

N° 4052.

ALBANIE, ALLEMAGNE,
ARABIE SAOUDIENNE,
RÉPUBLIQUE ARGENTINE,
AUTRICHE, etc.

(Union postale universelle.)

Arrangement concernant les vire-
ments postaux, et règlement d'exé-
cution. Signés au Caire, le 20 mars
1934.

ALBANIA, GERMANY,
SAUDI ARABIA,
ARGENTINE REPUBLIC,
AUSTRIA, etc.

(Universal Postal Union.)

Agreement concerning Transfers to
and from Postal Cheque Accounts,
and Detailed Regulations. Signed
at Cairo, March 20th, 1934.

POSTAL CHEQUES — AGREEMENT.

¹ TRADUCTION. — TRANSLATION.

UNIVERSAL POSTAL UNION.

No, 4052. — AGREEMENT CONCERNING TRANSFERS TO AND FROM POSTAL CHEQUE ACCOUNTS. SIGNED AT CAIRO, MARCH 20TH, 1934.

French official text communicated by the Egyptian and the Netherlands Ministers for Foreign Affairs. The registration of this Agreement took place February 5th, 1937.

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¹ Traduit par le Secrétariat de la Société des Nations, à titre d'information.

¹ Translated by the Secretariat of the League of Nations, for information.

POSTAL CHEQUES — AGREEMENT.

UNIVERSAL POSTAL UNION.

Agreement¹ concerning Transfers to and from Postal Cheque Accounts concluded between ALBANIA, GERMANY, KINGDOM OF SAUDI ARABIA, ARGENTINE REPUBLIC, AUSTRIA, BELGIUM, BOLIVIA, REPUBLIC OF CUBA, DENMARK, FREE CITY OF DANZIG, DOMINICAN REPUBLIC, SPAIN, the Whole of THE SPANISH COLONIES, ESTONIA, ETHIOPIA, FRANCE, ALGERIA, GREECE, REPUBLIC OF HONDURAS, HUNGARY, ITALY, the Whole of THE ITALIAN COLONIES, JAPAN, CHOSEN, the Whole of THE OTHER JAPANESE DEPENDENCIES, LATVIA, LITHUANIA, LUXEMBURG, MOROCCO (except the Spanish Zone), MOROCCO (Spanish Zone), PARAGUAY, NETHERLANDS, NETHERLANDS INDIES, POLAND, PORTUGAL, PORTUGUESE COLONIES IN WEST AFRICA, PORTUGUESE COLONIES IN EAST AFRICA, ASIA AND OCEANIA, ROUMANIA, REPUBLIC OF SAN MARINO, SAAR TERRITORY, SWEDEN, SWISS CONFEDERATION, CZECHOSLOVAKIA, TUNIS, THE STATE OF THE CITY OF THE VATICAN, THE UNITED STATES OF VENEZUELA and THE KINGDOM OF YUGOSLAVIA.

Having regard to Article 3 of the Universal Postal Convention², concluded at Cairo on March 20th, 1934, the undersigned Plenipotentiaries of the Governments of the countries enumerated above have, by common agreement and subject to ratification, concluded the following Agreement:

¹ Ratifications deposited at Cairo :

SAUDI ARABIA	October 21st, 1934.	ITALY (including Tripoli- tania, Cyrenaica, Eri- trea and Somaliland).	April 6th, 1935.
THE NETHERLANDS (for the Kingdom in Europe and the Netherlands Indies)	October 23rd, 1934.	SPAIN (including the Whole of the Spanish Colonies and Morocco (Spanish Zone))	April 24th, 1935.
SWITZERLAND	November 20th, 1934.	HUNGARY	May 1st, 1935.
SWEDEN	December 3rd, 1934.	CZECHOSLOVAKIA	May 5th, 1935.
DENMARK	December 18th, 1934.	POLAND	September 17th, 1935.
STATE OF THE CITY OF THE VATICAN	December 26th, 1934.	ETHIOPIA	September 22nd, 1935.
JAPAN, CHOSEN AND THE WHOLE OF THE OTHER JAPANESE DEPENDEN- CIES.	February 10th, 1935.	ROUMANIA	November 5th, 1935.
GERMANY	February 16th, 1935.	ESTONIA	July 4th, 1936.
BELGIUM	February 18th, 1935.	YUGOSLAVIA.	June 26th, 1937.
AUSTRIA	March 5th, 1935.	FRANCE	} August 9th, 1937.
		ALGERIA	
		MOROCCO (except the Spanish Zone)	
		TUNIS.	

Accessions :

Notified to the Egyptian Government in accordance with Article XIV of the Final Protocol of the Universal Postal Convention :

LUXEMBURG	August 18th, 1934.	Haiti	December 19th, 1934.
YEMEN	August 20th, 1934.		

² Vol. CLXXIV, page 171, of this Series.

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CHAPTER I.

PRELIMINARY CLAUSES.

Article 1.

CONDITIONS GOVERNING THE EXCHANGE OF TRANSFERS.

The exchange of transfers to and from postal cheque accounts between those of the contracting countries whose Administrations agree to establish this service shall be governed by the provisions of the present Agreement.

Article 2.

OBJECT OF THE AGREEMENT.

Any holder of a postal cheque account in any one of the countries which have agreed to exchange transfers may order transfers to be made from his account to a postal cheque account kept in another of those countries.

CHAPTER II.

CONDITIONS GOVERNING THE ACCEPTANCE AND EXECUTION OF TRANSFER ORDERS.

Article 3.

