



POST OFFICE SAVINGS BANK

These *particulars of account* should be given in all communications with the Savings Bank Department :—

CAMBRIDGE STREET,
PIMLICO, S.W.

NO. 7074

The Post Office Savings Bank is established by Act of Parliament and the repayment of deposits with interest is guaranteed by Government.

Strict secrecy is observed in connexion with depositors' accounts.

IMPORTANT.

Great care should be taken not to lose this Book. In the event of loss immediate notice should be given to **THE CONTROLLER, POST OFFICE SAVINGS BANK, LONDON**, quoting particulars of the account.

The entry of the amount of each deposit and withdrawal in the deposit book should be carefully examined by the Depositor before he leaves the Post Office, in order that he may be satisfied that the entry is correct.

It is illegal for any person to hold more than one account in the Post Office Savings Bank for his own benefit, or to have an account in the Post Office Savings Bank and another in a Trustee Savings Bank. A person having an account for his own benefit is not however precluded from acting as Trustee in accounts for the benefit of others.

A deposit Book is not a proper security for money lent, and no claim by any person holding a deposit book in respect of a loan can be recognized by the Department. Deposits in the Post Office Savings Bank are not liable to "attachment" or to its Scottish equivalent "arrestment."

The frequent deposit of sums to be withdrawn again in a short time adds greatly to the cost of administration, and Depositors are therefore asked to conduct their Savings Bank business with as few transactions as possible.

GENERAL INFORMATION.

NOTE. The information given here is necessarily condensed, but further information can always be obtained at a Post Office or by writing to "THE CONTROLLER, POST OFFICE SAVINGS BANK, WEST KENSINGTON, LONDON." The *particulars of account, i.e.,* the name of Post Office and number of Book, should always be stated.

Post Office Savings Banks are open from 8 a.m. to 8 p.m. on week days, except that most Town and Country Sub-Offices are closed early on one day in the week, generally on the local half-holiday.

The deposit book may be used at any Post Office Savings Bank in the United Kingdom.

DEPOSITS.

SUMS from one shilling upwards (excluding pence) may be deposited in any year ending 31st December, subject to an annual limit of £50 and a total limit of £200. A Depositor may also replace the amount of one withdrawal previously made in the same year.

NOTE.—The above relates to ordinary personal accounts, joint accounts, and trust accounts. Certain Societies, Penny Banks, and Corporate Bodies, may open accounts for larger sums, but application should first be made to the Controller.

Every deposit in a Post Office Savings Bank must be immediately entered in the Depositor's Book by the Officer who receives it, and this Officer must affix his signature or initials and the stamp of his Office against the entry.

In addition to this receipt an acknowledgment for every deposit of £5 or more will be sent by post from London. This can be addressed to a Post Office to be called for if

the Depositor so requests when making the deposit. The acknowledgment should reach the Depositor within a few days (twelve days in the case of a deposit by cheque), and if it does not come to hand or if it is incorrect or shows signs of erasure or alteration the Depositor should at once write to the Controller, Post Office Savings Bank, London, and should renew his application until he gets a satisfactory reply.

No acknowledgment is sent for any deposit under £5.

HOME SAFES. These can be obtained at all Post Office Savings Banks. The Safe is a small steel box in which coins may be placed for subsequent deposit in the Savings Bank; it is locked when issued, but every Savings Bank Office keeps a key which will open it when presented for the purpose of having the contents placed to the credit of the holder. The charge for the Safe is 3s. Of this amount 1s. is a registration fee and is not repayable, but the balance of 2s. will be repaid if the Safe be given up in good condition.

Forms to which stamps may be affixed are supplied at Post Offices for the assistance of children and others unable to save more than a penny or two at a time.

WITHDRAWALS.

A DEPOSITOR can on presenting his deposit book at any Post Office Savings Bank withdraw on demand any sum not exceeding £1. *This method of withdrawal does not apply to the accounts of Societies, Penny Banks, or Corporations.*

If more than £1 is required, a form of notice of withdrawal which can be obtained at any Post Office Savings Bank must be filled up and posted to the Controller. The Depositor will then receive a warrant for the amount desired, payable to him upon presentation with his book at the specified Post Office. If he wishes to authorize another person to receive payment on his behalf he can do so by executing in favour of such person an

Order on a form which can be obtained at any Post Office Savings Bank.

