

**CHAPTER 161.****POST OFFICE SAVINGS BANK.****ORDER**P.N.  
8 of 1958.*made by the Governor in Council under section 9 (1) with the prior approval of the Secretary of State.*

Citation.

1. This Order may be cited as the Post Office Savings Bank (Rate of Interest) Order.

Rates of  
Interest.

2. The interest payable on deposits in the Post Office Savings Bank is hereby fixed at the rate of three pounds per centum per annum with effect from the 1st day of May, 1958.

**POST OFFICE SAVINGS BANK RULES.****ARRANGEMENT OF RULES.****RULES.**

1—2	Preliminary.
3	Object of the Savings Bank.
4—8	Limits of Deposits.
9	Accounts.
10—17	Deposits.
18—33	Withdrawals.
34—38	Deceased Depositors.
39—49	Transfer of Account.
50—58	Nominations.
59—63	Miscellaneous.
64	Forms.

**SCHEDULE.**

- Form A. Declaration by Depositor on Making First Deposit.
- Form B. Declaration by the Trustee of Depositor.
- Form C. Notice of withdrawal from an Account Standing in one Name.
- Form D. Notice of Withdrawal from an Account Standing in two or more Names.
- Form E. Rules for "On Demand" Withdrawals.
- Form F. Order by a Depositor who cannot attend personally to receive Payment.
- Form G. Claim of Funds of a Deceased Depositor.

**POST OFFICE SAVINGS BANK RULES**  
*made by the Governor in Council under section 14.*

**PRELIMINARY.**

1. These rules may be cited as the Post Office Savings Bank Rules, and shall apply to the Colony and Protectorate.

2. In these rules unless the context otherwise requires—

“ Savings Bank Officer ” includes every public officer who may from time to time perform any duties connected with the Savings Bank.

“ The Savings Bank ” or “ Saving bank ” means the Sierra Leone Post Office Savings Bank constituted and appointed under the Post Office Savings Bank Ordinance, and includes any Saving Bank established under the Post Office Savings Bank Ordinance. Cap. 161.

“ Schedule ” means the Schedule to these Rules.

“ depositor’s book ” means a numbered book which is supplied to a depositor when making a first deposit or to any book issued in substitution therefor.

**OBJECT OF THE SAVINGS BANK.**

3. The Savings Bank is established to provide a ready means for the deposit of savings and so to encourage thrift. The Savings Bank is not intended to be used for the purpose of keeping a current account and the Postmaster General may close an account should he have reasons to believe that the depositor has used the Savings Bank for a purpose for which it was not intended.

Object of  
Savings  
Bank.

**LIMITS OF DEPOSITS.**

4. (1) A deposit of less than one shilling shall not be received. Amount of  
deposits.

(2) Deposits of one shilling or any number of shillings will be received to the credit of an account:

Provided that the deposits made into an account in any year ending on the 31st day of December shall not exceed one thousand pounds.

5. Notwithstanding the proviso in rule 4(2), deposits may be made to replace the whole or part of any amounts drawn in any year ending on the 31st day of December. Deposits to  
replace with-  
drawals.

6. A depositor may, if he so desires, make a declaration to the effect that interest on any money deposited by him shall not be credited to his savings bank account but that such interest shall be surrendered to the Imperial Exchequer; and the Postmaster General shall give due effect to such declaration.

7. Notwithstanding the provisions of rules 4 and 5 it shall be lawful for—

(i) a Government officer who is responsible in his official capacity for the supervision of the moneys of a person or body of persons to deposit such a sum or sums of money, exceeding one thousand pounds in any year ending on the 31st December, as may be approved by the Postmaster General into an account standing in the name of the person or body of persons;

(ii) trustees of savings organisations specially approved by the Postmaster General to deposit any sum or sums of money, not exceeding one thousand pounds in any year ending on the 31st December, per member of the organisation, into an account standing in the name of such organisation.

Hours of business.

8. Savings Bank business shall be transacted daily (except on Sundays and Public Holidays) during the following hours—

Monday to Friday—9 a.m. to 11 a.m. and 1 p.m. to 3 p.m.

Saturday—9 a.m. to 11 a.m., or

during such hours as the Postmaster General with the approval of the Governor may direct.

ACCOUNTS.

General description of depositors.

9. (1) Deposits may be made by and in the name of:

(a) A person of full age and not under legal disability;

(b) A married woman;

(c) A minor of seven years and upwards.

(d) Deposits may be made on behalf and in the name of an infant under seven years of age by one of the parents of such infant or by any other person.

Minors under seven years of age.

(e) Deposits may be made by an illiterate who, on making a declaration and in all cases in which the signature of the depositor is required, must make his mark and thumb print in the presence of a witness and attested by the signature of that witness.

Illiterate depositors.

(f) Deposits may be made in the joint names of two or more persons entitled to make a deposit. Joint accounts.

(g) Deposits may be made in the name of one person as trustee for another person whose name shall also be entered in the title of the account. Trustee accounts

(h) Deposits may be made by registered friendly societies. Friendly societies.

(i) Deposits may be made by the duly appointed officers or trustees of a charitable or other society, club or fund. Charitable and other societies.

(j) No person shall open in his own name more than one account in the Savings Bank or have any personal interest in more than one account: Duplicating accounts.

Provided that this paragraph of this sub-rule shall not apply to—

(i) accounts opened by any person as trustee for another person also named in the title of the account; or

(ii) accounts opened in accordance with sub-paragraphs (g), (h) and (i) of this rule.

