

N° 756.

**ÉTATS-UNIS D'AMÉRIQUE
ET FINLANDE**

Convention relative à l'échange des
mandats - poste, signée à Wa-
shington, le 17 mars et à Helsing-
fors le 26 juin 1924.

**UNITED STATES OF AMERICA
AND FINLAND**

Convention for the Exchange of
Money Orders, signed at Wash-
ington, March 17 and at Helsing-
fors, June 26, 1924.

No. 756. — CONVENTION¹ FOR THE EXCHANGE OF MONEY ORDERS BETWEEN THE UNITED STATES OF AMERICA AND THE REPUBLIC OF FINLAND, SIGNED AT WASHINGTON, MARCH 17 AND AT HELSINGFORS, JUNE 26, 1924.

Texte officiel anglais communiqué par le Ministre des Affaires étrangères de Finlande. L'enregistrement de cette convention a eu lieu le 18 octobre 1924.

Desiring to establish a system of exchange of Postal Money Orders between the two countries, the undersigned, G. E. F. ALBRECHT, Postmaster-General of Finland, and Harry S. NEW, Postmaster-General of the United States, duly authorised for that purpose, have formulated the following articles of agreement :

Article I.

EXCHANGE OF MONEY ORDERS.

(1) There shall be a regular exchange of Postal Money Orders between the Republic of Finland and the United States of America, with its possessions, except the Panama Canal Zone and the Philippine Islands.

(2) Each country shall forward to the other a list of its post offices for use in the verification of the addresses of payees as furnished by intending remitters. The country of issue shall not, however, attempt to designate the office of payment, leaving that duty to the country of destination which will re-issue the money orders in accordance with the provisions of Article IX.

Article II.

EXCHANGE OFFICES.

The exchange of orders shall be conducted through the medium of Exchange Offices. On the part of the United States the exchange office shall be New York, and on that of Finland the exchange office shall be Helsingfors.

¹ Cette convention est entrée en vigueur le 1^{er} octobre 1924.

Article III.

MAXIMUM AMOUNT.

- (1) The maximum of each order is fixed at one hundred dollars.
- (2) No order shall contain any fraction of a cent.

Article IV.

AMOUNTS EXPRESSED IN UNITED STATES MONEY.

The amounts of orders in both directions shall be expressed in United States currency (dollars and cents) and in consideration of the fluctuations in the rate of exchange, it is agreed that all amounts shall be converted into their proper equivalents by the exchange office at Helsingfors ; that is to say, that the amounts received for orders issued in Finland and payable in the United States, shall be converted into dollars and cents according to the rate of exchange on the eve of the dispatch of the list described in Article VIII ; and the amounts of orders issued in the United States for payment in Finland shall be converted into the money of the country payment at the current rate of exchange on the day of the arrival of the list from New York. The rate of exchange is to be fixed by the Postal Administration of Finland.

Article V.

CURRENCY.

The amount of the orders shall be deposited by the remitter and paid to the payee in gold or its nearest legal equivalent. However, in case there be money in legal circulation of less value than gold, each Administration shall have the right to receive and use such money in its transactions with the public, taking into account the difference in value.

Article VI.

COMMISSIONS.

(1) The Postal Administration of Finland shall have the right to fix the commission which the public shall pay for orders by its office, and the Administration of the United States shall have the same right with regard to the orders which it may issue.

(2) Of these commissions the Post Office Department of the United States shall pay to the Post Office of Finland a sum equivalent to one-fourth of one per cent on the amount of the money orders which are issued in the United States and advised to Finland, and the Post Office of Finland shall make a like payment on the amount of money orders issued in Finland and advised to the United States. Such payments to be calculated on the totals of the lists exchanged every quarter of a year by the two countries.

(3) Each country shall communicate to the other a list of the commissions which it may collect and the public shall pay for that service. These commissions shall be paid in advance at the office of issue and shall not be refunded.

(4) No other commissions shall be exacted or other charge made by either Administration for any other services performed in connection with the exchange of money orders.

Article VII.

APPLICANT MUST SUPPLY PARTICULARS.

The applicant for a money order shall be required to furnish, if possible, the full surname and Christian name (or at least the initial of one Christian name) both of the remitter and the payee, or the firm or company who are remitters or payees and the address of the remitter and payee.