In case of need sums up to £10 may be withdrawn by telegraph if the Depositor is prepared to pay for the telegrams, or £20 may be obtained by return of post in response to a telegram. Application for withdrawals of this class should be made between 9 a.m. and 4 p.m. (Saturdays 9 a.m. and 1 p.m.). No application to withdraw the whole or any portion of a deposit should be made until four clear days have elapsed since the date of deposit if made in England and Wales, or six days if made in Ireland or Scotland. A cheque deposit cannot be withdrawn until twelve days have elapsed.

DECEASED OR INSANE DEPOSITORS. Information as to the repayment of the deposits of Depositors who have died, or become insane, or who are unable from any cause to act for themselves, will be furnished on application to the Controller.

INTEREST.

INTEREST at the rate of £2 10s. per cent. per annum is allowed on every complete pound standing to the credit of a Depositor and is added to his account at the close of each year ending 31st December, after which it becomes part of the principal.

Money deposited bears interest from the beginning of the month following that in which it is received. Money withdrawn ceases to bear interest from the beginning of the month in which a warrant for repayment is issued. When the total balance due in an account exceeds £200, interest is allowed on £200 only.

MARRIED WOMEN.

ALL deposits standing in the sole name of a married woman domiciled in England or Ireland will be deemed, unless and until the contrary is shown, to be the separate property of such married woman. The deposits of married women domiciled in Scotland are subject to Scottish Law, and those in the Isle of

Man and the Channel Islands to the Laws of those Islands respectively.

Any woman who marries while she is a Depositor should forward to the Controller a certificate of her marriage, together with her deposit book, and the deposits will thereupon be entered in her married name.

TRANSFERS.

DEPOSITS may be transferred from one account to another, or a name may be added in the title of an account.

Deposits may also be transferred to or from certain Government Savings Banks abroad.

Application for the necessary forms, &c., should in all cases be made to the Controller.

NOMINATIONS.

A DEPOSITOR not under the age of 16 may nominate a person or persons to receive any sum not exceeding £100 from the amount due to him at the time of his death. Application should in all cases be made to the Controller as it is essential that the Nomination should be in due form and should be registered in the records of the Department during the Depositor's life-time.

CHEAP CERTIFICATE OF BIRTH, MARRIAGE, OR DEATH.

WHEN required as evidence in connexion with a Post Office Savings Bank account these certificates can be obtained at a reduced fee of one shilling each if application be made on a special form which may be obtained from the Controller.

DISPUTES.

DISPUTES affecting the ownership of deposits are referred for arbitration to the Registrar of Friendly Societies, whose Award is binding and final.

For Government Stock, Annuities and Insurances, see end of Book.

SIGNATURE, ADDRESS, &c.

NOTE.—The Signature ordinarily required is that of the Depositor, and in Trust Accounts that of the Trustee. When the account is opened in the sole name of a child under seven years of age, no signature is required in the book until the child is seven. In the case of Friendly, Trade, or Charitable Societies, or Penny Banks, the persons authorized to make withdrawals should sign.

If the person whose signature is required cannot write, his mark must be affixed against his name in the presence of a Witness, and attested by the Signature of that Witness, whose Address must be furnished.

Signature: Hellie Gwynedd Hutt

If the account is opened for a child under seven years of age, the date of attaining seven must be inserted here. Deposits are not repayable until the age of seven is attained.

19

Address: Hellie Gwynedd Hutt

H. Gwynedd Street

6. Bristol Terrace S. W.

*Occupation:

* If a Female, state whether married, widow, or spinster.

These particulars of account should be given in all communications with the Savings Bank Department :-

**CAMBRIDGE STREET,
PIMLICO, S.W**

No 7644

Name of Depositor, or Society, or Penny Bank, etc.

(Mrs) M G Hunt

*6. Stephen Terrace
Dorchester, Dorset*

This book must be produced whenever any money is deposited or withdrawn.

THIS BOOK
MUST BE
FORWARDED FOR
EXAMINATION
ONCE A YEAR.
(See Back of
Cover.)

