



# ACTS OF THE UNIVERSAL POSTAL UNION

REVISED AT HAMBURG IN 1984  
AND ANNOTATED  
BY THE INTERNATIONAL BUREAU

VOLUME 4

MONEY ORDERS  
GIRO  
CASH-ON-DELIVERY  
COLLECTION OF BILLS  
INTERNATIONAL SAVINGS SERVICE  
SUBSCRIPTIONS TO NEWSPAPERS  
AND PERIODICALS

BERNE 1985  
INTERNATIONAL BUREAU OF THE UNIVERSAL POSTAL UNION

**Note on the printing of the Annotated Acts of the 19th Congress, Hamburg  
1984**

The bold type in the texts indicates amendments (alterations, additions or deletions of words, passages, figures, signs, etc) of the 1979 Rio de Janeiro Congress Acts.

The forms are all printed in ordinary type.

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# ABBREVIATIONS

## *1 Common abbreviations*

**NB.** – The abbreviations listed below are normally used only in the forms and the annotations.

adm or administra- tion	= postal administration
Agr	= Agreement
airmail corr	= airmail correspondence
Arbit	= Arbitration
art	= article
c	= centime
CCC	= Customs Co-operation Council
CCITT	= International Telegraph and Telephone Consul- tative Committee
CCPS	= Consultative Council for Postal Studies (until 1969 Consultative Committee for Postal Stud- ies)
cf	= compare
circ	= circular
cm	= centimetre
COD	= COD items (COD Agreement or Detailed Regula- tions)
col	= column
Comm	= Committee
Compendium	= Compendium of information (Convention, Agree- ments, etc) published by the International Bureau
Conf	= Conference
Const or Con- stitution	= Constitution of the Universal Postal Union
Conv or Convention	= Universal Postal Convention
Det Regs	= Detailed Regulations
Doc	= Documents (of Congresses, Conferences, Executive Council, etc)
doc	= document
EC	= Executive Council

eg	= for example
ELC	= Executive and Liaison Committee
fr	= franc
g	= gramme
g c	= gold centime
g fr	= gold franc
Gen Regs	= General Regulations
Gen Rev	= General Revision of the 1957 Ottawa Convention
h	= hour
IAEA	= International Atomic Energy Agency
IATA	= International Air Transport Association
IB	= International Bureau
ICAO	= International Civil Aviation Organization
id	= idem
Ins	= Insured Letters Agreement or Detailed Regulations (up to and including the 1974 Lausanne Agreement)
ISBI	= International Savings Banks Institute
ISO	= International Organization for Standardization
Journal	= Union Postale (publication of the International Bureau published every two months)
kg	= kilogramme
km	= kilometre
lb (16 oz)	= pound avoirdupois (453.59 grammes)
m	= metre
max	= maximum
min	= minimum
mm	= millimetre
mn	= minute (measure of time)
No	= number
oz	= ounce
p, pp	= page(s)
para	= paragraph
Parcels	= Postal Parcels Agreement or Detailed Regulations
prop	= proposal
Prot	= Final Protocol (to the respective Act)
PUAS	= Postal Union of the Americas and Spain
Rep	= Report on the work of the Union (Management Report until 1952), published by the International Bureau
subpara	= subparagraph
t	= tonne

TCT	= Technical Committee on Transit
t-km	= tonne-kilometre (unit used in transport)
UN	= United Nations
UNESCO	= United Nations Educational, Scientific and Cultural Organization
UPU or Union	= Universal Postal Union
vol	= volume
WHO	= World Health Organization

## *II Conventional abbreviations used in the Acts*

### 1 Abbreviations relating to forms:

AP = Subscriptions	CP = Parcels	RP = Bills for collection
AV = Airmail	MP = Money orders	VE = Insured letters
C = Convention	R = COD	VP = Giro
CE = Savings		

