

*Minors.*

35. Where a Savings Bank Annuity, or a Savings Bank Insurance is granted to a person under the age of 21 years (in these Regulations referred to as a minor) the following rules shall apply:—

- (1.) Where a minor is under seven years of age all proposals, answers, and declarations prescribed by these Regulations shall be made and signed by one of the parents, or by a friend on behalf of the minor.
- (2.) Where a minor is over seven years of age all such proposals, answers, and declarations (other than the declaration required by law on making a first deposit in a Savings Bank) shall be made and signed, as well by the minor as by one of his parents, or by a friend on his behalf.
- (3.) Where a minor is under the age of seven years any receipt which is required under these Regulations in respect of any payment to which he may become entitled may be given on behalf of the minor by the person who has signed the proposal on his behalf.
- (4.) Where a minor is over the age of seven years he may give such receipts and do such other acts as are required by these Regulations in respect of any payment to which he may become entitled in the same manner as if he had attained the age of 21 years.
- (5.) Any document signed by or on behalf of a minor in accordance with these rules shall be valid and binding upon him as if being of full age he had signed such document.

*Insurance on Children under Ten Years of Age.*

36. With regard to any sums which become payable in respect of any Savings Bank Insurance on the death of any child under 10 years of age, the following rules shall apply:—

- (1.) The Postmaster-General shall not insure or pay on the death of such child any sum which, added to any amount payable on the death of such child by any Friendly Society, Industrial Assurance Company, or any other Insurance Company, exceeds ten pounds.
- (2.) No such sum shall be paid except to the parent of such child, or to the personal representatives of such parent, and upon the production by such parent, or his personal representative of a certificate of the Registrar of Deaths issued by the registrar, or other person having the care of the register of deaths containing the particulars hereinafter mentioned.
- (3.) Whenever a certificate of the death of a child is applied for, for the purpose of obtaining a sum of money from the Post Office Savings Bank, the object for which the certificate is sought, and the sum sought to be obtained from the Post Office Savings Bank shall be stated to the Registrar of Deaths who shall write on or at the foot of such certificate the words "to be produced to the Postmaster-General said to be liable for payment of the sum of £                      " (stating the sum) and all certificates of the same death shall be numbered in consecutive order and the sum charged for such certificate shall not exceed one shilling.
- (4.) No certificate shall be granted by a Registrar of Deaths unless the cause of death has been previously entered in the Register of Deaths on the certificate of a coroner, or of a registered medical practitioner, who attended such diseased child during its last illness, or except upon the production of

a certificate of the probable cause of death under the hand of a registered medical practitioner, or of other satisfactory evidence of the same.

- (5.) If the certificate of the death of a child which does not purport to be the first is produced to the Postmaster-General, he shall before paying any money thereon, ascertain whether any, and what, sums of money have been paid on the same death by any Friendly Society, Industrial Assurance Society, or other Insurance Company.
- (6.) The provisions of this Regulation shall not apply to insurances on the lives of children where the person insuring has an interest in the life of the person insured.

*Insane Persons.*

37. Where any person entitled to any payment in respect of a Savings Bank Annuity or Savings Bank Insurance is insane, or otherwise incapacitated to act, such payment shall be made to the lawfully appointed Committee of the estate of such person, if any, and where there is no such lawfully appointed Committee, to such person as the Postmaster-General may think proper to receive the same, having regard to the interests of the person entitled to the said payment, and any receipt to be given or other act done in accordance with these Regulations, may be given or done by such Committee or other person, and shall have effect and be valid and binding in all respects as if given or done by the person entitled to such payment.

*Deduction of Purchase Money from Salary or Wages.*

38. If any person under the control of the Postmaster-General, or under the control of the Commissioners of Inland Revenue, or the Commissioners of Customs, or any person employed in any Government Department, or any person employed by the Directors of a Railway Company, or by a manufacturer or other large employer of labour, after purchasing a Savings Bank Annuity, or a Savings Bank Insurance under these Regulations, shall desire to have the instalments of purchase money payable under the Contract deducted from his salary or wages, and paid over by the employer to the officers of the Postmaster-General, and if the persons under whom or by whom he is employed shall be willing to undertake the deduction of such instalments from his salary or wages, with the view of paying them over to the officers of the Postmaster-General, then the Postmaster-General shall, if he think fit, make arrangements with the said employers for such purpose, and in such case the instalments of purchase-money may be paid at such times and in such manner as may be directed by the Postmaster-General, instead of at the times in manner specified in the Contract and in these Regulations.

*Cancellation and Variation of Contracts.*

39. The Postmaster-General may, on the application or with the consent of the purchaser, and with the concurrence of the National Debt Commissioners, from time to time cancel or vary any Contract for the grant of any Savings Bank Annuity or Savings Bank Insurance, and may correct any errors found to exist in any such Contract. Provided always, that no such cancellation, variation, or correction shall extend to the granting of any insurance or annuity which is not authorised by the Government Annuities Acts 1853, 1864, and 1882, or by these Regulations.