(2) Any person offending against sub-paragraph (j) of this rule shall be liable to forfeit any amount deposited in contravention of this rule either as to the whole or to such portion thereof as the Postmaster General may with the approval of the Governor direct.

#### DEPOSITS.

**10.** (1) Subject to the provisions of these rules a depositor on making a first deposit, and whenever thereafter he is required so to do, shall specify his Christian name and surname, occupation and residence, and shall subscribe with his name, or with his mark and thumbprint if he is unable to write, a declaration as set out in the appropriate form in the Schedule. Such declaration shall be witnessed by one of the following persons: Declaration.

(a) any officer of the Savings Bank; or

(b) some person known to such officer; or

(c) a District Commissioner; or

(d) a Minister of Religion; or

(e) a Justice of the Peace; or

(f) any other person approved by the Postmaster General in that behalf.

Declaration  
as to  
accounts of  
infants  
under  
seven years  
of age.

**11. (a)** When a first deposit is made on behalf and in the name of any infant under seven years of age, such declaration shall be as in Form B in the Schedule by the person making the deposit who shall specify at the foot of such declaration the day on which the said infant will attain the age of seven years.

**(b)** When deposits are made on behalf of and in the name of any infant under seven years of age, as soon as such infant attains the age of seven years, he shall when required by the Postmaster General, make such declaration as aforesaid.

Declaration  
as to trustee  
accounts.

**12.** When a first deposit is made in the name of one person as trustee for another person whose name is also entered on the title of the account, such declaration as aforesaid shall be made by the trustee and countersigned by the beneficiary.

Declaration  
as to joint  
accounts.

**13.** When a first deposit is made in the joint names of two or more persons, the declaration shall be signed by each of the said persons desiring to have an interest in the account.

Prohibition  
of use of  
fictitious  
name by  
depositor.

**14.** No officer of the Savings Bank shall receive any money for deposit in any name which he believes to be fictitious; and if any money is deposited in the Savings Bank in a fictitious name, the same, with the interest thereon, shall lapse and accrue to the public revenues of the Colony.

Depositor's  
book.

**15.** When a first deposit is made, a numbered book shall be handed to the depositor who shall sign his name in the place provided for the depositor's signature in the book.

Entry of  
deposits.

**16. (a)** The amount of every deposit shall be entered by the officer receiving the same in the depositor's book in words and figures and such officer shall affix his signature and the date-stamp of his office opposite such entry and shall the same day report the receipt of the said deposit to the Postmaster General.

A receipt for the said deposit shall be furnished by the officer to the depositor from a numbered counterfoil receipt book.

**(b)** No charge shall be made for a depositor's book except where expressly provided by these rules.

**(c)** Every depositor's book shall be deemed to be the property of the Postmaster General and shall be delivered up as and when required by the Postmaster General.

Subsequent  
deposits.

**17.** Any deposit subsequent to a first deposit may be made either at the office of the original deposit or at any branch of the Savings Bank in Sierra Leone.

## WITHDRAWALS.

**18.** Any depositor wishing to withdraw the whole or part of the sum deposited by him, exceeding the sum of five pounds and not exceeding five hundred pounds, shall give two clear days notice to the Postmaster General, such notice to be as in Form C in the Schedule.

Fourteen clear days notice may be required for withdrawal exceeding five hundred pounds.

Such withdrawals may be made at any Post Office or Postal Agency as the depositor may desire.

**19.** Withdrawals of one shilling or multiples of one shilling may be made, except when closing an account when, notwithstanding the foregoing, the full amount standing to the credit of the account may be withdrawn.

**20.** A depositor may withdraw money from his account only once in a week. By the term week is meant the period from any Monday to the next following Saturday, both days inclusive.

**21.** On receipt of an application for withdrawal, a warrant for the amount required, payable only at the office named therein shall be sent to the Post Office at which payment is to be made and must be applied for by the depositor.

**22.** (1) The warrant issued under the provision of rule 21 shall be presented at the Post Office named thereon together with the depositor's book.

(2) The paying officer shall take a receipt on the warrant, for the sum therein specified, from the person named therein or from any person authorised by him (as provided by these rules) to receive the said amount and such receipt shall be a good discharge to the Postmaster General for the sum specified in the warrant.

Such receipt must be signed in full view of the paying officer who must see the applicant write his signature. The signature on the form must agree in all essentials with the signature in the depositor's book.

(3) Where the person to whom a warrant is made payable cannot write, he must, when he presents the warrant, affix his mark and thumbprint to the receipt space on the warrant in the presence of a witness who must attest the same and who

can identify the person applying for the money as the person stated in the warrant. The thumbprint must agree with the thumbprint in the depositor's book.

(4) The paying officer shall enter in the depositor's book the amount paid in respect of the warrant and shall attest the entry with his signature and the date stamp of his office.

(5) Any person who upon any form prescribed in the Schedule makes any declaration or certificate which he knows to be false or which he has not reason to believe to be true shall be guilty of an offence and liable on summary conviction to a fine of fifty pounds.

**Withdrawals  
from  
minors'  
accounts.**

**23.** (1) An application for the withdrawal of money deposited by or in the name of a minor, shall be made by such minor if of the age of seven years or upwards.

(2) The warrant issued on such application shall be made out in the name of such minor and his receipt shall be a good discharge to the Postmaster General for the sum specified in such warrant.

(3) Deposits on behalf of minors under seven years of age cannot be withdrawn until the child has attained the age of seven years and has made the declaration under rule 11.