### 2 Other abbreviations:

AI	= advice of entry (Giro, Det Regs, art 109, para 1)
AO	{ = other items or = items other than LC (Conv, art 64, para 2, a, etc)
A.R.	= advice of delivery (Conv, Det Regs, art 135, para 1, etc)
F	{ = letter bill (Conv, Det Regs, art 162, para 2) or = parcel bill (Parcels, Det Regs, art 122, para 6)
IMF	= International Monetary Fund (Conv, art 8, etc)
JX	= newspapers (Conv, Det Regs, art 162, para 1, b)
LC	= letters and postcards (Conv, art 64, para 2, a, etc)
M	= special bag of printed papers for the same addressee (Conv, art 64, para 2, b, etc)
M.P.	= Money order payable to the addressee only (Money Orders, Det Regs, art 149, para 3)
R	= registered (Conv, Det Regs, art 131, para 5, etc)
S.A.L.	= Surface Airlifted Mail (Conv, Section II, art 90, etc.)
SDR	= Special Drawing Rights (Conv, art 8, etc)
SV	= empty bag (Conv, forms C 12 and AV 8)
T	= postage due (Conv, Det Regs, art 139, para 2, etc)
T.m.	= sea transit (Conv, form C 19)
T.P.	= charge collected (Conv, art 28, para 1, d)
T.t.	= land transit (Conv, form C 19)
V	= insured article (Conv, Det Regs, art 134, para 1, a, and Parcels, Det Regs, art 108, c)

## GENERAL REMARKS ON THE POSTAL FINANCIAL SERVICES AGREEMENTS

This volume contains the annotated texts of the Agreements on:

- postal money orders and postal travellers' cheques;
- giro;
- cash-on-delivery items;
- collection of bills;
- international savings service;
- subscriptions to newspapers and periodicals.

A brief background note on each service is given in the preamble to the corresponding Agreement.

The Executive Council proposed at its 1981 session (resolution CE 1/1981) that the term "postal financial services" should be adopted for international postal activities in respect of financial transactions instead of the expression "monetary articles" formerly used to describe the services in question but which had become outmoded and imprecise. The 1984 Hamburg Congress ratified this decision by adopting the term "postal financial services" to designate the Committee responsible for considering proposals concerning the above-mentioned six Agreements. In view of the importance of the postal financial services for the economic development of countries, the 1984 Hamburg Congress, in resolution C 13, reiterated the appeal made by its predecessors on promoting these services, particularly postal money orders (cf note 2 to the preamble to Money Orders).

At the same time, concerned to encourage the greatest possible number of administrations to provide the financial services which were still useful, on the basis of the UPU Agreements, the Hamburg Congress, in resolution C 10, supplemented by resolution C 81 and decision C 28, instructed the Executive Council to undertake a study on the usefulness of the Agreements in question and then to revise the Acts whose usefulness was established, with a view to bringing them up to date, making them more flexible and simplifying them.

Lastly in implementation of resolution C 52 of the same Congress, the amounts expressed in gold francs and gold centimes in the various Agreements have been supplemented by their equivalent in SDRs calculated on the basis of the linking coefficient of  $1 \text{ SDR} = 3.061 \text{ gold francs}$ .

The decisions of the Hamburg Congress other than those amending the Acts (resolutions, decisions, recommendations, formal opinions, etc) which concern the postal financial services are given, in numerical order, at the end of this volume.

# Money Orders and Postal Travellers' Cheques Agreement

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Agreement

Detailed Regulations

– Forms

Final Protocol to the Detailed Regulations



# Money Orders and Postal Travellers' Cheques Agreement

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**3 FINAL PROTOCOL TO THE DETAILED REGULATIONS OF THE MONEY ORDERS AND POSTAL TRAVELLERS' CHEQUES AGREEMENT**

## Money Orders and Postal Travellers' Cheques Agreement (1) (2)

The undersigned plenipotentiaries of the Governments of the member countries of the Union, having regard to article 22, paragraph 4, of the Constitution of the Universal Postal Union concluded at Vienna on 10 July 1964, have, by common consent and subject to article 25, paragraph 3, of the Constitution, drawn up the following Agreement: <sup>(3)</sup>

<sup>1)</sup> **Background note.** The 1874 Berne Congress expressed the formal opinion that the postal money orders service should, wherever possible, be extended to all the countries of the Union. Subsequently, in conjunction with the French adm, the IB prepared a draft Agr concerning the international postal money orders service, which was adopted by the 1878 Paris Congress. The basic features of it were:

- maximum amount of money orders: 500 fr;
- country of origin free to set the conversion rate of its currency into that of the country of destination;
- proportional fee to be charged: 1 percent of the money order shared equally between the dispatching country and the country of destination;
- adoption of the "card" system for the transmission of money orders.

