article 130

## Preparation of outpayment cheques

1 Article 105 of the Detailed Regulations of the Money Orders and Postal Travellers' Cheques Agreement shall apply to outpayment cheques, subject to paragraphs 2, 3 and 4 below. However, postage stamps shall not be admitted.

2 The service instructions provided for on the front of the form shall be entered exclusively by the office of exchange of the administration of destination.

3 On the back of the form, the office of exchange of the administration of origin of the payment order shall apply in the places provided for that purpose the impression of its date-stamp and the various service instructions which it judges to be necessary.

4 When the payer requests the simultaneous issue of several outpayment cheques, the administration of origin may excuse him from making his signature on the front of the VP 13 and VP 13bis forms.

#### Article 131

Prohibited or authorized entries. Automatic registration

Articles 106 and 107 of the Detailed Regulations of the Money Orders and Postal Travellers' Cheques Agreement shall apply to outpayment cheques.

### Chapter II

#### Notification of outpayment cheques

#### Article 132

List of outpayment cheques

- 1 Outpayment cheques shall be described on a VP 2 list prepared in duplicate by the giro office of exchange.
- 2 Articles 106 and 108 shall apply to lists of outpayment cheques.

#### Article 133

Preparation of summary lists

- 1 The total of each list of outpayment cheques addressed to each particular office of exchange shall be carried over to a VP 3 summary list.
- 2 Article 107 shall apply to VP 3 summary lists of outpayment cheques.

#### Article 134

Special services. Entries to be made on lists

Article 124 of the Detailed Regulations of the Money Orders and Postal Travellers' Cheques Agreement shall apply to VP 2 lists of outpayment cheques whenever the sender asks to benefit from special services.

#### Article 135

Notification of outpayment cheques intended for administrations with a giro service

VP 3 summary lists and VP 2 lists, together with the relevant outpayment cheques, shall be sent by the office of exchange of the giro service of origin to the office of exchange of the giro service of destination.

## Article 136

Notification of outpayment cheques intended for administrations without a giro service

VP 2 lists and VP 3 summary lists, which replace the MP 2 lists mentioned in article 122, paragraph 2, of the Detailed Regulations of the Money Orders and Postal Travellers' Cheques Agreement, shall be sent together with the corresponding outpayment cheques to the offices of exchange of the money orders service mentioned at article 121 of those Regulations.

## Article 137

Withdrawal from the post. Alteration of address

Article 125 of the Detailed Regulations of the Money Orders and Postal Travellers' Cheques Agreement shall apply to outpayment cheques. For withdrawals and alterations of address, administrations may agree to use VP 5 or VP 6 forms.

## Chapter III

## Operations in the paying administration

## Article 138

Missing or incorrect lists

The following shall apply, as the case may be:

- article 113 of these Detailed Regulations;
- article 127 of the Detailed Regulations of the Money Orders and Postal Travellers' Cheques Agreement.

## Article 139

Treatment of lists and summary lists by the giro service of destination

1 After checking the list and the summary list, the giro service of destination shall debit from the liaison giro account opened in its service in the name of the administration of origin the total amount of the VP 3 summary list and the sum of the remunerations or additional charges due to it for each outpayment cheque attached to the list. This amount shall be carried over on to the VP 3 summary list below the total of the outpayment cheques. Administrations may agree to enter the remunerations periodically in the liaison account; in this case, the amount involved may be communicated separately by means of an account statement.

2 In making payment of the outpayment cheques, the giro service of destination shall apply the regulations in force in its internal service.

3 The issue number which is allocated to each outpayment cheque shall be carried over to the two copies of the VP 2 list.

4 An account statement shall be sent to the administration of origin with a copy of the VP 2 list and the VP 3 summary list. The list and the summary list shall be stamped with the date-stamp of the giro service of destination.

## Article 140

Treatment of lists and summary lists by the administration of destination without a giro service

- 1 After checking the lists and summary lists received, the administration of destination shall make payment of the outpayment cheques received according to the procedure best suited to the requirements of its internal service.
- 2 Upon expiry of the accounting period, the administration of destination shall recapitulate the summary lists received from each of its correspondents on an MP 15 account on which it shall also enter the amount of the remunerations due to it by virtue of article 38 of the Agreement. This account, with a copy of each summary list, shall be sent for approval to the giro service of the administration of origin of the payment orders.
- 3 Upon receipt of the MP 15 account, the administration of origin shall settle its debt in accordance with articles 151 and 152 of the Detailed Regulations of the Money Orders and Postal Travellers' Cheques Agreement.