**Withdrawals  
for the  
accounts of  
married  
women.**

**24.** Deposits made by married women, or by women who shall afterwards marry, shall be repaid to any such woman irrespective of coverture.

**Disposal of  
deposits of  
lunatics or  
other incap-  
acitated  
depositors.**

**25.** If any depositor shall become insane, or otherwise incapacitated to act, and the same shall be proved to the satisfaction of the Postmaster General and provided that no order as to the application of his property has been made by a court, the Postmaster General may authorise payment from time to time from the funds of such depositor to any person whom he shall judge proper to receive the same and the receipt of such person shall be a good discharge for the same.

**Withdrawal  
from joint  
and trustee  
accounts.**

**26. (a)** An application to withdraw money deposited in the joint names of two or more persons, or in the name of one person as trustee for another person, shall be signed by all such persons named in the account or by the survivor or survivors among such persons.

(b) The Postmaster General shall require proof to his satisfaction of such survivorship.



(c) The warrant issued on such applications shall be made out in the names of the applicants and their receipt shall be a good discharge to the Postmaster General for the sum stated in the warrant.

**27. (a)** An application to withdraw money deposited in the name of a registered friendly society or of the trustees or any officer of a registered friendly society shall be made by the persons whose name or names shall for the time being be mentioned in the Register of Friendly Societies and which shall have been published in the *Gazette* prior to the date of such application.

Withdrawals by registered friendly societies.

(b) The Postmaster General may in his discretion require proof to his satisfaction of the identity of the applicants and of their authority to withdraw the deposits of the society.

(c) The warrant issued on such application shall be made out in the name of the society or of the persons entitled for the time being to withdraw the deposits of the society and the receipt of the person or persons so entitled or named shall be a good discharge to the Postmaster General for the sum stated in the warrant.

**28. (a)** An application to withdraw money deposited in the names of the trustees or treasurer of an unregistered friendly society, charitable society, club or other body shall be made by any person or persons for the time being recognised by the Postmaster General as entitled to withdraw the deposits of the society, club or body.

Withdrawals by unregistered societies, charitable bodies, clubs and other bodies.

(b) The Postmaster General may in his discretion require proof to his satisfaction of the identity of the applicant or applicants and of his or their authority to withdraw the deposits of the society, club or body.

(c) The warrant issued on such application shall be made out in the name or names of the persons entitled for the time being to withdraw the deposits of the society, club or body and the receipt of the person or persons so entitled shall be a good discharge to the Postmaster General for the sum stated in the warrant.

**29.** Applications to withdraw deposits in respect of the three preceding rules shall be made on Form D of the Schedule.

Forms of withdrawal.

Repayments  
to a depositor  
unable to  
attend  
personally.

30. (a) Repayments shall be made only to the depositor in person or to the bearer of an order under his hand signed in the presence of a District Commissioner or Magistrate at those places where such officers are stationed, or a Minister of Religion, Justice of the Peace or qualified Medical Practitioner in those places where no District Commissioner or Magistrate is stationed.

(b) If the depositor is resident out of Sierra Leone (Colony and Protectorate), his signature must be verified by some duly constituted authority of the place in which he resides. In proof of such verification, the order form must bear in addition to the signature, the impression of the Official Seal of the Constituted Authority of the place in which the depositor resides.

(c) The form of order to be signed by the depositor on such occasions is provided in Form F in the Schedule.

Savings Bank  
officers prohi-  
bited from  
witnessing  
withdrawals.

31. Officers of the Savings Bank are prohibited from acting as witnesses to withdrawals from the Savings Bank, or to authorities for payment to other persons.

Withdrawals  
on demand.

32. (1) When a depositor wishes to withdraw a sum not exceeding three pounds, he may, without previous notice, apply for payment at any Post Office transacting Savings Bank business, and if, upon production of the depositor's book, the Savings Bank officer is satisfied that a sufficient amount is standing to the depositor's credit to allow of payment of the required amount, and if such payment can be made without inconvenience to the business of the Post Office, the Savings Bank officer may make payment accordingly, subject to the following rules:

(a) The application must be as in Form E in the Schedule and must be accompanied by the depositor's book.

(b) Payment shall be made only to the depositor in person.

(c) The depositor shall produce evidence to the satisfaction of the Savings Bank officer that he is the person entitled to receive the amount stated in the application.

(d) That a specimen of the depositor's signature or of his mark and thumbprint is available in the depositor's book.

(e) The depositor must sign the receipt or make his mark or thumbprint on the form of application the presence of the paying officer and that receipt shall be a good discharge to the Postmaster General for the sum specified in the application.

(f) That no alteration or erasure of any kind appears on the form.

(g) The paying officer shall enter the amount paid in the depositor's book and attest the entry with his signature and the date-stamp of his office.

(h) When deposits stand in the name of more persons than one, all such persons shall attend and sign the necessary application and receipt.

(i) The credit balance due to a depositor shall not be reduced to an amount less than one shilling by a withdrawal on demand.

(2) This rule shall apply only to accounts in the name of an individual, to joint accounts and to trustee accounts.

33. A depositor wishing to obtain a warrant for payment of a sum exceeding five pounds standing to his credit in the Savings Bank on application in person at the General Post Office, Freetown, shall attend at the said Post Office and hand the Savings Bank officer an application as in Form C or D as the case may be, and shall at the same time pay a fee of sixpence which he shall affix to the form in uncancelled postage stamps, and if such application is in order a warrant for the amount required shall be handed to the depositor.

Speedy with-  
drawals by  
depositors in  
Freetown.

