Commissioners may make Rules and Regulations.

V. The said Commissioners may from time to time make Rules and Regulations for the conduct of the business of and generally with reference to the management of the said Savings Banks, and such Rules and Regulations shall, when approved by the Governor and published in the *Government Gazette*, have the force and effect of Law as if they formed part of this Ordinance.

Principal Bank to be in Victoria, with power to Commissioners to establish branches.

VI. The principal Bank shall be established in Victoria; but the Commissioners shall have power to establish branches throughout the Colony, with the approval of the Governor, and on notice thereof in the *Government Gazette*.

Commissioners not personally liable, except for wilful neglect.

VII. No Commissioner shall be personally liable, except for his own acts and deeds, or for anything done by him by virtue of his office in the execution of this Ordinance, except in cases when he shall be guilty of wilful neglect or default.

Accounts to be made up and published in *Government Gazette* in each year, and audited by Auditor General.

VIII. An account shall be made up and published in the *Government Gazette* on or before the thirty-first day of January in each year, of the assets and liabilities of every Savings Bank, made up to the thirty-first day of December preceding, signed by the Commissioners, and audited by the Auditor General of the Colony, with a Certificate attached thereto, signed by the Officer acting as Treasurer of the Colony, showing the Balance in the hands of the Government; and all interest which shall become due and payable to each Depositor on any sum of money deposited in a Savings Bank, shall be calculated and computed by the proper Officer once in each year, up to the thirty-first day of December, and shall be carried to the credit of the account of such Depositor, and an entry thereof shall be made in the "Depositor's Book," as soon as may be convenient after the date of the Annual Balance, and the same shall become principal, and shall thenceforth carry interest in all respects as other principal money deposited in such Savings Bank, as from the thirty-first day of December. Provided, always, that no interest shall be computed on the fractional part of One Dollar; and, provided also, that no fractional part of any month shall be taken into account.

Minors may make Deposits.

IX. In case the Commissioners shall have received any deposit of money from or for the benefit of any person under the age of twenty-one years, it shall be lawful for them to pay such person his or their share and interest with funds of the Bank.

Commissioners may pay money to a married woman, or to her husband.

X. It shall be lawful for the Commissioners to pay any sum of money to a married woman, in respect of any deposit made by her without notice of her marriage, unless the husband of such woman shall give to said Commissioners notice in writing of such marriage, and shall require payment to be made to him, in which event, it shall be lawful for such Commissioners, in their discretion, to pay all or such portion of such money so deposited by such woman, less by the repayment, if any, heretofore made thereupon, together with any interest due in respect of the same, to such husband, or to such woman, as to them the said Commissioners, shall seem proper.

Charitable or Friendly Societies may deposit in Savings Banks.

XI. It shall be lawful for all charitable or friendly Societies, legally established, or hereafter to be established, by their Treasurer or other proper Officer in that behalf appointed, to pay into any Savings Bank all or any portion of the funds of such Society, and as an ordinary Depositor to receive the usual rate of interest allowed by such Savings Bank to the Depositors therein, and such Treasurer or other proper Officer to receive back all or any portion of the funds due on such account to such Society, as the Society may direct.

No deposit received of less than 25 cents or more than $1,000.

No interest allowed on deposits over $1,000.

No Depositor to have an account in more than one Savings Bank.

XII. It shall not be lawful for the Commissioners to receive from any Depositor any deposit less than one quarter of One Dollar, nor more than One Thousand Dollars. Provided, that so long as the balance to the credit of any such Depositor shall, including principal and interest, exceed One Thousand Dollars, no interest shall be allowed, paid or payable on such excess; and it shall not be lawful for any person, either in his own name or in the name of any other person on his behalf, or on his account, to deposit or hold at the same time moneys in more than one of the said Savings Banks.

XIII. In