## Article 141

Irregular outpayment cheques

- 1 Subject to the following paragraphs, article 112 of the Detailed Regulations of the Money Orders and Postal Travellers' Cheques Agreement shall apply to irregular outpayment cheques.
- 2 Rectification of irregular outpayment cheques shall be done exclusively through the intermediary of the offices of exchange of the administration of destination and of the administration of origin.
- 3 Absence of the signature on the front of the VP 13 or VP 13bis form may in no case be considered as an irregularity preventing payment.
- 4 In case of non-reply by the payer, the MP 14 form shall be returned to the administration of destination through the intermediary of the offices of exchange.

## Article 142

Preparation of advice of payment

Administrations whose regulations do not permit the use of the form attached by the administration of origin shall be authorized to prepare the advice of payment on a form of their own service.

## Article 143

Unpaid outpayment cheques

- 1 When for any reason it has not been possible for an outpayment cheque sent under the conditions laid down in article 135 to be paid to the payee, article 115 shall apply. The counterfoil intended for the payee shall be attached to the VP 4 form.
- 2 When the unpaid outpayment cheque was under the conditions laid down in article 136, the amount of the outpayment cheque shall be deducted from the total of the next MP 15 account prepared. The counterfoil intended for the payee shall be attached to an explanatory MP 15 form attached to the MP 15 account.

## Article 144

Inquiries

- 1 Article 112 or article 115, as the case may be, of the Detailed Regulations of the Money Orders and Postal Travellers' Cheques Agreement shall apply to outpayment cheques.
- 2 The VP 7 form or the appropriately adapted MP 4 form, as the case may be, shall always be sent through the intermediary of the offices of exchange.

## Article 145

## Payment authorizations. Outpayment cheques lost or destroyed after payment

1 Articles 117 and 118 of the Detailed Regulations of the Money Orders and Postal Travellers' Cheques Agreement shall apply to outpayment cheques.

2 As regards outpayment cheques lost or destroyed after payment, article 119 of the Detailed Regulations of the Money Orders and Postal Travellers' Cheques Agreement shall apply but the VP 13 form shall replace the MP 1 form.

## Article 146

## Preparation of telegraph outpayment cheques

Article 133 of the Detailed Regulations of the Money Orders and Postal Travellers' Cheques Agreement shall apply to telegraph outpayment cheques. However, in the text part, the words "Money order" shall be replaced by the term "Outpayment cheque", followed by the issuing number. The expression "Name of issuing post office" shall be replaced by "Name of issuing office of exchange".

## Article 147

## Advice of issue

1 Each telegraph outpayment cheque shall give rise to the preparation, by the office of exchange of the issuing administration, of an MP 3 confirmatory advice of issue.

2 It shall be prohibited to affix postage stamps or apply postage-paid impressions to this advice.

3 The advice of issue shall be sent, under cover, by the first mail and by the quickest route (air or surface) to the office of exchange of destination.

## Article 148

## Transmission of telegraph outpayment cheques

1 Telegraph outpayment cheques shall give rise to the preparation of a special VP 2 list headed "telegraph outpayment cheque". This list shall be sent by the first mail to the office of exchange of the administration of destination.

2 The total of each list of telegraph outpayment cheques intended for the same office of exchange shall be carried over to a special VP 3 summary list.

3 The VP 3 summary lists of the lists of telegraph outpayment cheques shall be given a serial number from the same series as the summary lists of the lists of ordinary outpayment cheques.

4 The office of exchange of origin may assign to the telegraph outpayment cheques described on such special lists an international number from a special series for telegraph outpayment cheques.

5 Article 139 or 140, as the case may be, shall apply to special lists of telegraph outpayment cheques.

6 When administrations agree to use telex for transmission between their offices of exchange, they shall decide on the methods of operation.