#### DECEASED DEPOSITORS.

34. The Postmaster General may require proof to his satisfaction of the decease of a depositor.

Deceased  
depositors.  
Proof of  
death.

35. (1) Where any depositor, other than a native, dies leaving any sum of money not exceeding fifty pounds, exclusive of interest, deposited in the Savings Bank, and probate of will or letters of administration be not produced to the Postmaster General, or if notice in writing of the existence of a will and intention to prove same or to take out letters of administration be not given to the Postmaster General at his principal office within the period of one month from the death of the depositor, or if such notice be given but such will be not proved or letters of administration be not taken out and the probate or letters of administration as the case may be, produced to the Postmaster General within a period of two months from the death of the depositor, it shall be lawful for the Postmaster General, after such period of one or two months, as the case may be, to pay and divide such funds at his discretion to or amongst the widows or relatives of such deceased depositor or to any one or more of them; or, if he shall think proper according to the Statute of Distributions.

Funds of a  
deceased  
depositor  
not exceed-  
ing £50.

Validity of payment.

(2) Where any sum not exceeding fifty pounds is so paid to or divided among any persons, who at the time of such payment, appear to be the heirs *ab intestato* of any deceased intestate depositor, the payment of any such sum of money shall be valid and effectual with respect to any demand of any other person as heir *ab intestato*, or as the lawful representative of such deceased intestate depositor, against the funds of the Savings Bank, any Savings Bank officer or the Postmaster General or Government of Sierra Leone, provided nevertheless, that any such heir or representative shall have remedy for any such money so paid as aforesaid against any person who may have received the same.

Application for withdrawals under this rule shall be made on Forms C or D as the case may be and accompanied by a declaration as in Form G of the Schedule.

Funds of a deceased depositor exceeding £50.

**36.** Where any depositor, other than a native, dies leaving any sum of money in the Savings Bank which (exclusive of interest) shall exceed the sum of fifty pounds, the same shall only be paid to the executor or administrator on the production of the probate of the will, or letters of administration, of the estate or effects of the deceased depositor to the Postmaster General. Application shall be made on Form C in the Schedule.

Funds of deceased native depositor.

**37.** Where any depositor who is a native dies leaving any sum in the Savings Bank such sum of money shall be paid by the Postmaster General to such person as is certified by a District Commissioner as having jurisdiction to administer the estate of the deceased or in the event of the Official Administrator being appointed to administer the estate of a native who dies leaving assets in the Colony, to the Official Administrator.

Payment on death of a depositor being illegitimate and dying intestate.

**38.** If any depositor being illegitimate, or having had an illegitimate child or children, shall die intestate, leaving him or her surviving any person or persons who, but for the illegitimacy of such depositor, or any child of such depositor, would be entitled to the money due to such deceased depositor, it shall be lawful for the Postmaster General to pay the money of such deceased depositor to any one or more of the persons who, in his opinion, would, but for such illegitimacy, have been entitled to the same according to the Statute of Distributions.

## TRANSFER OF ACCOUNT.

39. (1) Any depositor may apply to the Postmaster General for the transfer of deposits standing in his name into the name of any other person entitled to deposit in the Savings Bank.

Transfer  
from one  
account to  
another.

(2) Such application shall be in the prescribed form, copies of which may be obtained from the Postmaster General.

(3) Every such application shall be accompanied by the depositor's book or by such other evidence as the Postmaster General may require of the title of the depositor to the sums to which the application relates.

(4) Every such application shall also be accompanied by a statement of the full name and address of the person to whose name it is desired to transfer the deposits (hereinafter referred to as "the transferee"), and particulars of the account (if any) to which the deposits are to be transferred.

(5) Upon receiving such application as aforesaid, and being satisfied as to the title of the applicant to transfer the deposits to which the application relates, the Postmaster General may transfer from the account of the applicant to the account of the transferee the sum specified in the application.

(6) In the event of such transfer being permitted such application shall be a good discharge to the Postmaster General from the transferor for the sum specified therein.

(7) If the transferee is not already a depositor—

(a) He shall be required to make a like declaration to that made in relation to a first deposit.

(b) A depositor's book shall be handed to him and he shall sign his name in the place provided for his signature in such book.

(c) Where the transfer is made into the name of a Charitable Society, any such declaration and signature as last aforesaid shall (so far as the same are necessary in the case of a first deposit) be made and given by the person who would make and give the same in the case of a first deposit.

40. (1) Any person of the age of 16 years or upwards to whom any sum due to a depositor at the time of his decease or to a depositor who is of unsound mind might be paid under and in accordance with the provisions of these rules, may, subject to the provisions of these rules, in lieu of drawing such sum apply to the Postmaster General for the transfer of such

Transfer  
from account  
of deceased  
or insane  
depositor.

Validity of payment.

(2) Where any sum not exceeding fifty pounds is so paid to or divided among any persons, who at the time of such payment, appear to be the heirs *ab intestato* of any deceased intestate depositor, the payment of any such sum of money shall be valid and effectual with respect to any demand of any other person as heir *ab intestato*, or as the lawful representative of such deceased intestate depositor, against the funds of the Savings Bank, any Savings Bank officer or the Postmaster General or Government of Sierra Leone, provided nevertheless, that any such heir or representative shall have remedy for any such money so paid as aforesaid against any person who may have received the same.

Application for withdrawals under this rule shall be made on Forms C or D as the case may be and accompanied by a declaration as in Form G of the Schedule.

Funds of a deceased depositor exceeding £50.