Article VIII.

MONEY ORDER LISTS.

(1) The particulars relating to each order issued in the United States on Finland shall be entered by the exchange office of New York, State of New York, on a list identical with Model "A" (thus indicated in the appendix), in which shall be expressed the amount of such order in the money of the United States. That list having received the impression of the dating stamp of the office at New York, shall be transmitted to the exchange office at Helsingfors, where it shall be stamped in like manner (with the date of receipt) and where the necessary arrangements for payment of the order shall be made.

(2) In the same way the particulars relating to orders issued in Finland on the United States shall be entered by the exchange office at Helsingfors in a list identical with Model "B" (thus indicated in the appendix), in which shall be entered the amount of each order in the money of the United States. That list, after receiving the impression of the dating stamp of the exchange office, shall be transmitted to the exchange office of New York, State of New York, where in like manner it shall be stamped with the date of receipt, and where the necessary arrangements shall be made for payment of the orders.

(3) Each list, as well as each order listed, shall be numbered consecutively 1, 2, 3, 4, 5, etc., in the order of dispatch, commencing with July 1, of each year, and each of the Contracting Parties shall acknowledge receipt by means of the first subsequent list sent to the other country.

(4) A list shall be transmitted by every mail dispatched from Helsingfors for New York and vice versa, and a duplicate of each list shall be dispatched by the next following mail.

(5) Should it happen on the date of dispatch of the list that there are no orders to send, a list shall be sent nevertheless with the following words written across it: "No orders".

(6) Should the original list or a duplicate thereof not arrive at the expected time, the dispatching exchange office, upon receiving notice of that fact, shall transmit a duplicate or a triplicate of the missing list duly authenticated.

(7) The original orders issued in the United States for payment in the Republic of Finland shall be retained in the exchange office at Helsingfors, to be available in conducting correspondence regarding the remittances thus represented. The advices of orders of United States issue shall, however, be forwarded to the Helsingfors office with the lists on which they are certified.

Article IX.

HOW PAYMENT IS EFFECTED. ¶

(1) As soon as a list arrives at the exchange office of destination, that office shall issue the orders according to the amounts specified in the list in favour of the payee and remit them free

of postage to the respective addressees or the offices of destination, in conformity with the regulation in force in each country for the payment of postal money orders.

(2) When the list contains irregularities which cannot be corrected at the receiving exchange office that office shall ask for explanations with the least possible delay ; and in the meantime the issue of inland money orders corresponding to these entries shall be suspended until the explanations are received.

(3) One copy of each exchange list shall be returned by the receiving exchange office to the dispatching office, but before returning such copy, the receiving office shall enter therein the names of the respective offices of payment of the orders enumerated in the list, and in the lists from the United States returned by the exchange office at Helsingfors the latter office shall enter the amount of each order in the money of Finland according to the conversion made by it.

Article X.

PAYMENT SUBJECT TO RULES OF COUNTRY DRAWN ON.

(1) The orders issued by each country on the other shall be subject as regards payment to the regulations which govern payment of domestic money orders in the country on which they are drawn. However, in the event of wrong payment, if complaint is made within two years from the date of issue of the order, the paying Administration shall indemnify the true payee, or reimburse the remitter, unless it be shown that the error in payment was due to insufficient address of the payee as given by the remitter or by the dispatching Administration. In such event the responsibility devolves upon the sender or the issuing Administration as the case may be, if it be impossible to recover the money.

(2) The paid orders shall remain in the possession of the country of payment.

Article XI.

CORRECTIONS AND REPAYMENTS.

(1) Requests for correction of errors or for repayment of orders must be addressed by the remitter to the Postal Administration of the country in which the order was issued.

(2) Repayment shall be effected by the country of issue only after authorization received from the country of destination ; the amount repaid must be placed to the former in the quarterly account. (Article XV.)

(3) Each Administration shall determine the course to be pursued in repayment to the remitter.

Article XII.

DUPLICATE ORDERS.

Duplicate orders may be issued only by the Postal Administration of the paying country and in accordance with its regulations on the subject.

Article XIII.

VOID ORDERS.

Orders which shall not have been paid within twelve calendar months from the month of issue shall become void and the sums received shall accrue to, and be placed at the disposal of, the country of origin.