INDICATION OF THE AMOUNT OF TRANSFERS. RATE OF CONVERSION.

The amount of the transfer must be indicated in the currency of the country of destination. Nevertheless, any Administration may allow the said amount to be indicated by the account holder in the currency of the country of origin.

The Administration of the latter country shall itself determine the rate of conversion of its own currency into that of the country of destination.

Article 4.

MAXIMUM AMOUNT.

Every Administration shall be entitled to limit the maximum amount of the transfers that a holder may require either in a single day or during a specified period.

CHARGES.

Article 5.

1. The charge for a transfer must not exceed 1‰ of the amount transferred, each Administration having the right to round off fractional amounts, if necessary to meet the requirements of its service. A minimum amount may be fixed for this charge, but such minimum must not exceed 20 centimes.

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2. The charge for the entry of a transfer to the credit of a postal cheque account must not be higher than the charge that would be levied in respect of the same operation in the internal service.

Article 6.

EXEMPTION FROM CHARGES AND POSTAGE.

Official transfers relating to the service which are exchanged between the Administrations or between offices of the Administrations shall be free of charge.

The same rule shall apply, as regards exemption from postage, to packets sent by postal cheque offices to their account-holders residing in any country of the Union and containing statements of account.

Such packets must bear the name of the despatching office and must be marked "Service des postes" and "Extrait de compte" ("Postal service" and "Abstract of account").

Article 7.

ADVICE OF TRANSFERS.

1. The account-holder must attach an advice to every transfer order.

The back of this advice may be used for private communications to the payee. Each Administration shall have the right to collect a charge in respect of such communications from the holder of the debtor account, provided that a similar charge is made in its internal service.

2. Transfer advices relating either to ordinary transfers or to telegraph transfers shall be sent to the payees free of charge.

Article 8.

TELEGRAPH TRANSFERS.

1. In relations between Administrations which have reached an agreement on this subject, transfers may be effected by telegram or by wireless telegram. In such cases, they are described as telegraph transfers.

2. In the absence of an agreement to the contrary, telegraph transfers may, in the same way as other private telegrams and under the same conditions, be subjected to the same formalities in their treatment or transmission as are prescribed in the service regulations attached to the International Telecommunication Convention in force, in so far as such formalities are applicable to the telegraph transfers.

3. Independently of the charge for the telegram, telegraph transfers are subject to the charge for transfers laid down in Article 5, and, in addition, to a fixed charge not exceeding 1 franc. They cannot be subjected to any telegraph charges other than those prescribed by the International Telegraph Regulations.

4. The sender of a telegraph transfer may add to the text a private communication for the payee, provided that he pays the charge according to the tariff. This charge will take the place of, and will preclude the application of, any charges authorised under Article 7, § 1, sub-paragraph 2, of the Agreement.

Article 9.

EXCHANGE OF LISTS OF TRANSFERS.

1. Administrations shall notify transfers to each other by means of lists once every working day; or they may arrange to group in the same list the total transfers for several days.

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The transfer advices to be sent to the holders of the accounts to be credited shall be attached to the lists.

In the absence of arrangements to the contrary, the amount of the transfers shall be stated in the lists of transfers and on the transfer advices in the currency of the country of destination.

2. Telegraph transfers will be notified by means of separate daily lists. No transfer advices will be attached to these lists.

Article 10.

OFFICES OF EXCHANGE.

Administrations shall reciprocally notify to each other the names of the cheque offices which they have designated for the exchange of lists of transfers.

CHAPTER III.

CANCELLATION. CLAIMS.

Article 11.

CANCELLATION OF TRANSFER ORDERS.

1. Transfer orders may be cancelled by the holder of the debtor account so long as the credit entry has not been made in the account of the payee. Requests for cancellation must be addressed by the account-holder to the Administration to which he has given the order for transfer.

2. Such requests shall be transmitted by post or telegraph at the expense of the sender, who, in the case of a request transmitted by post, must pay the charge levied on an ordinary registered letter, and in the case of a request transmitted by telegraph the cost of the telegram plus the postage on the letter of confirmation.

Article 12.

CLAIMS.

1. Claims concerning the carrying out of a transfer order must be addressed by the holder of the debtor account to the Administration to which he gave the order for transfer, unless he has authorised the beneficiary to settle with the Administration with which the latter has his account.

2. A charge equal to that due in respect of a claim with regard to any mailed matter may be levied in respect of a claim concerning an order for transfer.

3. Claims shall not be admitted after the expiry of one year from the day following that on which the order for transfer is given.

Nevertheless, each Administration is bound to attend to ordinary requests for information addressed to it by another Administration, after the expiry of the above-mentioned period, relating to transfers which were ordered not more than two years previously.

4. Should a claim arise out of an error committed by the service, the charge in respect of the claim shall be refunded.

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CHAPTER IV.

RESPONSIBILITY.

Article 13.

EXTENT OF RESPONSIBILITY.

1. Administrations shall be responsible for errors committed by the services of their countries in entering transfers to the credit of postal cheque accounts, and also for wrong information furnished by them on the lists of transfers or on telegraph transfers which they forward to other Administrations.

The provisions of Article 27, §§ 2 and 3, of the Agreement concerning Money Orders are also applicable to telegraph transfers.

2. Responsibility shall be limited to the refund of the sum entered to the debit of the account-holder.

3. Administrations shall be in no way held responsible for delay in the transmission or execution of transfer orders.

Article 14.

EXCEPTIONS TO THE PRINCIPLE OF RESPONSIBILITY.