36. Where any depositor, other than a native, dies leaving any sum of money in the Savings Bank which (exclusive of interest) shall exceed the sum of fifty pounds, the same shall only be paid to the executor or administrator on the production of the probate of the will, or letters of administration, of the estate or effects of the deceased depositor to the Postmaster General. Application shall be made on Form C in the Schedule.

Funds of deceased native depositor.

37. Where any depositor who is a native dies leaving any sum in the Savings Bank such sum of money shall be paid by the Postmaster General to such person as is certified by a District Commissioner as having jurisdiction to administer the estate of the deceased or in the event of the Official Administrator being appointed to administer the estate of a native who dies leaving assets in the Colony, to the Official Administrator.

Payment on death of a depositor being illegitimate and dying intestate.

38. If any depositor being illegitimate, or having had an illegitimate child or children, shall die intestate, leaving him or her surviving any person or persons who, but for the illegitimacy of such depositor, or any child of such depositor, would be entitled to the money due to such deceased depositor, it shall be lawful for the Postmaster General to pay the money of such deceased depositor to any one or more of the persons who, in his opinion, would, but for such illegitimacy, have been entitled to the same according to the Statute of Distributions.

## TRANSFER OF ACCOUNT.

Transfer  
from one  
account to  
another.

**39.** (1) Any depositor may apply to the Postmaster General for the transfer of deposits standing in his name into the name of any other person entitled to deposit in the Savings Bank.

(2) Such application shall be in the prescribed form, copies of which may be obtained from the Postmaster General.

(3) Every such application shall be accompanied by the depositor's book or by such other evidence as the Postmaster General may require of the title of the depositor to the sums to which the application relates.

(4) Every such application shall also be accompanied by a statement of the full name and address of the person to whose name it is desired to transfer the deposits (hereinafter referred to as "the transferee"), and particulars of the account (if any) to which the deposits are to be transferred.

(5) Upon receiving such application as aforesaid, and being satisfied as to the title of the applicant to transfer the deposits to which the application relates, the Postmaster General may transfer from the account of the applicant to the account of the transferee the sum specified in the application.

(6) In the event of such transfer being permitted such application shall be a good discharge to the Postmaster General from the transferor for the sum specified therein.

(7) If the transferee is not already a depositor—

(a) He shall be required to make a like declaration to that made in relation to a first deposit.

(b) A depositor's book shall be handed to him and he shall sign his name in the place provided for his signature in such book.

(c) Where the transfer is made into the name of a Charitable Society, any such declaration and signature as last aforesaid shall (so far as the same are necessary in the case of a first deposit) be made and given by the person who would make and give the same in the case of a first deposit.

Transfer  
from account  
of deceased  
or insane  
depositor.

**40.** (1) Any person of the age of 16 years or upwards to whom any sum due to a depositor at the time of his decease or to a depositor who is of unsound mind might be paid under and in accordance with the provisions of these rules, may, subject to the provisions of these rules, in lieu of drawing such sum apply to the Postmaster General for the transfer of such

sum into his own name or the name of any other person specified in such application.

(2) The provisions of these rules relating to the transfer of deposits shall apply to the transfer of sums from the account of a deceased depositor and from the account of a depositor who is of unsound mind so far as the same are applicable.

Incidents of transfer.

**41.** For the purpose of calculating interest every transfer from one account to another shall be deemed to be a withdrawal and deposit of the sum transferred.

Alteration in title of trust account.

**42.** (1) Where deposits have been made in the name of one person as trustee for another person whose name is also entered in the title of the account, upon the application of such last-named person the Postmaster General may, in case he should think it just and expedient so to do, remove the name of the trustee from the title of the account, and may substitute the name of another trustee in the place thereof, or may enter the account in the name of the person on whose behalf the deposits were made.

(2) Where the name of a new trustee is substituted, such trustee shall make the declaration required upon the making of a first deposit.

(3) In any case provided for by this rule the receipt of the persons named in the title of the account as altered in manner provided by this rule shall be a good discharge to the Postmaster General for any sums standing to the credit of the account.

Alteration of title in joint accounts.

**43.** (1) Where deposits have been made in the joint names of two or more persons whose names are all entered in the title of the account, upon the application of all such persons or the survivors or survivor of them, the Postmaster General may, in case he should think it just and expedient so to do, remove the name or names of one or more of such persons from the title of the account and may substitute the name of another or others in the place thereof provided the consent in writing of such person or persons whose name or names it is desired to substitute be first obtained. Every party to the account as altered shall make the declaration required upon the making of a first deposit.

(2) In any case provided for by this rule the receipt of all persons named in the title of the account as altered in manner provided by this rule shall be a good discharge to the Postmaster General for any sums standing to the credit of the account.

**44.** (1) Upon the application of any depositor the Postmaster General may, where he deems it just and expedient so to do, add the name of one or more persons in the title of the account of such depositor.

Addition of names to an account.

(2) Every person whose name is added in the title of an account under this rule shall make the declaration required upon the making of a first deposit, but the addition of a name or names to an account under this rule shall not be deemed to be the opening of a new account in the Savings Bank.

**45.** The Postmaster General may enter into arrangements with the Post Office Savings Bank of the United Kingdom of Great Britain and Northern Ireland, or with any Government Savings Bank of any British Dominion, Colony, Protected State or Protectorate or any territory in respect of which a mandate on behalf of the United Nations is being exercised by Her Majesty, for the transfer of any sums standing to the credit of depositors from such Savings Banks to the Sierra Leone Post Office Savings Bank and for the transfer of sums standing to the credit of depositors in the Sierra Leone Post Office Savings Bank to such other Savings Banks.