## Part VI

### Postcheques

#### Chapter I

##### Forms

###### Article 149

###### Postcheques

- 1 Postcheques shall be made out on paper in the form of the annexed specimen VP 14, the technical characteristics of which shall be deposited with the International Bureau.
- 2 The paper shall bear, on the left-hand portion of the form, a vertical band of shaded watermarks or a localized watermark, each watermark representing an allegoric head.
- 3 The form shall bear a security print on the front and on the back.
- 4 The wording and dark blue designs on the front of the form shall be embossed (intaglio).
- 5 The wording on the postcheque shall be in the language or languages of the issuing country.
- 6 Provided it satisfies the provisions in paragraphs 1 to 5, administrations may agree among themselves to use a form adapted to the requirements of the internal service.

###### Article 150

###### Postcheque guarantee card

The postcheque guarantee card shall be in the form of the annexed specimen VP 15, the technical characteristics of which shall be deposited with the International Bureau. However, if the issuing administration considers it necessary, the guarantee card may have an arrow on it showing the direction in which it is to be inserted into automatic bank-note dispensers.

#### Chapter II

##### Payment of postcheques

###### Article 151

###### Presentation of postcheques

- 1 Upon presentation of the postcheque at the counter for payment, the payee, other than a third party, shall enter, in the space reserved for that purpose, in arabic numerals, the sum to be paid, expressed in the currency of the paying country.
- 2 The amount shall be preceded by the regulation initials representing the abbreviation of the name of the currency of payment.
- 3 The indication of the sum shall be made in ink and shall not include any deletions, erasures or overprinting, even if approved.

## Article 152

## Conditions of payment

- 1 The postcheque shall be endorsed with the signature of the payee, other than a third party, made in the presence of the paying official.
- 2 The payee, other than a third party, shall present his postcheque guarantee card. Whenever three or more postcheques are cashed, an identity document (passport, identity card admitted for crossing frontiers or postal identity card) shall also be required. It shall also be requested by the counter official in the following cases:
  - in countries where legislation so requires;
  - in cases of doubt about the identity of the person requesting payment of instruments or about the authenticity of such instruments or of the guarantee card;
  - at the request of any issuing administration for a limited period in the event of theft or fraud relating to such instruments.
- 3 The paying official shall verify that the information (surname and, if necessary, forename of the account holder, number of the postal account and signature) appearing on the postcheque agrees with that on the guarantee card and, if appropriate, the identity document.
- 4 The paying official shall stamp the postcheque with the date-stamp of the paying office and shall note the number of the postcheque guarantee card in the spaces reserved for that purpose. He shall describe, if necessary, the identity document presented on the back of one of the postcheques paid.
- 5 The terms and conditions of payment of postcheques to third parties shall be fixed by agreement between the administrations concerned.

## Article 153

## Return of paid postcheques to the giro service of origin

- 1 Paid postcheques shall be centralized by the office of exchange of the paying administration.
- 2 They shall be described on a VP 2 list or on an MP 5 account showing the total amount of the payments made, expressed in the currency of the paying country. To the total amount of the VP 2 list or the MP 5 account shall be added the sum of the remunerations payable by the issuing administration to the paying administration.
- 3 The total amount of the VP 2 list shall be debited from the liaison giro account opened in the name of the issuing administration. The VP 2 list and the paid postcheques shall be attached to the relevant account statement which shall be sent to the issuing administration.
- 4 Paid postcheques shall be returned to the issuing administration as soon as possible and not later than one month after payment.
- 5 Article 151 of the Detailed Regulations of the Money Orders and Postal Travellers' Cheques Agreement shall apply, where necessary, to payment of the MP 5 account.

## Article 154

## Replacement of postcheques lost after payment

- 1 Postcheques lost or destroyed after payment shall be replaced by the paying administration by a duplicate prepared on a blank form. This form shall bear all the necessary indications of the original instrument as well as the words "*Duplicata établi en remplacement d'un postchèque perdu après paiement*" (Duplicate prepared to replace a postcheque lost after payment) and the date-stamp of the office of exchange of the paying administration.
- 2 The administration issuing the postcheques shall provide the paying administration with the postcheque forms necessary for the preparation of the above-mentioned duplicates.