Administrations are relieved of all responsibility :

(a) When their responsibility not having been proved otherwise, they are unable to account for transfers in consequence of the destruction of official documents owing to a case of "*force majeure*" ;

(b) When the holder of the debtor account has not made enquiry within the period of one year prescribed in Article 12.

Article 15.

FIXING OF RESPONSIBILITY.

The Administration responsible shall be that in whose service the error was committed. When the error is attributable to both Administrations, or when it cannot be determined which of them is responsible, they shall contribute to the refund in equal parts.

Article 16.

REFUND OF MONEY DUE TO CLAIMANTS.

The Administration with which a claim has been lodged shall be liable for the refund of the amount due to the claimant, subject to the exercise of its right to make a claim against the Administration responsible.

The refund shall be made as soon as the responsibility of the service has been established.

If an Administration is presumed to be responsible and, after a demand in due form, has not replied within a period of six months, it shall be deemed to have tacitly recognised its responsibility.

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Article 17.

REFUND TO THE ADMINISTRATION TO WHICH MONEY IS DUE.

The Administration responsible must settle with the Administration which has made the refund within three months after the despatch of the notice of refund. The debtor Administration shall be liable for interest at the rate of 5 per cent. per annum from the date of expiry of the said period.

CHAPTER V.

ACCOUNTING.

Article 18.

ALLOCATION OF CHARGES.

Each Administration shall retain the whole of the charges which it collects.

Article 19.

STATEMENT OF SUMS TRANSFERRED. FIXING OF BALANCES AND INTEREST.

1. The Administrations shall prepare for each working day and for each contracting country an account summarising the totals of the lists of transfers received and sent on the day in question.

2. The settlement of these accounts shall be based on the principle of reciprocal adjustment. To this end, the smaller credit shall be converted into the currency of the larger credit, calculated according to the arithmetical mean of the rates of exchange as quoted officially on the stock exchanges or by the banks specially nominated by each country concerned.

An Administration which, for any reason, does not desire to apply the principle of reciprocal adjustment may give notice that it will discharge the whole of the sums due.

3. This adjustment shall be effected daily. Offices may, however, arrange among themselves to group in the same statement the totals for several days.

4. The balance resulting from each account shall yield interest on the expiry of a period and at a rate to be fixed by mutual agreement by the Administrations of the contracting countries. The rate of such interest may not exceed 5 per cent. per annum.

Article 20.

PAYMENT OF BALANCES. MORATORIUM INTEREST.

1. With a view to the payment of balances, each Administration may maintain, in any manner, a credit account with the Administration of a contracting country in the currency of that country. If this account is not sufficient to enable the orders received to be executed, the transfers shall nevertheless be credited to the accounts of the payees.

This credit account may also be used for the settlement of sums due on any other postal, telegraphic or telephonic accounts. In no case may it be used for another purpose without the consent of the Administration which opened it.

2. The creditor Administration shall have the right to require at any time payment of the balances due to it. If necessary, it shall fix the date on which payment has to be made, making

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due allowance for the time required on account of distance. If the debtor Administration has not made the payment on the date fixed, the rate of interest mentioned in § 4 of Article 19 shall be increased by 2 per cent. per annum as from the sixth day after that date.

3. No unilateral measure, such as a moratorium, prohibition of transfer, etc., can diminish the effect of the terms of the present Agreement in relation to the keeping and settlement of accounts.

Article 21.

GENERAL QUARTERLY ACCOUNT.

At the end of each quarter, the Administrations which prepare the daily accounts shall forward for approval to the corresponding Administrations a general summary of the daily accounts, of sums paid out, and of interest charged, if any. The balance of the general quarterly account shall be carried over to the following quarter. Administrations may agree with one another to forward a statement of the final balance of the accounts in place of the general summary.

CHAPTER VI.

MISCELLANEOUS PROVISIONS.

Article 22.

REQUEST FOR THE OPENING OF A POSTAL CHEQUE ACCOUNT IN A FOREIGN COUNTRY.

When an application is made for the opening of a postal cheque account in a foreign country which has adhered to the Agreement, the Administration of the applicant's country of residence is bound to assist the Administration charged with the management of the account, in verifying the application, if it carries out the service of postal transfers with that Administration.

The Administrations undertake to carry out this investigation with all the necessary care and diligence, though not incurring any responsibility in this respect.

The Administration of the country of residence will also assist, so far as possible, on the request of the Administration which has the account, in verifying any information concerning a change in the legal capacity of the account-holder.

Article 23.

LIST OF ACCOUNT-HOLDERS.

Account-holders may obtain, through the Administration which keeps their accounts, lists of account-holders published by the other Administrations, at the price fixed by the latter in their internal service.

The Administrations shall furnish each other free of charge with the lists necessary for the requirements of the service.

Article 24.

APPLICATION OF THE GENERAL PROVISIONS OF THE CONVENTION.

The general provisions in Chapters I and II of the Convention shall apply to transfers to and from postal cheque accounts, with the exception, however, of the regulations laid down in Article 7.

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Article 25.

APPROVAL OF PROPOSALS MADE IN THE INTERVALS BETWEEN MEETINGS.

To become binding, proposals made in the intervals between meetings (Articles 19 and 20 of the Convention) must obtain :

(a) Two-thirds of the votes, if they involve the addition of new provisions or any modification of the provisions of the present Agreement and its Detailed Regulations ;

(b) A simple majority, if they affect the interpretation of the provisions of the Agreement and its Detailed Regulations, except in the case of disagreement to be submitted to arbitration as provided in Article 11 of the Convention.