Arrangements for transfers to and from other Government Savings Banks.

**46.** (1) A depositor may transfer his account from the Savings Bank to any Government Savings Bank in the United Kingdom of Great Britain and Northern Ireland, in the Republic of Ireland or to any Government Savings Bank or Post Office Savings Bank in Nigeria, Ghana, the Gambia, Jamaica, British Guiana or Antigua, or to a Savings Bank in such other countries with which arrangements for such transfer have been entered into by the Postmaster General for such transfers:

Transfers from Savings Bank to certain other Savings Banks.

Provided that—

(a) the amount so transferred shall not exceed the maximum amount of deposits allowed by law in the country or Colony to which the account is to be transferred;

(b) of the sum transferred, not more than one hundred pounds shall have been deposited in the two calendar months immediately preceding that in which the transfer is effected;

(c) the applicant for transfer of an amount shall have been a depositor in the Savings Bank for at least two months prior to the date of application.

(2) An application to transfer the account of a depositor shall be made in such form as may for the time being be prescribed by the Postmaster General and shall be accompanied by the

depositor's book or by other evidence to the satisfaction of the Postmaster General of the title of the applicant to the deposits to which the application relates.

Commission on transfer.

**47.** A sum equal to one-half per cent. shall be deducted from the amount of the deposits and interests transferred.

Transfers from other Savings Bank to the Savings Bank.

**48.** Where application is made to the Postmaster General to transfer to the Savings Bank any sum standing to the credit of a depositor in any Government Savings Bank in the United Kingdom of Great Britain and Northern Ireland, in the Republic of Ireland, in Nigeria, Ghana, the Gambia, Jamaica, British Guiana or Antigua or from a Savings Bank in such other countries with which arrangements have been entered into by the Postmaster General for such transfer, the Postmaster General may place such sum to the credit of such depositor in the Savings Bank.

Transfers to Sierra Leone to be treated as deposits.

**49.** Subject to the provisions of the last preceding rule, sums transferred to the Savings Bank from a Government Savings Bank in the United Kingdom of Great Britain and Northern Ireland, in the Republic of Ireland, in Nigeria, Ghana, the Gambia, Jamaica, British Guiana or Antigua or from a Savings Bank in such other countries with which arrangements have been entered into by the Postmaster General, shall for all purposes be treated as deposits made in the Savings Bank.

#### NOMINATIONS.

Nomination of beneficiary on decease.

**50.** Subject to the provisions of these rules, a depositor of the age of sixteen years or upwards may nominate any person to receive any sum due to such depositor at his decease.

Form of nomination.

**51.** Every such nomination shall be written in a form to be approved by the Postmaster General, and shall be signed by the depositor in the presence of a witness and shall be sent to the Postmaster General during the life of the depositor.

Registration of nomination.

**52.** Every such nomination shall be registered by the Postmaster General.

Revocation of nomination.

**53.** Any such nomination may be revoked by the depositor by writing under his hand signed in the presence of a witness. Such revocation shall be sent by post or otherwise to the Postmaster General during the life of the depositor, and shall

red by the Postmaster General in like manner as  
of a nomination.

A nomination may relate to the whole of the deposits  
ing in the name of a depositor or to part only of such  
deposits. Except where otherwise stated, a nomination shall  
be deemed to extend to all sums to which a depositor is entitled  
at the time of his decease in respect of the Post Office Savings  
Bank deposits, but a depositor may, in a nomination, expressly  
exclude any of such sums from the operation of such nomination.

Nomination  
to apply to  
part or whole  
of deposit.

**55.** A nomination may be in favour of one person or several  
persons, and in the latter case may direct that specific sums  
shall be paid to one or more of the persons named in the  
nomination, or that the persons named in the nomination may  
take the deposits in specified shares, or may give directions to  
both effects.

Nomination  
of one or  
more persons.

**56.** No person who witnesses the signature of a depositor to  
a nomination shall take any benefit under such nomination.

Witness to  
nomination  
excluded.

**57.** Where the sum due on the decease of a depositor does  
not exceed in the whole the sum of one hundred pounds, the  
Postmaster General shall pay the persons named in any nomina-  
tion made by such depositor, and in force at the time of his  
death, according to the direction of such nomination, and the  
receipt of any person so named shall be a good discharge to  
the Postmaster General for the sum so paid notwithstanding  
such person has not attained the age of twenty-one years, if  
such person has attained the age of sixteen years.

Procedure  
under nom-  
ination.

If upon the decease of a depositor the sum due to him or  
to his estate exceeds one hundred pounds, any nomination  
made by such depositor shall take effect as regards any sum  
or sums to which the same relates, not exceeding one hundred  
pounds, in like manner as if it were a will of the deceased  
depositor duly executed, but shall not take effect in any other  
manner; and a nomination shall not in such case be deemed  
void because the depositor was a minor at the time such  
nomination was made.

In any such case as last aforesaid, the Postmaster General  
may, subject to the provisions of this section, pay any sum or  
sums to which a nomination relates, not exceeding in the  
aggregate one hundred pounds, according to the directions of  
such nomination, notwithstanding the production of probate of

the will of a deceased depositor or letters of administration to his estate.

Payment for  
the benefit of  
a nominee  
under 16.