## Part VII

### Instruments payable at giro centres

#### Article 155

##### Application of the Detailed Regulations of the Collection of Bills Agreement

Subject to the special provisions set out below, instruments payable at giro centres shall, in so far as these are applicable to them, be subject to the provisions of the Detailed Regulations of the Collection of Bills Agreement, in particular with respect to conditions to be fulfilled by the instruments, the treatment of items bearing prohibited annotations or communications, presentation, time limits for payment and the indication of the reason for non-collection.

#### Article 156

##### Special conditions to be fulfilled by instruments

Instruments payable at giro centres shall bear the number of the giro account to be debited and the name of the giro centre which holds this account.

#### Article 157

##### Preparation and transmission of statements of instruments sent

- 1 Instruments payable at giro centres shall be set out in statements in the form of the annexed specimen VP 12 prepared in triplicate.
- 2 The giro centre of origin shall retain the original and send direct to the giro centre of payment the other two copies of the VP 12 statement, to which it shall attach the instruments to be collected.
- 3 After collection, the centre of payment shall return one of the copies of the statement, in accordance with the provisions of article 108, to the administration of origin of the instruments; it shall attach thereto, if applicable, any unpaid instruments.

#### Article 158

##### Dispatch of funds

The giro centre of payment shall issue a transfer order to the amount of the items paid, after deduction of the transfer charge, in favour of the giro account designated by the giro centre of origin.

## Part VIII

### Miscellaneous provisions

#### Article 159

##### Postage-free envelopes containing account statements

Envelopes containing account statements and sent post-free by giro centres to account holders shall bear the designation of the forwarding giro centre and the indication "*Service des postes*" (On postal service).

## Article 160

## Application to open a giro account abroad

1 Any application to open a giro account abroad shall be addressed by the applicant to the administration called upon to hold the account. It shall be sent to that administration either direct by the applicant or through the giro centre in the area where he resides. Where the applicant already has a national giro account, the application may be forwarded through the giro centre which manages his account.

2 This centre, acting in conformity with the regulations laid down for the opening of an account in its own country, shall verify applications whether made through the said centre or passed to it by a foreign administration to which they have been submitted direct.

3 If necessary, the above-mentioned centre, after consulting the applicant, shall rectify any incorrect information in the application and attach to it a fully completed attestation in the form of the annexed specimen VP 9. In certain special cases not covered by the wording of that form, it may supplement or correct the form if necessary by means of an explanatory letter; it shall then send all these documents to the office of exchange in the country of destination through the office of exchange in its own country. The attestations shall be stamped with an impression of the date-stamp of the intervening country's office of exchange and signed by the official or officials authorized to certify summary lists.

## Part IX

## Final provisions

## Article 161

## Entry into force and duration of the Regulations

1 These Regulations shall come into force on the day on which the Giro 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. 460 of this volume.)*

## ANNEXES: FORMS

## LIST OF FORMS

No	Title or nature of form	References
1	2	3
VP 1	Advice of transfer or inpayment . . . . .	Art 105, para 1
VP 2	List of transfers, inpayments or outpayment cheques . . . . .	Art 106
VP 3	Summary list . . . . .	Art 107, para 1
VP 4	Regularization list . . . . .	Art 113, para 1
VP 5	Postal request to cancel a transfer, inpayment or outpayment . . . . .	Art 110, para 1
VP 6	Telegraphic request to cancel a transfer, inpayment or outpayment . . . . .	Art 110, para 2
VP 7	Inquiry about a transfer, inpayment or outpayment . . . . .	Art 111
VP 9	Attestation (opening of a postal giro account abroad) . . . . .	Art 160, para 3
VP 10	Advice of entry . . . . .	Art 109, para 2
VP 12	Statement of banking instruments for collection . . . . .	Art 157, para 1
VP 13	Transfer or outpayment cheque order . . . . .	Art 129, para 1
VP 13bis	Transfer or outpayment cheque order (large size) . . . . .	Art 129, para 1
VP 14	Postcheque . . . . .	Art 149, para 1
VP 15	Postcheque guarantee card . . . . .	Art 150