Article XIV.

LIST OF VOID ORDERS—HOW RENDERED.

(1) At the end of each quarter the Postmaster-General of Finland shall prepare and send to the Third Assistant Postmaster-General, Division of Money Orders, at Washington, a detailed statement of all orders of United States issue, which, under the terms of the preceding article, have become void and reverted to the country of origin.

(2) On the other hand, the Post Office Department of the United States at the end of each quarter shall send to the Postmaster-General of Finland a list of the postal money orders issued in that country for payment in the United States which have become void.

(3) All void orders shall be entered in the quarterly account to the credit of the country of issue.

Article XV.

ACCOUNTS.

(1) At the end of each quarter the Postmaster-General of Finland shall prepare an account in which shall be entered in detail the totals of the lists showing the amount of orders issued during the same quarter in each of the two countries and the balance resulting from such transactions.

(2) Two copies of that account shall be transmitted to the Post Office Department of the United States at Washington. If, after proper verification, the balance, which must always be expressed in money of the United States, is found to be against the Postal Administration of Finland, it shall be paid at New York in money of the United States by means of a bill of exchange, payable at sight. If the balance be found against the United States, it shall be paid in United States money by means of a bill of exchange payable at sight, drawn on New York and remitted to Helsingfors by the Post Office Department at Washington, or by depositing the sum to the credit of the Finnish Administration in any designed bank in New York.

(3) Payments may also be made in cash or by means of bills of exchange drawn on places other than New York by mutual agreement between the two Administrations.

Article XVI.

REMITTANCES ON ACCOUNT.

Pending the settlement of a quarterly account, the Post Office Department at Washington, for the present, shall make to the Postmaster-General of Finland in the manner set forth in the preceding article weekly payments of approximately three-fourths of the amount certified by the New York Exchange Office in the money order advice lists dispatched to Helsingfors. The accounts and the letters relating to the remittances on account shall be in accordance with the forms C, D, E, F, and G, annexed to this Convention.

Article XVII.

ADDITIONAL REGULATIONS.

(1) The Postal Administration of either of the two countries may adopt other regulations, not contrary to this Convention, for the purpose of protection against fraud, or for the better operation of the system which it has established.

(2) Every additional regulation adopted must be communicated without loss of time to the Administration of the other country.

Article XVIII.

SUSPENSION OF EXCHANGE.

Should extraordinary circumstances justify it, each of the two Postal Administrations shall be authorized to suspend temporarily the exchange of money orders in whole or in part, provided that notice of the suspension is immediately given to the other country by cable if necessary.

Article XIX.

IN EFFECT.

This Convention after having been signed shall take effect on the 1st day of the month of October 1924, and shall continue in force until twelve months after either Administration shall have notified the other of its desire to terminate it.

Done in duplicate and signed at Helsingfors, on the twenty-sixth day of June 1924, and at Washington, on the seventeenth day of March 1924.

G. E. F. ALBRECHT.

Postmaster-General of the Republic of Finland.

HARRY S. NEW.

Postmaster-General of the United States of America.

A.

List No.
Sheet No.

Stamp of New York Office.

LIST OF POSTAL MONEY ORDERS ISSUED IN THE UNITED STATES OF AMERICA, PAYABLE IN THE REPUBLIC OF FINLAND.

Current International Number of the Order	Number of Original Order	Date of Original Order	Conversion Rate		Post Office Issuing Original Order	Name of the Remitter of the Order	Name of the Payee of the Order	Address of the Payee of the Order	Number of Inland Order	Office of Payment	Remarks
			Amount in U.S. Money	Equivalent in Finnish Money							
			*	C							

A.

(Reverse.)

List No.

Stamp of New York Office.

United States Post Office, New York, N. Y., Money Order Exchange Office.

I have received your List No. dated Nos.
to amount, equivalent
and this has been found to be correct, except as noted below :

The List herewith represents all orders received since the dispatch of List No.
Please acknowledge the receipt of the present List.

Respectfully,

.....

Postmaster.

To the Postmaster, Helsingfors, Finland.

A.

(Reverse.)

HELSINGFORS, 192.....

I have examined this List, and found it correct except for the errors noted below :

.....

Respectfully,

.....

Postmaster.

Postmaster, New York, N. Y.

B.

List No.

