Regulations made from time to time thereunder; and the rules applicable to payment for a reply o a telegram shall apply to the telegram of advice.

Notice of desire to Obtain Payment by Relurn of Post.

45.—(1.) A Depositor wishing to obtain payment of the whole or part of a sum standing to his credit in the Post Office Savings Bank on the day following that on which he gives notice of withdrawal (hereinafter referred to as "payment by return of post") may apply for such payment at any Savings Bank Office which is also a Telegraph Office.

(2.) Such application shall be in the prescribed form, a printed copy of which may be obtained at

any such Savings Bank Office.

(3.) In such form the depositor shall specify the several particulars which are required to be specified in an ordinary notice of withdrawal.

Rules applicable to Payment by Return of Post. 46. The Regulations hereinbefore contained in relation to payment by telegraph shall apply to

payment by return of post, so far as the same are applicable, provided that:-

(1:) The receipt to be given for the amount paid shall be given on a Warrant, and the rules applicable to payment by Warrant shall apply to such payment.

(2.) The person requiring payment by return of post shall not be required to pay for any

telegram of advice.

Limits of Payment by Telegraph and Return of Post.

47. Payment by telegraph shall not be made to any one depositor on any one day in respect of any sum exceeding Ten pounds, and payment by return of post shall not be made to any one depositor on any one day in respect of any sum exceeding Twenty pounds.

TRANSFER OF DEPOSITS. Transfer from one Account to another.

48.—(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 Post Office Savings Bank.

(2.) Such application shall be in the prescribed form, copies of which may be obtained from the Controller of the Post Office Savings Bank.

(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 an 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 shall transfer from the account of the applicant to the account of the transferee the sum specified in the application.

(6.) 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 pro-

vided for his signature in such Book.

(c.) Where the transfer is made into the name of a Charitable Society, Body Corporate, or Corporation Sole, 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 Depositor. 49.—(1.) Any person of the age of sixteen years or upwards to whom any sum due to a depositor at the time of his decease might be paid under and in accordance with the provisions of these Reglations, may, subject to the provisions of these Regulations as to duty, in lieu of withdrawing 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 appli-

(2.) The provisions of these Regulations relating to the transfer of deposits shall apply to the transfer of sums from the account of a deceased depositor so far as the same are applicable.

Limits in case of Transfer.

50:-(1.) For the purpose of calculating the limits of deposits in accordance with the provisions of these Regulations, every sum transferred to the account of any depositor (other than a sum transferred from the account of a deceased depositor) shall be deemed to be a deposit by the depositor to whom such sum is transferred.

(2.) When by reason of the transfer of any sum from the account of a deceased depositor the sum standing to the credit of the Trustees or Treasurer of a Charitable Society exceeds £300, exclusive of interest, or the sum standing to the credit of any other depositor exceeds £200 in the whole, notice shall be given to the depositor of the amount of such excess, and no interest shall be allowed on such amount.

(3.) This Regulation shall not apply to Friendly Societies or to Charitable Societies when the approval of the National Debt Commissioners has been obtained to the making of deposits without

restriction as to amount.

Alteration in Title of Trust Account.

51.-(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 lastnamed person the Postmaster-General may, in case he should think it just and expedient so to do, remove the name of the Trustec 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 Regula-tion the receipt of the persons named in the title of the account as altered in manner provided by this regulation shall be a good discharge to the Postmaster-General for any sums standing to the credit of the account.

Addition of Names to an Account.

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

(2.) Every person whose name is added in the