FINAL PROVISIONS.

Article 26.

ENTRY INTO FORCE AND DURATION OF THE AGREEMENT.

The present Agreement shall come into force on January 1st, 1935, and shall remain in operation for an indefinite period.

In faith whereof the Plenipotentiaries of the Governments of the above-named countries have signed the present Agreement in a single copy which shall remain in the archives of the Government of Egypt and a copy of which shall be delivered to each Party.

Done at Cairo, the 20th day of March, 1934.

For Albania :

Pan. NASSE.

For Germany :

K. ORTH.

K. ZIEGLER.

Dr. W. SEEBASS.

For the Kingdom of Saudi Arabia :

Fawzan EL-SABEK.

For the Argentine Republic :

R. R. TULA.

For Austria :

Dr. Rudolf KUHN.

For Belgium :

O. SCHOCKAERT.

E. MONS.

For Bolivia :

Ernesto CÁCERES.

For Edmundo de la Fuente :

Ernesto CÁCERES.

For the Republic of Cuba :

Alfredo ASSIR.

For Denmark :

C. MONDRUP.

Arne KROG.

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For the Free City of Danzig :

R. STARZYŃSKI.

For the Dominican Republic :

Luis Alejandro AGUILAR.

For Spain :

Alonso CARO.

A. RAMOS.

For the whole of the Spanish Colonies :

Demetrio PEREDA.

For Estonia :

G. E. F. ALBRECHT.

For Ethiopia :

ALAMOU Tch.

For France :

M. LEBON.

L. GENTHON.

P. GRANDSIMON.

A. CABANNE.

DUSSERRE.

For Algeria :

E. HUGUENIN.

For Greece :

V. DENDRAMIS.

J. LACHNIDAKIS.

For the Republic of Honduras :

Dr. TUCCIMEI.

For Hungary :

Charles DE FORSTER.

For Italy :

Pietro TOSTI.

GALDI Michele.

For the whole of the Italian Colonies :

CRETY Donato.

For Japan :

Masao SEKI.

T. HARIMA.

J. KAGEYAMA.

For Chosen :

Masao SEKI.

Ryuzo KAWAZURA.

For the whole of the Other Japanese Dependencies :

T. HARIMA.

H. FUJIKAWA.

For Latvia :

Ls ROULET.

For Lithuania :

For Luxemburg :

For Morocco (except the Spanish Zone) :

H. DUTEIL.

For Morocco (Spanish Zone) :

A. RAMOS.

For Paraguay :

R. R. TULA.

For the Netherlands :

DUYNSTEE.

v. GOOR.

For the Netherlands Indies :

PERK.

BRIL.

HOOGWOONING.

POSTAL CHEQUES — AGREEMENT.

For Poland :

R. STARZYŃSKI.

For Portugal :

A. DE Q. R. VAZ PINTO.

A. C. BIANCHI.

For the Portuguese Colonies in West Africa :

Ernesto Julio NAVARRO.

*For the Portuguese Colonies in East Africa,
Asia and Oceania :*

Mario CORRÊA BARATA DA CRUZ.

For Roumania :

Ilariu MANEANU.

C. STEFANESCU.

For the Republic of San Marino :

CRETY Donato.

*For the Territory of the Saar :**For Sweden :*

Anders ÖRNE.

Gunnar LAGER.

Arvid BILDT.

For the Swiss Confederation :

Ls ROULET.

For Czechoslovakia :

Václav KUČERA.

Josef RADA.

For Tunis :

H. DUTEIL.

For the State of the City of the Vatican :

Mgr. Giuseppe MAZZOLI.

For the United States of Venezuela :

Luis Alejandro AGUILAR.

For the Kingdom of Yugoslavia :

Kosta ZLATANOVITCH.

POSTAL CHEQUES — DETAILED REGULATIONS.

DETAILED REGULATIONS FOR THE EXECUTION
OF THE AGREEMENT CONCERNING TRANSFERS TO AND FROM
POSTAL CHEQUE ACCOUNTS.

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POSTAL CHEQUES — DETAILED REGULATIONS.

DETAILED REGULATIONS FOR THE EXECUTION OF THE AGREEMENT CONCERNING
TRANSFERS TO AND FROM POSTAL CHEQUE ACCOUNTS.

The undersigned, having regard to Article 4 of the Universal Postal Convention, concluded at Cairo on March 20th, 1934, have, in the name of their respective Administrations, drawn up by mutual consent the following measures for ensuring the execution of the Agreement concerning postal cheque accounts.

CHAPTER I.

ISSUE. TRANSMISSION. RECEIPT.

Article 101.

ADVICE OF TRANSFERS.

1. Transfer advices must be filled in by the holder of the account to be debited or by the office with which this account is opened on a form corresponding to model VP 1 annexed hereto. Administrations may, however, employ the forms in use in their internal service.
2. When the amount of the transfer is stated in the currency of the country of origin, the office which receives the transfer order or the office of exchange shall make the conversion and enter on the advice, in red ink, the amount to be transferred in the currency of the country of destination.
3. Transfer advices must bear the impression of the date stamp of the office of origin.

Article 102.

LISTS OF TRANSFERS.

1. The lists of transfers shall be prepared by the offices of exchange on a form corresponding to model VP 2 annexed hereto. They must furnish for each transfer order all the information required by the text of the form.
The list of telegraph transfers must be headed by the words "Telegraph Transfers" clearly written in bold letters.
2. Each list shall bear the stamp impression of the office of exchange which has prepared it.
3. When, in a single day, more than one list is prepared for one and the same office of exchange, the lists shall be numbered consecutively in a series which shall be renewed daily.