**58.** Where any person nominated to receive any sum on the death of a depositor is an infant under the age of 16 years, and it is proved to the satisfaction of the Postmaster General that funds are urgently needed for the maintenance, education or benefit of such infant, the Postmaster General in his absolute discretion may pay the sum mentioned in the nomination, or any part thereof, to any person who may satisfy the Postmaster General that he will apply such money for the benefit of such infant, and the receipt of such person shall be a good discharge to the Postmaster General for the amount so paid.

Annual  
transmission  
of depositor's  
book to  
principal  
office.

**59.** Every depositor shall, once in each year, on the anniversary of the day on which he made his first deposit and at any other time when required by the Postmaster General, forward his book to the Postmaster General in a cover to be obtained at any Branch Savings Bank Office in order that the entries in the said book may be compared with the entries in the books of the Postmaster General and that interest up to the 31st December of the previous year, due to the depositor, may be inserted in the book.

Loss of  
depositor's  
book.

**60.** (1) If any depositor shall lose his deposit book and shall desire a new book, application must be made by him to the Postmaster General stating the circumstances, such application being accompanied by a remittance of one shilling.

(2) Upon receipt of such application the Postmaster General may, if he thinks fit, issue a new book to the applicant.

(3) If in the opinion of the Postmaster General any deposit book has been tampered with or is in such a condition as to render the issue of a new book desirable the Postmaster General may, if he thinks fit, require the surrender and cancellation of such book and issue a new book to the depositor and charge therefor the sum of one shilling.

Exemption of  
Savings Bank  
correspon-  
dence from  
postage.

**61.** Declarations, deposit books, acknowledgments, notices of withdrawal, warrants, and all documents and correspondence passing between the Postmaster General and any depositor or other person in relation to Savings Bank business shall be transmitted by post free of postage. Such free transmission

### *Miscellaneous.*

by post shall not include free registration, the fee for which shall be paid by the sender.

**62.** If any depositor after alleging the loss or destruction of his book, or any claimant to any funds alleged to be deposited in the Savings Bank, or any person acting on behalf of such claimant, be unable to give the account number of the alleged funds, a fee of one shilling shall be charged for a search of the records in addition to any other fee mentioned in these rules. Search of records.

**63.** These rules shall, so far as the same are applicable, apply as well to deposits made before as after the commencement of these rules. Application of rules.

### *Forms.*

**64. (a)** The forms in the Schedule to these rules with or without such modification as the Postmaster General may require shall be used in all cases to which they refer. Forms in Schedule.

**(b)** A supply of all necessary forms shall be kept at every Branch of the Savings Bank and shall be supplied free of charge to any person lawfully requiring and applying for the same.

## SCHEDULE.

r. 10

## FORM A.

## SIERRA LEONE POST OFFICE SAVINGS BANK.

Book Office..... No.....

## DECLARATION BY DEPOSITOR ON MAKING FIRST DEPOSIT.

I, (*Name in full*).....

(Occupation) .....

of (*address*).....

do hereby declare to the Postmaster General that I am desirous on my own behalf to become a depositor in the Savings Bank. I do further hereby declare that I am not directly or indirectly entitled to any deposit in or benefit from the funds of the Savings Bank nor to any sum or sums standing in the name or names of any other person or persons in the books of the said Savings Bank.

Save and except such benefit as I may be entitled to from being a member of a Friendly Society legally established; or from such sums as may be standing in my name as trustee jointly with the name or names and on behalf of any other depositor or depositors.

Witness my hand this..... day of..... 19.....

Signature.....

*Certificate to be signed where a first deposit is made by a person who is unable to write.*

I certify that the foregoing Declaration has, before being made, been first audibly, clearly and distinctly read over to the person making the same in my presence and hearing, when he appeared perfectly to understand the same and made his mark thereto in my presence.

Witness to Signature or Thumbprint and mark.

Right Thumbprint

Signed by  
the said  
Depositor  
in the  
presence of

<i>Signature of Witness</i> .....
<i>Address</i> .....
<i>Office or Qualification</i> .....

For official use

Signature or mark of Depositor

Right Thumbprint

Account No.  
and office.....



## FORM C.

Rule 18.

## NOTICE OF WITHDRAWAL FROM AN ACCOUNT STANDING IN ONE NAME.

IN THE CASE OF A TRUST OR JOINT ACCOUNT, FORM D SHOULD BE USED.

N.B.—Care should be taken to enter the correct particulars, as any error may cause delay in receiving the money.

**A**Copy here particulars of Account as printed on cover of  
Deposit Book.This form  
is of no value  
as a security  
for money.

Office.....

Number .....

This space is for use in the P.O. only.

£                    s.                    d.

Date..... day of..... 19.....

To the Postmaster-General.

Take Notice—

That I wish to withdraw the sum of

from the Deposit Account bearing the above description in the books of the Post Office Savings Bank.

£	s.	d.
---	----	----

\*If the account is to  
be closed, state the  
sum due according to  
the book, and insert the  
words "and Interest to  
close Account".

NOTE.—If the Applicant cannot write, his thumbprint and  
mark must be affixed against his name in the presence of a witness,  
who must sign the following form, giving his address and occupation  
and certifying that the person named is personally known—

The said.....  
made his mark hereto in my presence.

Signature .....

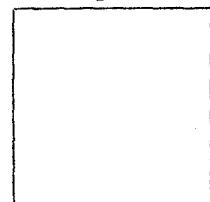
Address.....

Occupation.....

Signature  
of  
Applicant

Address

Occupation

Thumbprint of  
Depositor.

If Illiterate

## FORM D.

Rule 26

## NOTICE OF WITHDRAWAL FROM AN ACCOUNT STANDING IN TWO OR MORE NAMES.

In the case of an account standing in One Name, Form C should be used.