<input type="checkbox"/> Postal administration of origin	<b>ADVICE</b> <span style="float: right;">VP 1</span>
<input type="checkbox"/> Postal giro centre or inpayment office	<input type="checkbox"/> of transfer
	<input type="checkbox"/> of inpayment
Name and address of payer or inpayer	
No of account or deposit	Date
Name and address of payee	
Account No of payee	Postal giro centre
Messages	
Amount in arabic figures	

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

☐ Postal administration of origin

VP 2

LIST

☐ of transfers

☐ of inpayments

☐ Postal giro centre

☐ of outpayments

Postal giro centre of destination	Date of list	No on VP 3 list
	Number of VP 1, VP 13 or VP 13bis advices attached	
	<input type="checkbox"/> Confirmation of a telegraphic transmission	

Payee		Name and address	Payer or inpayer Account debited or deposit		Amount
Account (number of cheque form in case of outpayments)					
Number	Office		Number	Office	
1	2	3	4	5	6
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
Total					
Stamp (in relief if possible) of the giro office of exchange and date					

☐ Postal administration of origin

VP 3

## SUMMARY LIST

☐ Lists of transfers☐ Lists of inpayments☐ Postal giro centre☐ Lists of outpayments

Postal giro centre of destination

Date of summary list

No of summary list

Number of VP 2 lists attached

Please carry out the orders shown on the attached VP 2 lists, the amounts of which are the following

Serial number	Amount	Serial number	Amount	Serial number	Amount
1	2	3	4	5	6
1		Brought forward		Brought forward	
2		15		28	
3		16		29	
4		17		30	
5		18		31	
6		19		32	
7		20		33	
8		21		34	
9		22		35	
10		23		36	
11		24		37	
12		25		38	
13		26		39	
14		27		40	
Carried forward		Carried forward		Total	-

Total sum of

In words

Stamp (in relief if possible) of the giro office of exchange and date  
Signatures

Giro, Hamburg 1984, art 107, para 1 — Size: 210 x 297 mm

☐ Postal administration of origin

VP 4

## REGULARIZATION LIST

☐ Transfers not made      ☐ Inpayments not made

☐ Outpayments not made

☐ Postal giro centre

☐ CORRECTION  
to a summary list

☐ NOTIFICATION  
of irregularity

Dispatching office of exchange			Date of the VP 4	
			Number of annexes	
			Date of summary list	
			No	
List No	Serial No	Payee Account No and name and address	Payer or inpayer Account No and name and address	Amount
1	2	3	4	5
Reason				
Reason				
Reason				
Reason				
Reason				
Reason				
Reason				
No of liaison giro account to which total amount is credited				
				Total

Reasons for the correction or the notification


Total of the summary list described above after correction<sup>1</sup>

In figures	In words

Stamp (in relief if possible) of the giro office of exchange and date  
Signatures<sup>1</sup> Only if summary list corrected.

☐ Postal administration of origin

VP 5

## REQUEST FOR CANCELLATION

☐ Transfer

☐ Inpayment

☐ Postal giro centre or inpayment office

☐ Outpayment

Giro centre of destination	Date of request
	Notes. To be sent by registered post
	Confirmation of a telegraphic request

Confirmation of the telegraphic request	Giro centre or inpayment office of origin
	Date of telegraphic request
	Giro centre of destination

Please cancel the order described below and return the relevant advice to us

Payer or inpayer	Giro centre or inpayment office of origin
	Account or deposit No
	Name and place of address
Amount	In figures, in currency of the country of destination
Payee	Giro centre
	Account No
	Name and place of address

Stamp of giro centre or inpayment office of origin and date
Signature

Advice sent	Date	Summary list No
	No of list	Serial No

Stamp of giro office of exchange of administration of origin and date
Signature

Giro, Hamburg 1984, art 110, para 1 — Size: 210 x 297 mm



Postal administration of origin

VP 6

TELEGRAPHIC REQUEST FOR  
CANCELLATION☐ Transfer☐ Inpayment☐ Outpayment

Office where payee's account is held

Date of request

"Postbur" cheques

Cancel

☐ transfer☐ inpayment

Giro centre or inpayment office of origin

Account No

Name and address of payer or inpayer

Amount in arabic figures

Giro centre of destination

Account No

Name and address of payee

☐ "Postbur" cheques☐ "Postbur"

Stamp of giro centre or inpayment office of origin and date

Notes. Confirm this request immediately in writing,  
by means of a VP 5 form.