Article 103.

LETTERS OF ADVICE.

1. The total of each of the lists addressed to one and the same office of exchange shall be summarised in a letter of advice corresponding to model VP 3 annexed hereto. The general total of this letter must be expressed in words or printed in figures by a cheque-perforating machine.
2. The letters of advice shall bear the stamp impression of the office of exchange which has prepared them and shall be signed by the official or officials empowered to sign them. Each of these letters shall be numbered consecutively in a series which shall be renewed each month for each office of exchange.

POSTAL CHEQUES — DETAILED REGULATIONS.

The last letter of advice sent at the end of each month must bear the words " Last letter of advice No..... ". When an office of exchange has no transfers to transmit to the office concerned on the last working day of a month, it must nevertheless send a letter of advice to that effect which must also bear the words " Last letter of advice No..... ".

Article 104.

TRANSMISSION OF ORDERS FOR TRANSFER.

The letters of advice, lists and transfer advices shall be made up together in closed packets and sent post free to the office of exchange of destination by the most appropriate means. They may be registered.

Article 105.

TELEGRAPH TRANSFERS.

1. Telegraph transfers are drawn up by the postal cheque office of origin and are addressed directly to the office of destination which has the postal cheque account.

They are drawn up in French and, unless otherwise agreed, they are worded as follows :

(Indications de service, s'il y a lieu).	(Service information, if any).
Virement (N ^o d'émission).	Transfer (Serial number of issue).
..... (Nom du bureau de chèques destinataire).	..... (Name of the postal cheque office of destination).
..... (Nom ou désignation de l'expéditeur).	..... (Name or description of the sender).
..... (Numéro du compte de l'expéditeur).	..... (Number of the sender's account).
..... (Nom du bureau de chèques où le compte de l'expéditeur est ouvert).	..... (Name of the postal cheque office in which the sender's account is kept).
..... (Montant de la somme virée).	..... (Amount of the transfer).
..... (Nom ou désignation du bénéficiaire).	..... (Name or description of the payee).
..... (Numéro du compte du bénéficiaire).	..... (Number of the payee's account).
(Communication particulière, le cas échéant).	(Private communication, if any).

The information given in the telegram must always be arranged in the above order.

2. Service information must be expressed in words or abbreviated in the manner authorised in the telegraph service.

3. Administrations may agree to adopt a secret notation for the total or partial indication of the number of issue and of the amount of each telegraph transfer.

4. The amount of the transfer must be expressed in figures, and as regards monetary units (franc, Reichsmark, etc.) in words, in terms of the currency of the country of destination.

5. The name of the sender and the description of the payee's account may not be indicated by an abbreviation or a code word.

6. The partial repetition of the telegram is obligatory (repetition of proper names and numbers from one office to another).

7. The cheque office of destination must enter the credit in the account without awaiting the list of transfers in confirmation.

POSTAL CHEQUES — DETAILED REGULATIONS.

Article 106.

RECEIPT OF TRANSFERS.

1. When the packets containing the letters of advice, lists and transfer advices arrive at the office of exchange, the latter shall proceed to check the consignment. If any irregularity or omission is discovered, it shall notify the despatching office of exchange by a letter corresponding to model VP 4 annexed hereto. The despatching office of exchange must reply by the next post and, if necessary, send a duplicate of the missing documents.

2. When a difference is discovered between the amount shown on a transfer advice and the entry of the amount in the list of transfers, the office of exchange of destination shall be authorised to credit the payee's postal cheque account with the smaller of the two sums.

The transfer advice or the list of transfers and the letter of advice, as the case may be, are corrected accordingly in red ink, and notice of the correction is given to the corresponding exchange office by a letter in the form of VP 4.

3. When it is not possible for a telegraph transfer order to be placed to the credit of an account for reasons for which the addressee is not responsible, a service telegraphic advice will be sent to the office of origin stating the reason why the credit has not been entered. The cheque office of origin will ascertain whether the irregularity was due to an error for which the service was responsible. If it was so due, it will immediately rectify it by means of a service telegraphic advice. If it was not, any necessary rectification will be made by post, after consultation with the sender. Nevertheless, if the latter so desires and offers to pay the cost, the correction may be made by a chargeable service telegram.

Telegraph transfers containing irregularities which have not been rectified within a reasonable time will be cancelled in conformity with the rules laid down in Article 109 of the present Regulations.

Article 107.

METHOD OF FILLING IN FORMS.

The entries on the service forms used for transfers must be made in Latin characters and in Arabic figures.

Entries may not be made in copying-ink or ordinary pencil. Signatures may, however, be written in copying-ink.

CHAPTER II.

VARIOUS FORMALITIES.

Article 108.

CANCELLATION OF TRANSFERS.

1. A request for the cancellation of a transfer order must be made in writing by the holder of the debtor account. After the request has been verified by the Administration of the country of origin, which is responsible for this verification, the following procedure shall be employed :

(a) If the request is to be transmitted by post, the office of origin shall draw up an advice corresponding to model VP 5 annexed hereto and shall send it to the office of exchange concerned in its country. This office of exchange shall complete the advice,

POSTAL CHEQUES — DETAILED REGULATIONS.

filling in particulars of transmission to the intermediate office of exchange in the country of destination and shall address it to the latter. The advice shall be forwarded by registered letter ;

(b) If the request is to be made by telegraph, a chargeable service telegram corresponding to model VP 6 annexed hereto shall be sent direct by the office of origin or the office of exchange of the country of origin to the office of destination which keeps the current account. This telegram must be confirmed immediately by letter in the manner indicated above under (a). In this case, model VP 5, which must pass through the offices of exchange of both countries, shall be headed with the following words underlined in coloured pencil :

« Confirmation de la demande télégraphique expédiée le par le bureau de chèques postaux à à l'adresse du bureau de chèques postaux à »
(Confirmation of the telegraphic request despatched on by the postal cheque office at to the postal cheque office at)

2. Cancellation of the transfer order shall be effected in accordance with the rules laid down in Article 109 of the present Regulations. If, however, cancellation has been requested by telegraph, the office of destination shall merely keep the transfer order and await postal confirmation before carrying out the request.