DATE OF DEPOSIT or of WARRANT, &c.	AMOUNT OF DEPOSIT IN WORDS OR NUMBER OF WARRANT IN FIGURES, &c.	AMOUNT OF	AMOUNT OF	OFFICER'S SIGNATURE OR INITIALS.	THE DATED STAMP OF THE OFFICE TO BE AFFIXED AGAINST EACH ENTRY.
		Deposit. £ s. d.	Withdrawal. £ s. d.		
1910 Jan 24	Five Pds	5 - -		<i>D</i>	
Mar 18	One Pd	1 - -		<i>V</i>	
Apr 27	On Demand		1 - -	<i>W</i>	
May 26	One pound	1 - -		<i>W</i>	
June 5	Ten shgs	10 - -		<i>W</i>	
July 4	Ten shgs	10 - -		<i>W</i>	
Aug 9	One Pd ten	1 10 -		<i>W</i>	
Carried forward ... £		9 10 -	1 - -		

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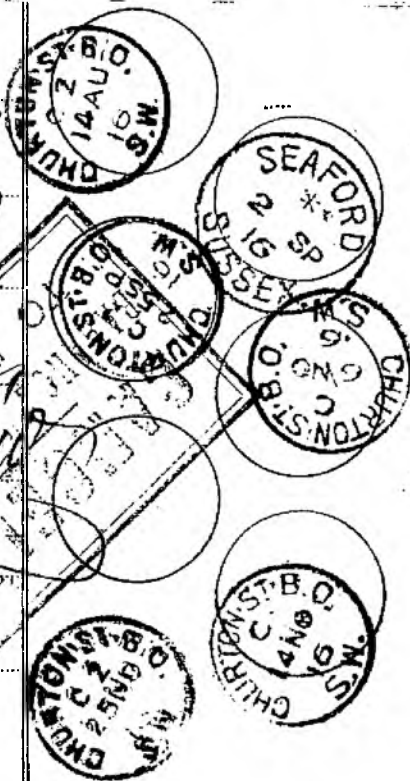
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		Deposit. £ s. d.	Withdrawal. £ s. d.		
1916	Brought forward ...	9 10 -	1 - -		
Aug 14	Ten Shgs	- 10 -			
Aug 2	One Shg	- 1 -			
Sep 25	Sixteen Shgs	- 16 -			
Nov 6	One Guinea	1 1 -			
Nov 14	Eight Shgs	- 8 -			
Nov 25	Dem and		1 - -		
	Carried forward ... £	12 5 -	2 10 -		



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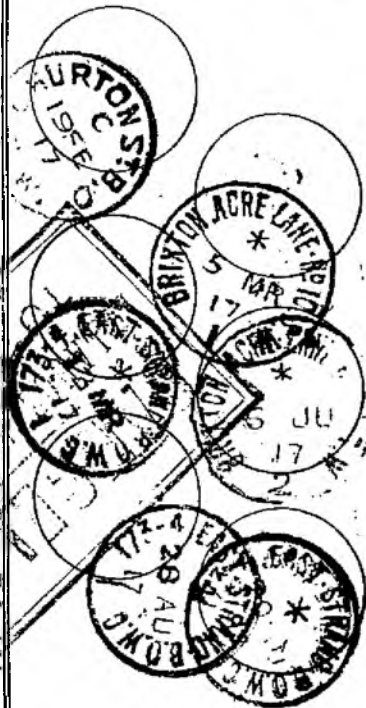
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		Deposit. £ s. d.	Withdrawal. £ s. d.		
	Brought forward ...				
1916		12 5 1	2 10		
1917	Interest 1916/17	12 8 1	9 18 1		
1919	Two Pds	2 18 1	h 8 1		
1915	Interest 1915/16	16 =			
1914	10/-	10			
Jan 6	One Pound	1			
Aug 28	Thirty Shgs	1 10			
28	Ten Shgs	10			
	Carried forward ... £	16 4 1			



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CAMBRIDGE STREET,
PIMLICO, S.W

Nº 7644

Name of Depositor, or Society, or Penny Bank, etc.

James G. Hart

James G. Hart
Donkeyton Road, Brixton

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		Deposit. £ s. d.	Withdrawal. £ s. d.		
1914	Brought forward ...	16 14 1			
Sept 4th	Ten Shyos	- 10 -			
Sept 8	Six Shyos	- 6 -			
Sept 19	Nine Shyos	- 9 -			
1918	Subtotal	14 15 10			
Jan 22	Two Shyos				
Jan 29	One Shyos				
	Carried forward ... £	20 15 10			