Postal administration of origin

## INQUIRY

VP 7

☐ Transfer☐ Inpayment☐ Outpayment

Giro centre or inpayment office of origin		Date of inquiry
		Date of transfer or inpayment
Payer or inpayer	Name and place of address	
	Account or deposit No	
Amount	In figures, in currency of the country of destination	
Payee	Name and place of address	
	Giro centre	Account No
Dispatch by the giro centre or inpayment office of origin	Giro centre or office of inpayment	Stamp
	Exchange office of origin	
	List No	Date
	Signature	
Dispatch by the giro office of exchange of the administration of origin	Exchange office of origin	
	Stamp	
	Exchange office of destination	
	List No	Serial No
	Date	
Dispatch by the giro office of exchange of the administration of destination	Exchange office of destination	
	Stamp	
	Giro centre of destination	
	List No	Date
	Signature	
Reply from the giro centre of destination		
Stamp of the giro centre of destination and date		
Signature		

Giro, Hamburg 1984, art 111 — Size: 210 x 297 mm



## Description of the persons representing the applicant

VP 9 (Back)

Names and full descriptions of the persons who are legally entitled to represent the applicant according to the register of companies, the appropriate register for cooperative societies, the register of friendly societies, deed of partnership, articles of association, etc

Names and titles	May sign alone	
	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	<input type="checkbox"/> Yes	<input type="checkbox"/> No

## The powers conferred on the persons enumerated above are subject to the following restrictions


## Result of investigation

The attached request to open a postal giro account has been verified by us in conformity with the regulations in force in our country regarding the opening of such accounts

☐ As a result of this investigation we should feel no hesitation, if application were made, in opening a giro account in our service for the applicant 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 if possible) of the giro centre and date  
Signatures of officials

(Front)

<input type="checkbox"/> Postal administration of origin	VP 10
<b>ADVICE OF ENTRY</b>	
<input type="checkbox"/> Giro centre or inpayment office	On postal service  Stamp of the giro centre preparing the advice <div style="border: 1px dashed black; width: 80px; height: 80px; margin: 10px auto;"></div>
<div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> <input type="checkbox"/> Postal transfer   <input type="checkbox"/> Telegraph transfer   <input type="checkbox"/> Postal inpayment   <input type="checkbox"/> Telegraph inpayment         </div> <div style="width: 35%; border: 1px solid black; padding: 5px;">           Name of payer or inpayer <hr/>           Street and number <hr/>           Place of destination <hr/>           Country of destination <hr/> </div> </div>	
<p style="font-size: small;">This advice should be returned by the quickest route, including air, without surcharge. A blue "PAR AVION" (BY AIRMAIL) label or impression shall be affixed to advices which are returned by air.</p>	

Giro, Hamburg 1984, art 109, para 2 — Size: 148 x 105 mm

(Back)

Amount in figures, in currency of the country of destination	
Payer or inpayer. Name and address	
	Account No
Payee. Name and address	
	Account No
Giro centre holding the account to be credited	
Action on the order described	
<input type="checkbox"/> Carried out	Date
Reason	
<input type="checkbox"/> Not carried out	
Stamp, date and signature	
<div style="border: 1px dashed black; width: 80px; height: 80px; margin: 10px auto;"></div>	

Postal administration of origin

VP 12

☐ Postal giro centre

**STATEMENT**  
Banking instruments for collection

Postal giro centre of collection	Date of statement
----------------------------------	-------------------

[illegible]

37 mm		111 mm		(Front)
Postal administration of origin <b>COUNTERFOIL</b> intended for payee		Postal administration of origin Giro centre		<b>ORDER</b> <input type="checkbox"/> Transfer <input type="checkbox"/> Outpayment VP 13
Name and giro account No of payer		Name and giro account No of payer		No of cheque
Amount in arabic figures		Amount in arabic figures		
		Amount in words and roman letters		
Name and address of payee		Name and address of payee		
		Street and No		
Payee's giro account		Place and country of destination		Payee's giro account
Stamp		Stamp	Date and signature	
			Record number	
			Sum debited in figures	
Messages (see overleaf)		Do not write below		