3. When a request for cancellation despatched by post or telegraph reaches the office of destination too late for the transfer to be cancelled, that office shall at once inform by letter the office of origin which keeps the account. In the case of a telegraphic request, this information must be given without awaiting the arrival of the letter of confirmation.

4. Requests for cancellation made or forwarded otherwise than as laid down in § 1 shall be ignored.

Article 109.

NON-EXECUTION OF A TRANSFER ORDER.

When, for any reason whatever, a transfer order cannot be placed to the credit of an account, it shall be struck out of the list on which it is entered, and the total of the list and that of the corresponding letter of advice shall be corrected in red ink. This correction shall be brought to the notice of the despatching office of exchange by means of the letter shown in model VP 4 and the advice relating to the transfer which has not been carried out shall be attached to this letter.

If a transfer order not executed at first is again sent to the office of exchange of destination, it must be treated by the despatching office of exchange as a new order. The original entries in the list and letter of advice shall be cancelled.

Nevertheless, the Administrations of the contracting countries may agree that transfers which have not been carried out shall be shown on a list of transfers to the credit of the Administration of the country of origin, or brought into account in some other way. Any conversions that are necessary shall take place at the rate of exchange of the day, as in the case of ordinary transfers, and the advice of transfer shall have an explanatory letter attached to it.

Article 110.

CLAIMS.

Should any claim be made in respect of the execution of a transfer order, the cheque office which keeps the debtor account shall draw up a form in conformity with model VP 7 annexed hereto. This form shall be forwarded, if necessary, through the office of exchange of the despatching country and the office of exchange of the country of destination to the cheque office which keeps the account to be credited.

POSTAL CHEQUES — DETAILED REGULATIONS.

CHAPTER III.

ACCOUNTING.

Article III.

STATEMENTS OF ACCOUNT.

Daily statements of account shall be prepared on forms in conformity with model VP 8 annexed hereto.

They shall be transmitted as soon as possible to the Administration concerned.

Article II2.

PAYMENT OF BALANCES.

1. The settlement of the sums due on account of postal transfers shall be effected by cheques or drafts payable at sight on the capital or a commercial place of the creditor country, in the currency of that country and without loss to the latter, the costs of payment being borne by the debtor Administration.

2. Any Administration may open a postal current account with the other Administrations, subject to the usual conditions, and may request those Administrations in future to deduct, without further instructions, from the credit of this account the amount of the debtor balances ascertained to be chargeable to it.

CHAPTER IV.

MISCELLANEOUS PROVISIONS.

Article II3.

COMMUNICATIONS TO BE ADDRESSED TO THE INTERNATIONAL BUREAU AND TO ADMINISTRATIONS.

1. Administrations taking part in the exchange of telegraph transfers must notify the fact to the other Administrations through the International Bureau.

2. The Administrations shall supply each other direct, in sufficient number to meet the requirements of the service, with specimens of the impressions of the stamps in use at the offices of exchange and of the signatures of the officials empowered at each of these offices to sign the letters of advice.

When new signatures have to be notified later or any of the signatures so supplied has to be replaced, a fresh list containing specimen signatures of all authorised officials shall be sent to the corresponding Administration. Nevertheless, if it is merely required to cancel one or other of the signatures communicated, it is sufficient to strike it out of the existing list, which shall continue to be employed.

3. Offices shall inform each other of the rate of conversion which they have fixed for transfer orders, if a specific request to that effect is made.

POSTAL CHEQUES — DETAILED REGULATIONS.

Article II4.

FORMS FOR THE USE OF THE PUBLIC.

For the purposes of Article 31, § 2, of the Convention, form VP 1 (transfer advice) is considered as a form for the use of the public.

Internal service forms employed as transfer advices in the manner indicated in Article 101 are not subject to these provisions.

Article II5.

APPLICATIONS FOR THE OPENING OF A POSTAL CHEQUE ACCOUNT IN A FOREIGN COUNTRY.

1. Applications for the opening of postal cheque accounts in foreign countries must be made out by the applicants. They are addressed to the Administration which will have the management of these accounts, either directly by the applicants or through the postal cheque office serving the district of residence of the parties concerned.

2. The latter office must, in conformity with the rules laid down for the opening of postal cheque accounts in its own country, proceed to verify applications, whether made through the said office or communicated to it by a foreign Administration to which they have been directly submitted. It corrects any mistakes in the application, if necessary, after consulting the applicant, and it attaches thereto an attestation, duly completed, in the form of model VP 9 annexed hereto. In special cases not provided for in the wording of that form, it may supplement or correct the form by means of an explanatory letter.

It forwards the whole of these documents to the postal cheque office of exchange of the country of destination through the office of exchange of its own country. The attestations are stamped with the stamp, in relief, of the exchange office of the intervening country, and are signed by the official or officials empowered to certify letters of advice.