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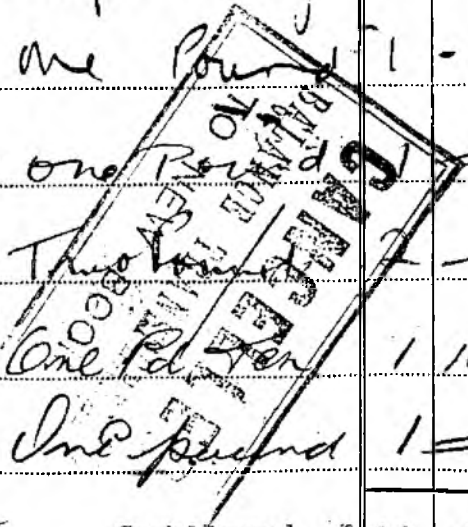
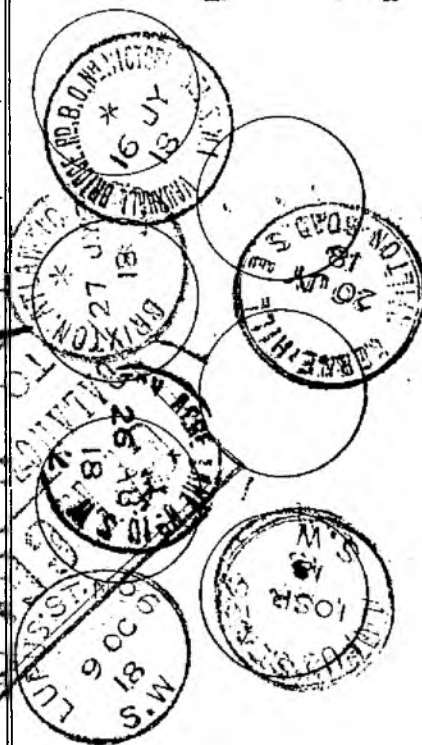
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James G. Hart
~~James G. Hart~~
6. Avenue Terrace
Brixton

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		Deposit Deposit. £ s. d.	Withdrawal. £ s. d.		
1918	Brought forward ...	20 15 10			
July 16	One pound in shs	1 10 -		RT	
July 30	one Pound	1 - -		Rs	
Aug 27	one Pound	1 - -			
Aug 26	Three pounds	3 - -			
Sep 19	One Pound	1 10 -			
Oct 7	One pound	1 - -			
	Carried forward ... £	28 15 10			



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N^o 7644

Name of Depositor, or Society, or Penny Bank, etc.

Miss M. G. Hart

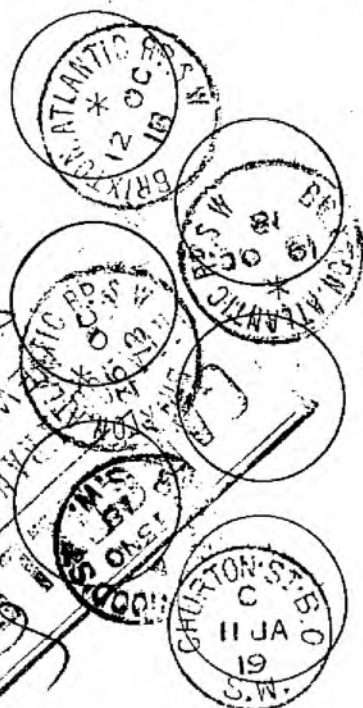
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		Deposit. £ s. d.	Withdrawal. £ s. d.		
1918	Brought forward ...	28 15 10			
Oct 12	Two Pounds	2 =			
Oct 19	One Pound.	1 =			
Oct 26	Two Pounds	2 =			
Nov 13	Three Pounds	3 =			
1919.	Produce	11 2			
	Balance	37 7			
Jan 11	Thirty Shillings	1 10 =			
	Carried forward ... £	38 17 =			



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		Deposit. £ s. d.	Withdrawal. £ s. d.		
1914	Brought forward ...	38 17 -			
Jan 14	Thirty sh	1 10 -			
Feb 3	Two pds	2 -			
Mar 11	Four Pounds	4 -			
May 20	Five Pounds	5 -			
June 27	Fourteen sh	14 -			
June 7	Two Pds	2 -			
	Carried forward ... £	52 1 -			

NOTE.—When full this book should be forwarded to the Controller, Post Office Savings Bank, London. A new book will then be issued free of charge.



GOVERNMENT STOCK.

FACILITIES are provided for enabling Depositors to invest their deposits in any of the following descriptions of Government Stock, namely, Two and a Half per Cent. Consolidated Stock, Two and a Half per Cent. Annuities, Two and Three Quarters per Cent. Annuities (1905), Local Loans Three per Cent. Stock, Guaranteed Two and Three Quarters per Cent. Stock, and Guaranteed Three per Cent. Stock.