25.4 mm

Giro, Hamburg 1984, art 129, para 1 — Size: 148 x 105 mm

Reserved for office of origin		Space for endorsements, if any		Messages
Equivalent value				
Charges				
Total				
Stamp				
		Payee's receipt Received the sum shown overleaf		
		Place and date		
		Signature of payee		
Reserved for office of exchange of origin		In-register No	Stamp	
		Identity document		
Do not write below				Do not write below

74.9 mm	111 mm	(Front)
Postal administration of origin	Postal administration of origin	
<b>COUNTERFOIL</b> intended for payee	<b>ORDER</b>	VP 13bis
Name and giro account No of payer	<input type="checkbox"/> Transfer <input type="checkbox"/> Outpayment	No of cheque
Amount in arabic figures	Amount in arabic figures	
	Amount in words and roman letters	
Name and address of payee	Name and address of payee	
	Street and No	
Payee's giro account	Place and country of destination	Payee's giro account
Stamp	Stamp	Date and signature
		Record number
		Sum debited in figures
MESSAGES (see overleaf)	DO NOT WRITE BELOW	

25,4 mm

Giro, Hamburg 1984, art 129, para 1 — Size: 185.9 x 105 mm



VP 13bis (Back)

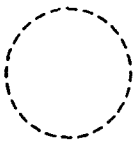
Reserved for office of origin		Space for endorsements, if any		Messages
Equivalent value				
Charges				
Total				
Stamp		Payee's receipt Received the sum shown overleaf Place and date Signature of payee		
Reserved for office of exchange of origin		In-register No	Stamp	DO NOT WRITE BELOW
		Identity document		
DO NOT WRITE BELOW				

Diagram of a Postcheque form with labels and fields:

- Watermark**: Indicated by an arrow pointing to a box on the left.
- Symbol of issuing administration**: Indicated by an arrow pointing to a box on the left.
- POSTCHEQUE**: Printed in the center, with a stylized logo below it.
- VP 14**: Printed in the top right corner.
- Issuing country and authority**: Indicated by arrows pointing to the right side of the form.
- Date-stamp**: Indicated by an arrow pointing to a box on the left.
- Pay the sum of**: Indicated by an arrow pointing to a box on the left.
- Cur-rency**: A box for the currency, part of a table with "Amount in figures".
- Amount in figures**: A box for the amount, part of a table with "Cur-rency".
- Signature**: A line for the signature.
- Guarantee card**: A line for the guarantee card.
- Name and account No**: Indicated by an arrow pointing to a box on the left.
- Date**: A line for the date.
- No**: A line for the number.
- Do not write below this line**: A line indicating the bottom of the writing area.
- Scanning area**: Indicated by an arrow pointing to the bottom right corner.

Giro, Hamburg 1984, art 149, para 1 — Size: 150 x 85 mm

NB. — The obligatory technical characteristics of this form are deposited with the International Bureau.

Symbol of issuing administration

Abbreviation of issuing country

Signature

Account No

Card No

POST C H E Q U E

VP 15

carte de garantie

To be translated into the language of the issuing country

The term "carte de garantie" is to be repeated in the language of the issuing country

The diagram shows a rectangular form divided into several sections. At the top left is a box for the 'Symbol of issuing administration'. To its right is a box containing the word 'POST C H E Q U E' in large, spaced-out letters, with a stylized logo below it. Further right is a small box labeled 'VP 15'. Below the top row is a horizontal line. Below that is a box for 'Signature'. Below the signature box is a box for 'Account No'. To the right of the 'Account No' box is a large box for 'Card No'. A horizontal line runs across the bottom of the form. Annotations include: 'Symbol of issuing administration' pointing to the top left box; 'Abbreviation of issuing country' pointing to the box between the top left and the 'POST C H E Q U E' box; 'Signature' pointing to the signature box; 'Account No' pointing to the account number box; 'Card No' pointing to the card number box; 'To be translated into the language of the issuing country' pointing to the bottom of the form; and 'The term "carte de garantie" is to be repeated in the language of the issuing country' pointing to the 'carte de garantie' label.

Giro, Hamburg 1984, art 150 — Size: 85.72 × 53.98 mm

NB. — The obligatory technical characteristics of this form are deposited with the International Bureau.