FINAL PROVISIONS.

Article II6.

ENTRY INTO FORCE AND DURATION OF THE DETAILED REGULATIONS.

The present Regulations shall be binding as from the date of the entry into force of the Agreement concerning transfers to and from postal cheque accounts.

They shall have the same duration as that Agreement, unless renewed by common consent between the Parties concerned.

Done at Cairo, the 20th day of March, 1934.

For Albania :

Pan. NASSE.

For Germany :

K. ORTH.

K. ZIEGLER.

Dr. W. SEEBASS.

For the Kingdom of Saudi Arabia :

Fawzan EL-SABEK.

For the Argentine Republic :

R. R. TULA.

For Austria :

Dr. Rudolf KUHN.

POSTAL CHEQUES — DETAILED REGULATIONS.

For Belgium :

O. SCHOCKAERT.
E. MONS.

For Bolivia :

Ernesto CÁCERES.

For Edmundo de la Fuente :

Ernesto CÁCERES.

For the Republic of Cuba :

Alfredo ASSIR.

For Denmark :

C. MONDRUP.
Arne KROG.

*For the Free City of Danzig :**For the Dominican Republic :*

Luis Alejandro AGUILAR.

For Spain :

Alonso CARO.
A. RAMOS.

For the whole of the Spanish Colonies :

Demetrio PEREDA.

For Estonia :

G. E. F. ALBRECHT.

For Ethiopia :

ALAMOU Tch.

For France :

M. LEBON.
L. GENTHON.
P. GRANDSIMON.
A. CABANNE.
DUSSERE.

For Algeria :

E. HUGUENIN.

For Greece :

V. DENDRAMIS.
J. LACHNIDAKIS.

For the Republic of Honduras :

Dr. TUCCIMEL.

For Hungary :

Charles DE FORSTER.

For Italy :

Pietro TOSTI.
GALDI Michele.

For the whole of the Italian Colonies :

CRETY Donato.

For Japan :

Masao SEKI.
T. HARIMA.
J. KAGEYAMA.

For Chosen :

Masao SEKI.
Ryuzo KAWAZURA.

For the whole of the Other Japanese Dependencies :

T. HARIMA.
H. FUJIKAWA.

For Latvia :

Ls ROULET.

*For Lithuania :**For Luxemburg :**For Morocco (except the Spanish Zone) :*

H. DUTEIL.

For Morocco (Spanish Zone) :

A. RAMOS.

POSTAL CHEQUES — DETAILED REGULATIONS.

For Paraguay :

R. R. TULA.

For the Netherlands :

DUYNSTEE.

v. GOOR.

For the Netherlands Indies :

PERK.

BRIL.

HOOGWOONING.

For Poland :

R. STARZYŃSKI.

For Portugal :

A. DE Q. R. VAZ PINTO.

A. C. BIANCHI.

For the Portuguese Colonies in West Africa :

Ernesto Julio NAVARRO.

*For the Portuguese Colonies in East Africa,
Asia and Oceania :*

MARIO CORRÊA BARATA DA CRUZ.

For Roumania :

Ilariu MANEANU.

C. STEFANESCU.

For the Republic of San Marino :

CRETY Donato.

*For the Territory of the Saar :**For Sweden :*

Anders ÖRNE.

Gunnar LAGER.

Arvid BILDT.

For the Swiss Confederation :

Ls ROULET.

For Czechoslovakia :

Václav KUČERA.

Josef RADA.

For Tunis :

H. DUTEIL.

For the State of the City of the Vatican :

Mgr. Giuseppe MAZZOLI.

For the United States of Venezuela :

Luis Alejandro AGUILAR.

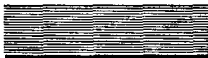

For the Kingdom of Yugoslavia :

Kosta ZLATANOVITCH.

POSTAL CHEQUES — FORMS.

V P 1
(D.R., Art. 101, § 1)

ADVICE OF TRANSFER
(to be forwarded to the beneficiary)

.....  

is to be placed by order of the

holder of Account No.

.....

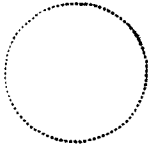
.....

to the credit of Account No.

.....

.....

Stamp of the posta
cheque office



Communications
overleaf.

(Dimensions : 74 × 105 mm.)

POSTAL CHEQUES — FORMS.

POSTAL ADMINISTRATION
of

V P 3
(D.R., Art. 103, § 1)

Postal Cheque Office
of.....

LETTER OF ADVICE No.....

..... lists

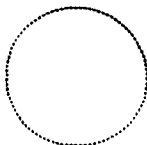
The Postal Cheque Office of is requested to make the transfers appearing in the attached lists, which amount to the following sums respectively :

Serial number of lists	Amount	
1	2	
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
Total ...		

Total sum of

(in words)

Stamp (in relief) of the postal cheque office of exchange



To be debited to the Post Office of
....., the 19.....

Signatures :

.....

(Dimensions : 148 × 210 mm.)

POSTAL CHEQUES — FORMS.

VP 4

(D.R., Art. 106, § 1)

POSTAL ADMINISTRATION

of

Postal Cheque Office

of.....

..... Annexes

CORRECTION OF LETTER OF ADVICE No.....

dated from the Postal Cheque Office of

The total of the above-mentioned letter of advice has had to be corrected to
(in words)

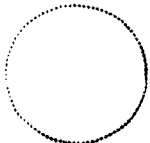
(a) because the transfer(s) mentioned below could not be carried out ¹.