N.B.—Care should be taken to enter the correct particulars, as any error may cause delay in receiving the money.

This form is of no  
value as a security  
for money.

Copy here particulars of account as printed on cover of  
Deposit Book.  
Office.....  
Number.....

*This space is for use in the P.O. only.*

£	s.	d.
---	----	----

Dated..... day of..... 19.....

To the Postmaster General, Freetown.

£	s.	d.
*		

Take Notice—

That we wish to withdraw the sum of

\* If the account is to be closed, state the sum due according to the book, and insert the words "and interest to close account."

from the Deposit Account bearing the above description in the books of the Post Office Savings Bank.

NOTE.—If the applicant cannot write, his mark must be affixed against his name, in the presence of a witness, who must sign the following form, giving his address and occupation.

The said..... made his mark hereto in my presence.

Signature.....

Address.....

Occupation.....

Signatures,  
Addresses,  
and  
Occupations  
of all parties  
to the  
Account.

P.O. Form No. 61.

r. 32.

## FORM E.

## POST OFFICE SAVINGS BANK, SIERRA LEONE.

Withdrawal on Demand.

AMOUNT NOT TO EXCEED  
FIVE POUNDS.

Depositor's Book.

Office .....

No. .....

Date.....

To the Postmaster of.....

I (*Full name as in the Account*).....

wish to withdraw forthwith the sum of.....

(write in words)

from the amount standing to my credit in the above described Amount.

£	s.	d.

Thumbprint of  
Illiterate  
Depositor*Signature of Depositor.*I hereby acknowledge receipt of  
the above-named amount.*Signature of Depositor.*

Witness to thumbprint and mark.....

Address .....

Occupation .....

Stamp of  
Paying Office*Signature of Paying Officer.*

No alteration or erasure on the above form is permissible. If a form is spoilt, a fresh form must be completed.

## RULES FOR "ON DEMAND" WITHDRAWALS.

*(To be printed on the back of Form "E").*

(1) When a depositor wishes to withdraw a sum not exceeding five pounds, he may, without previous notice, apply for payment at the office named in the Account and if, upon production of the depositor's book, the Savings Bank officer is satisfied that sufficient amount is standing to the depositor's credit to allow of payment of the required amount, and if such payment can be made without inconvenience to the business of the Post Office, the Savings Bank officer may make payment accordingly, subject to the following rules—

(a) The application must be as in Form P.O. No. 73 and must be accompanied by the depositor's book.

(b) Payment shall be made only to the depositor in person.

(c) The depositor shall produce evidence to the satisfaction of the Savings Bank officer that he is the person entitled to receive the amount stated in the application.

(d) That a specimen of the depositor's signature or thumbprint is available in the depositor's book.

(e) The depositor must sign the receipt or make his mark and thumbprint on the form of application in the presence of the paying officer and that receipt shall be a good discharge to the Postmaster General for the sum specified in the application.

(f) That no alteration or erasure of any kind appears on the form.

(g) The paying officer shall enter the amount paid in the depositor's book and attest the entry with his signature and the date-stamp of his office.

(h) When deposits stand in the name of more persons than one, all such persons shall attend and sign the necessary application and receipt.

(i) Such "on demand" withdrawals shall only be made at the office named in the account.

(2) This rule shall apply only to accounts in the name of an individual, to joint accounts and to trustee accounts.

r. 30.

## FORM F.

ORDER BY A DEPOSITOR WHO CANNOT ATTEND PERSONALLY TO  
RECEIVE PAYMENT.

<u>Depositor's Book.</u>	<u>Place .....</u>	<u>No. of Warrant.....</u>
	<u>To the POSTMASTER GENERAL, SIERRA LEONE.</u>	<u>Date of do.....</u>
<u>No. .....</u>		

I, the undersigned, do hereby authorise and direct.....  
the Bearer of this Order, to receive on my Account the sum of.....  
due to me under the above-described Warrant of the Savings Bank, for which  
sum the receipt of the above-named person shall be a good and sufficient  
discharge.

As witness my hand, this.....day of.....19.....

Witness:

.....Signature	.....Signature*
.....Address	.....Address
.....Occupation	.....Occupation

} of witness      } of depositor

\* *Illiterate depositors to make their Right thumbprint.*

*N.B.*—If the Depositor be resident beyond the  
limits of Sierra Leone or its Protectorate, his  
signature must be verified by some Constituted  
Authority of the place in which he resides.

In proof of such verification this order form must  
bear, in addition to the signature, the impression of  
the Official Seal of the Constituted Authority of the  
place in which the Depositor resides.

FORM G.

Rule 35.

CLAIM OF FUNDS OF A DECEASED DEPOSITOR.

SIERRA LEONE POST OFFICE SAVINGS BANK.

To be completed by Persons claiming the Funds of a Deceased Depositor in the Post Office Savings Bank, who has not made a Will, or to whose Effects Administration has not been taken out.

I,.....do solemnly and sincerely declare that I am the lawful..... (*state relationship*) of, and of nearest kin to.....who died on the.....without leaving any Will, as I have reason to believe, and I claim.....funds which remain due to the deceased depositor in the Post Office Savings Bank, Sierra Leone, and I make this solemn declaration conscientiously believing the same to be true.

Declared and subscribed before me  
at  
this..... day of.....  
19.....

{ Magistrate for

{ Signature  
of  
Claimant.

{ Place of  
Residence.

P.O. Form No. 73.