The 1885 Lisbon Congress added the telegraph money order. The inpayment money order was created by the 1964 Vienna Congress.

The 1947 Paris Congress, while retaining the "card" system for the transmission of money orders, introduced the "list" system (see Agr, art 2, note 1).

Major changes in rate-fixing were made by the 1974 Lausanne Congress which dropped the principle of sharing charges between the issuing adm and the paying adm (cf Agr, art 6 and 28). Within the framework of the redrafting of the Financial Services Agrs undertaken by the 1952 Brussels and 1957 Ottawa Congresses, the Agr and its Det Regs were recast. The revision covered mainly:

- i the layout, for which the chronological order of operations was followed;
- ii the standardization of terminology;
- iii the inclusion in the Agr of the provisions on postal travellers' cheques, adopted in the form of a supplement by the 1934 Cairo Congress.

Moreover, 1984 Hamburg Congress resolution C 10, reproduced at the end of this vol, instructs the EC to make a substantive revision of all the Postal Financial Services Agrs.

<sup>2)</sup> The international postal money order service can make an important contribution to the national economy, particularly in developing countries; it is also the best starting point for introducing other postal financial services. That is why this service has always been highlighted in various resolutions aimed at promoting the postal financial services, viz:

- 1964 Vienna Congress formal opinion MP 1 (III 649);
- 1969 Tokyo Congress resolution C 88 (III 774);
- 1979 Rio de Janeiro Congress resolution C 12 (III 895).

Following a very thorough study carried out in implementation of the latter resolution, the 1984 Hamburg Congress adopted recommendation C 13, reproduced at the end of this vol, which calls on

- adms which operate the service at national level only to agree to pay postal money orders issued in other countries;
- all adms to take appropriate steps to promote the money order service.

<sup>3)</sup> The list of member countries among which the Agr is concluded was deleted from the preamble by the 1964 Vienna Congress; it is now drawn up by the IB in accordance with Gen Regs, art 112.

## Section I

### Preliminary provisions

#### Article 1

##### Purpose of the Agreement

This Agreement shall govern the exchange of postal money orders, hereinafter called “money orders”, and the postal travellers’ cheques service that contracting countries agree to set up in their reciprocal relations. <sup>(1)</sup>

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<sup>1)</sup> The reciprocal exchange must be agreed on between the administrations which are already prepared for this since a whole series of details have to be fixed before such an exchange can be practised (1929 London Congress Docs, I 1228).

## Section II

### Money orders

#### Chapter I

##### General provisions

#### Article 2

##### Methods of exchange

1 Money orders may be exchanged either by post or, if money order telegrams are accepted in relations between the countries concerned, by telegraph.

2 Exchange by post may be carried out by cards or lists, <sup>(1)</sup> as administrations prefer. In the first case, the instruments shall be called “card money orders”, and in the second “list money orders”.

**3 However, administrations may also reach agreement on a combined system of exchange if the internal organization of their respective services so requires. In this case, the exchange shall be effected by means of cards direct between post offices of one of the administrations and the office of exchange of the corresponding administration. <sup>(2)</sup>**

**4 The money orders referred to in paragraphs 2 and 3 may be submitted to the country of destination on magnetic tape or any other medium agreed between the administrations. Administrations of destination may use their internal service forms to represent the money orders issued. The conditions of exchange shall then be fixed in special agreements adopted by the administrations concerned. <sup>(3)</sup>**

**5 Exchange by telegraph may be done by telegraph card money orders or by telegraph list money orders, and both categories shall be called “telegraph money orders”.**

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<sup>1)</sup> “Card” system and “list” system. These two systems differ mainly in the method of transmission and can be briefly described as follows:

- a) In the former system, the money order form, called a card, after being completed by the sender, is sent by the issuing office to the office of destination for payment of the amount to the payee.
- b) In the other system, adopted by the 1947 Paris Congress (II 746 and 747, prop 623), the form completed by the sender is sent by the issuing office to the office of exchange of its adm, which enters all the money orders issued on the same day for the same country on a list which it sends to the office of exchange of the country of destination. There, the money orders are transcribed onto separate forms which are sent either to the paying offices for the addressees or direct to the payees, who then present their instruments at the counter of the paying office.