No. of list	No. on list	Beneficiary		Drawer		Amount	Reason
		Cheque office and No. of account	Name and address	Cheque office and No. of account	Name and address		
1	2	3	4	5	6	7	8

(b) for the reason given below ¹ :

.....
.....

Stamp (in relief)
of the postal cheque office
of exchange



....., the 19.....

Signatures :

.....

¹ Cross out what does not apply.

(Dimensions : 148 x 210 mm.)

POSTAL CHEQUES — FORMS.

VP 5
(D.R., Art. 108, § 1)

POSTAL ADMINISTRATION

of

Postal Cheque Office

of

REQUEST FOR CANCELLATION OF A TRANSFER ORDER.

Sent by Post.

Kindly cancel the under-mentioned transfer and send us the corresponding advice :

To be filled in by the postal cheque office of origin

Postal cheque office, number of the account, name and address of the drawer :

Amount :
(in figures, in the money of the country of destination)

Postal cheque office, number of the account, name and address of the beneficiary :

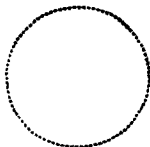
To be filled in by the postal cheque office of exchange

Advice of transfer was despatched on19..... by letter

No. and entered in list of transfers No. under serial No.

Stamp of the postal cheque office of exchange

Signature :



.....

(Dimensions : 210 × 297 mm.)

POSTAL CHEQUES — FORMS.

VP 6
(D.R., Art. 108, § 1)

POSTAL ADMINISTRATION

of

REQUEST FOR CANCELLATION OF A TRANSFER ORDER.

Sent by Telegraph.

Cancel transfer

.....
(Postal cheque office, number of account, name and address of the drawer)

.....
(Amount in figures, in money of the country of destination)

.....
(Postal cheque office, number of account, name and address of the payee)

Postal cheque.
(No signature)

(Dimensions : 148 × 210 mm.)

POSTAL CHEQUES — FORMS.

POSTAL ADMINISTRATION

V P 8

of STATEMENT OF ACCOUNT (D.R., Art. III, 1st para.)

of the lists of transfers exchanged on
between

I. Summary of Transfers

Transfers			
(a) For.....	Offices of exchange		(b) From.....
1	2		3
Total I a.....			Total I b.....

II. Calculation of the mean rate between the Stock Exchange rates of
and of on the previous day (last rates quoted).

Quoted for short-dated drafts				Par rate	Rate at which calculated
Date	on the Stock Exchange	for 100	for 100		
1	2	3	4	5	6
...../.....	of on .....	....., .....	.....	100 =	100 =
...../.....	of on .....	....., .....	.....	100 =	100 =

III. Difference according to I on converting the smaller sum into the currency of the larger sum at the rate calculated in II.

Total I a.....	Total I b.....
Deduct total I b.....	Deduct total I a.....
To the debit of the Postal Administration of.....	To the credit of the Postal Administration of.....

....., the 19.....

The above statement has been found correct and accepted :
....., the 19.....

(Dimensions : 210 × 297 mm.)

POSTAL CHEQUES — FORMS.

V P 9 (Front)
(D.R., Art. 115, § 2)

NOTE ! NO ABBREVIATION MAY BE USED, EXCEPT WHERE THE APPLICANT REQUIRES THE USE OF AN ABBREVIATION IN THE DESCRIPTION OF HIS ACCOUNT.

POSTAL ADMINISTRATION

of, the 19.....

Postal Cheque Office

of

..... Annex

ATTESTATION.

I. Description of the postal cheque account for which application is made :

.....
.....
.....

The applicant is 1

The applicants are 1

.....
.....
.....

The applicant has just taken up his residence 2

is a sub-tenant 2

1 Strike out the words which do not apply and insert a more precise description of the applicant or applicants on the dotted lines, e.g. :

private individual, married couple, commercial or industrial establishment not entered in the trade register, non-commercial association not entered in the register of companies, registered firm (state the nature of the firm, e.g., commercial partnership, ordinary partnership company, joint-stock association of partners, joint-stock company, limited liability company, etc.) entered in the trade register under No. —, registered co-operative society, — entered in the register of co-operatives under No., non-commercial registered company, — entered in the register of non-commercial registered associations, under No. —, Board, etc.

2 Strike out the words which do not apply.

(Dimensions : 210 x 297 mm.)

POSTAL CHEQUES — FORMS.

V P 9 (Back)

II. Names¹ and full descriptions of the persons² who are legally entitled to represent the applicant according to the trade registers, according to the register of co-operatives, according to the register of non-commercial associations, according to the deed of partnership, according to the articles of association, etc.

- I.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

The persons mentioned under Nos.³ are alone empowered to sign.

The powers conferred upon the persons enumerated above are subject to the following restrictions³ :

.....
.....

III. The request for the opening of a postal cheque account at

.....

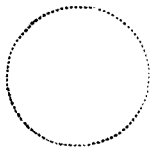
has been verified by us in conformity with the regulations in force in our country regarding the opening of postal cheque accounts.

As a result of this investigation we would feel no hesitation, if application were made, in opening a postal cheque account in our service for the applicant as described above.³

An account is already being kept in our service under this description. The applicant is entitled to sign ; his signature corresponds to the specimen in our files.³

Stamp (in relief) of the postal cheque office

Signatures of the postal cheque office :



.....

¹ Strike out the indications given under II if the applicant is a private individual.

² For example : account-holder, signing official of a company, manager, holder of a power of attorney, holder of a collective power of attorney, director, member of the Board, publisher, etc.

³ Strike out the words which do not apply.