Clause 41. The present section reads as follows:

"(3) Every protest for dishonour, either for non-acceptance or non-payment may be made on the day of such dishonour, and in case of non-acceptance at any time after non-acceptance, and in case of non-payment at any time after three o'clock in the afternoon."

The time for protesting bills of exchange is governed by banking hours, which are not necessarily according to standard time.