INVESTMENTS. Stock may be bought with deposits already made, or with money deposited expressly for the purpose. The *amount of Stock* which may be bought during one calendar year is limited to £200, and the total *amount of Stock* which may be held in connexion with a Savings Bank account is limited to £500.

Irrespective of the annual limit of £200 a Depositor may, in any year ending 31st December, purchase Stock to replace one sale of Stock made in that year.

SALES. Any portion of a Depositor's Stock can be sold for him. The amount realized by the sale, less commission, will be paid at a Post Office convenient to the Depositor.

TRANSFERS OF STOCK, AND STOCK CERTIFICATES. A Depositor may transfer the whole or part of the Stock held for him by the Savings Bank into a holding in his own name in the Stock Registers of the Bank of England and, if his holding in the Savings Bank has reached the limit of £500, may thereby set himself free to make further investments through the Savings Bank. An alternative form of holding is that of the Stock Certificates which are issued by the Bank of England with coupons for dividends annexed. As however these coupons are payable to Bearer their safe custody is a matter of importance.

CONDITIONS. Purchases and sales of Stock are effected at the *current price* of the day on which the transaction takes place, as certified by the National Debt Commissioners. This price cannot be stated beforehand as it is subject to the fluctuations of the Market, but Depositors can ascertain approximately

what it is by reference to the financial columns of the daily newspapers. Investments or sales at any particular price are not undertaken.

- The Department cannot advise Depositors as to their transactions in Stock, its position being that of an agent only ; nor can it accept liability for any losses which may be sustained owing to a fall in the price of Stock between the dates of purchase and sale.

DIVIDENDS upon Stock standing in a Depositor's name will, as they become due, be credited to his deposit account free of cost, and will at once bear interest as if they had been cash deposits. They will be entered in the deposit book when it is received for examination. Dividends upon Stock transferred to the Depositor's name in the Registers of the Bank of England are paid by the Bank of England by means of dividend warrants.

COMMISSION. The Commission chargeable for an investment in Stock, for a sale of Stock, for a transfer of Stock to the Bank of England, or for obtaining a Stock Certificate, is as follows :—

On Stock not exceeding £25	...	...	...	...	9d.
" " exceeding £25 and not exceeding £50...					1s. 3d.
" " " £50	"	"	"	£75...	1s. 9d.
" " " £75	"	"	"	£100...	2s. 3d.
" " " £100	"	"	"	£200...	2s. 9d.

with a further charge of 6d. in respect of every £100 or part of £100 Stock above £200. If a Stock Certificate is obtained, an additional fee of 2s. per cent. is payable.

FORMS OF APPLICATION for use in connexion with any class of transaction in Government Stock, and a Circular containing further information on the subject may be obtained at any Post Office Savings Bank.

NOTE.—When a deposit book is forwarded with any application respecting Stock, care should be taken to enclose it in the special green envelope supplied for the purpose.

GOVERNMENT ANNUITIES.

IMMEDIATE Annuities from £1 up to £100 may be purchased through the agency of the Post Office Savings Bank, on the life of any person over 5 years of age. If the amount of an Annuity purchased is less than £100, further Annuities may be purchased until that limit is reached. These Annuities are payable by equal half-yearly instalments on the 5th January and the 5th July, or on the 5th April and the 10th October, according to the date of purchase, and by division of the purchase money it is possible to arrange for quarterly payments if desired.

TERMS OF PURCHASE. The charge for an Annuity (no part of which is returnable under any circumstances) is calculated upon the current price of $2\frac{1}{2}$ per cent. Consols and is therefore liable to fluctuation. So long as current prices average under £83 for £100 Stock (the lowest basis of calculation) money applied to the purchase of an Annuity secures a Life income equivalent to about the following percentage annually on the capital sunk :

Age last Birthday of Proposed Annuitant	APPROXIMATE RATIO OF ANNUITY TO CAPITAL SUNK.		Age last Birthday of Proposed Annuitant	APPROXIMATE RATIO OF ANNUITY TO CAPITAL SUNK.	
	MALES.	FEMALES.		MALES.	FEMALES.
	<i>per cent.</i>	<i>per cent.</i>		<i>per cent.</i>	<i>per cent.</i>
5	3.85	3.79	50	6.73	6.09
15	4.18	4.08	60	8.76	7.75
25	4.61	4.43	70	12.48	10.91
40	5.56	5.17	80	19.49	17.21

Forms of Proposal and a Table showing the sum to be paid, at any age, for each £1 of Annuity can be obtained at any Post Office Savings Bank or on application to the Controller.