Sheet No.

Stamp of Helsingfors Office.

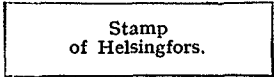
LIST OF POSTAL MONEY ORDERS ISSUED IN THE REPUBLIC OF FINLAND, PAYABLE IN THE UNITED STATES OF AMERICA.

Current International Number of the Order	Number of Original Order	Date of Original Order	Conversion Rate		Post Office Issuing Original Order	Name of the Remitter of the Order	Name of the Payee of the Order	Address of the Payee of the Order	Number of Inland Order	Office of Payment	Remarks
			Amount in U.S. Money	Equivalent in Finnish Money							
			*	C							

B.

(Reverse.)

List No.



Finland Post Office, Helsingfors, Money Order Exchange Office.

I have received your List No. dated Nos.
 to amount equivalent
 and this has been found to be correct, except as noted below :

The List herewith represents all orders received since the dispatch of List No.
 Please acknowledge the receipt of the present List.

Respectfully,

.....
Postmaster.

To the Postmaster, New York, N.Y.

B.

(Reverse.)

New York, N.Y. 192.....

I have examined this List, and found it correct except for the errors noted below :

.....

Respectfully,

.....
Postmaster.

To the Postmaster, Helsingfors, Finland.

C.

DETAILED STATEMENT OF LISTS.

Orders issued in Republic of Finland					Orders issued in the United States				
Number of List	Date of List	International numbers of orders contained in each list	Total amount of each list		Number of List	Date of List	International numbers of orders contained in each list	Total amount of each list	
			\$	C				\$	C

D.

POST OFFICE DEPARTMENT.

Office of Third Assistant Postmaster-General, Division of Money Orders.

WASHINGTON, D.C. 19.....

This Department has the honor to transmit herewith a
 No..... for \$ drawn 19..... by
 of New York, N.Y., to the order of the Postmaster-General, and by his endorsement made payable
 to your order by at

Be pleased to cause the receipt of the said to be duly acknowledged, its payment
 to be reported and the proceeds placed to the credits of this Department
 on account of the exchange of Money Orders between our respective countries during the quarter
 end 19.....

Respectfully,

.....

Third Assistant Postmaster-General.

To the Postmaster-General, Helsingfors, Finland.

E.

POST OFFICE DEPARTMENT.

Money Order Exchange Office.

HELSINGFORS, Finland 19.....

This Department has the honor to transmit herewith a No..... for \$ drawn 19..... to of to the order of the Postmaster-General, and by his endorsement made payable to your order by of

Be pleased to cause the receipt of the said to be duly acknowledged, its payment to be reported and the proceeds placed to the credit of this Department on account of the exchange of Money Orders between our respective countries during the quarter end 19.....

Respectfully,

.....

Postmaster-General.

The Third Assistant Postmaster-General,
Division of Money Orders,
Washington, D.C.

F.
GENERAL ACCOUNT
of money order transactions between the Republic of Finland and the United States of America during the quarter ended 19.....

Credit of the Republic of Finland		Credit of the United States	
	\$		\$
Orders issued in the United States for payment in the Republic of Finland (as per statement C)		Orders issued in the Republic of Finland for payment in the United States (as per statement C)	
Commission of 1/4 per cent.		Commission of 1/4 per cent.	
To be deducted :		To be deducted	
Repaid orders of United States issue	\$	Repaid orders of Finnish issue	\$
Void orders of United States issue	C	Void orders of Finnish issue	C
Credit of Republic of Finland		Credit of the United States	
Deduct credit of United States issue \$		Deduct credit of Republic of Finland	
converted at the average rate for the quarter, of \$ equals.		converted at the average rate for the quarter equals 1 \$.	
Balance		Balance	
Paid on account by the United States		Paid on account by the Republic of Finland.	
Balance in favour of the Republic of Finland		Balance in favour of the United States	
Helsingfors, Finland 19.....		Accepted at Washington 19.....	

Signature :
.....
Title.

Signature :
.....
Title.

G.
LIST
of repaid and void orders.

Orders issued in the United States				Orders issued in Republic of Finland					
Number of the List	Date of the List	International number	Original number of money order	Amount of order	Number of the List	Date of the List	International number	Original number of money order	Amount of order
				\$					\$
				C					C