JOINT ANNUITIES are granted on the lives of any two persons with or without continuance to the Survivor. The cost will be stated if the age and sex of each of the proposed parties be furnished to the Controller.

METHOD OF PAYMENT. Annuities can be paid at any Post Office Savings Bank or, if preferred, the instalments can be credited in the Annuitant's Savings Bank account, subject to the limits of deposit. On the death of an Annuitant a single payment equal to one-fourth of the annuity is made to the representatives if claimed within two years.

GOVERNMENT LIFE INSURANCES.

1. Premiums Payable by Transfer from the Insurant's Savings Bank Account.

Government Life Insurances for sums up to £100 on the lives of persons between 14 and 65 years of age are available through the agency of the Post Office. Children under 8 years of age are not insured, and insurance of those between 8 and 14 is limited to £5.

Insurance for a sum to be paid at death can be effected by a single payment, by annual payments ceasing at 60 years of age, or by annual payments throughout life.

Insurance for a sum to be paid on the attainment of the age of 55, 60 or 65 years, or sooner in the event of death, can be effected by a single payment or by annual payments to cease at the selected age.

Insurance for a sum to be paid at the expiration of 10, 15, 20, 25, 30, 35 or 40 years, or sooner in the event of death, can be effected by a single payment.

Tables showing the annual premiums for Insurances from £5 to £100 can be obtained together with forms of proposal at any Post Office Savings Bank.

Members of Friendly or Provident Societies may insure through the Post Office and arrange to have their premiums collected by their own Society and handed over periodically.

Employees of Firms and Public Bodies may also insure through the Post Office and arrange, with their Employer's consent, for the deduction of premiums from their wages.

LIFE INSURANCES *(continued).*

II. Premiums Payable Weekly by means of Postage Stamps.

This system has been introduced in order to afford the greatest benefit possible to those who find it most convenient to keep up an insurance policy on the basis of fixed weekly instalments.

The Premiums are payable by means of ordinary postage stamps to be affixed weekly by the insured person within a Premium Book. At the end of each 13 weeks the stamped page containing the Quarter's premiums will be withdrawn on presentation of the book at a Post Office and a receipt for the amount will be given on the counterfoil.

Persons of either sex between the ages of 14 and 50 are eligible for insurance under this scheme. All premiums cease at age 60.

A simplified Proposal Form has been issued and may be obtained at any Post Office Savings Bank. On this form is printed a Table from which the following extract has been taken :

Age next Birthday.	2d. per week until age 60	3d. per week until age 60	4d. per week until age 60	5d. per week until age 60	6d. per week until age 60
	will insure at death	will insure at death	will insure at death	will insure at death	will insure at death
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
15	20 5 0	32 19 0	47 5 0	61 12 0	76 0 0
20	17 4 0	27 19 0	40 2 0	52 6 0	64 9 0
25	14 14 0	23 19 0	34 8 0	44 17 0	55 6 0
30	12 6 0	20 1 0	28 16 0	37 11 0	46 6 0
35	10 1 0	16 8 0	23 10 0	30 13 0	37 17 0
40	7 18 0	12 18 0	18 10 0	24 3 0	29 16 0

The amounts for intermediate ages are shown on the Proposal Form.

For higher rates of Premium, and effect of any rate at later ages,
apply to the Controller.

LIFE INSURANCES *(continued)*.

MEDICAL EXAMINATION. Insurances not exceeding £25 can be effected with or without Medical Examination, but for Insurances above that amount examination (which is free) is necessary. The conditions attaching to Insurances with and without Medical Examination are shown in the proposal forms.

The Postmaster General reserves to himself the right of declining to insure any life that may be presented.

SURRENDER VALUE. After having paid not less than two years' premiums an Insurant may surrender the Contract and receive such sum as the National Debt Commissioners shall determine. Or at the option of the Insurant a Paid-up Insurance will be granted of an amount equivalent to the surrender value.

NOMINATIONS. Any person, not under the age of 16 years, to whom an insurance is granted may nominate any person or persons to receive the money due at death, and a form of nomination, with full instructions as to filling it up, can be obtained upon application to the Controller.



This book should be forwarded to the Controller, Post Office Savings Bank, London, on the *Jan 24* (the anniversary of the day on which the account was opened) to be examined and to have the interest due to the previous 31st December inserted. An envelope for forwarding the book can be obtained at any Post Office Savings Bank.

- NOTE. The book need not be forwarded on the anniversary if it has already been sent to the Savings Bank Department for any purpose before that date in the same calendar year.