<sup>2)</sup> Provision introduced by the 1984 Hamburg Congress to permit the transfer of funds through the post between countries operating different methods of exchange: card money orders and list money orders (II Congres/C 8 – Rep 2, prop 6002.1).

<sup>3)</sup> Optional provision introduced by the 1979 Rio de Janeiro Congress extending to postal money orders the system already used by the giro service for the transmission of payment orders; money orders sent in this way may be drawn up on arrival on internal service forms (II 1674, prop 6002.1).

## Chapter II

### Issue of money orders

#### Article 3

##### Currency. Conversion

**1 In the absence of special agreement, the amount of the money order shall be expressed in the currency of the paying country. <sup>(1)</sup>**

2 The issuing administration shall fix the conversion rate of its currency into that of the paying country. <sup>(2)</sup> <sup>(3)</sup>

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<sup>1)</sup> At a time when currencies are fluctuating or even being devalued, there is a risk of loss. While it is true that the addressee always receives the nominal amount of the money order made out in the legal currency of his country, if that currency weakened after the money order was issued, this amount would suffer an intrinsic loss of value.

<sup>2)</sup> If the currency of the issuing country is unstable, the adm of that country runs the risk of a loss. As a precaution, it will decide on the rate of exchange to be paid by the sender by adding a greater or lesser amount to the rate on the day to cover exchange losses. The risk of loss is all the greater in that the accounts between the adms and, hence, the debit balance to be transferred to the creditor adm are not known until the end of the following month (arts 30 and 151). "It is absolutely essential that the issuing office should have the right to set the rate at which the sums paid into its offices have to be paid to addressees. Since this office has to reimburse the paying office the amount of the said sums, it is the only one concerned to protect itself against exchange risks." Reasons in support of the preliminary draft (1878 Paris Congress, 190).

<sup>3)</sup> If a speculator is in a position to know that the rate of the payment leaves, in relation to the currency paid to the payee, a margin of profit, the issuing adm first and foremost could and should be aware of this. If it lacks vigilance by not raising the conversion rate without delay, it will, in return, stand the loss (Const, art 32, note 5, arbit award 12). However, if the adm of destination can conclude, from an abnormal influx of money orders, that there is, in the issuing country, speculation on the difference in the exchange rate, it will take care to advise the issuing adm of this (1924 Stockholm Congress, II 591). But its intervention at that time will merely put an end to an abnormal situation; it will no longer be possible to go back on the speculative transactions which it has already been possible to perform.

## Article 4

### Maximum amount issued

1 The amount of a money order may not exceed the equivalent of **7000 francs (2286.83 SDR)**. However, each administration may set a lower maximum. <sup>(1)</sup> <sup>(2)</sup>

2 Exceptionally, no maximum shall be set for the money orders covered by article 7.

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<sup>1)</sup> The same option exists with regard to limiting the number of money orders that a sender may send the same day (1929 London Congress, II 490 and 491).

<sup>2)</sup> The fixing of a maximum is a measure which is essentially in line with the very nature of the institution of the international money order service, the main aim of which must be to facilitate the transmission of small sums of money for which the public has difficulty in obtaining bills of exchange or other securities which can be sent by letter. Otherwise, the Post would ultimately be converted into a banking house and become involved in real financial operations as a competitor to the banks (Reason in support of the preliminary draft, 1878 Paris Congress, 190). The maximum was set at 1000 fr by the 1897 Washington Congress, increased to 2000 fr by the 1964 Vienna Congress (I 812, prop 8003) and then to 3000 fr by the 1974 Lausanne Congress (II 1426,

prop 6004.1) and to 5000 fr by the 1979 Rio de Janeiro Congress (II 1674, prop 6004.2) and to 7000 francs by the 1984 Hamburg Congress (II Congress/C 8 – Rep 2, prop 6004.1 and 6004.2).

### Article 5

#### Payment of funds. Receipt

1 Each administration shall determine the form <sup>(1)</sup> in which the sender of a money order shall pay the funds to be transferred.

2 A receipt, bearing the number of the money order, <sup>(2)</sup> shall be given gratis <sup>(3)</sup> to the sender at the time the funds are paid.

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<sup>1)</sup> "Form" here means "kind of currency" in which the amount has to be paid (1929 London Congress, I 1140 and 1617, prop 1231).

<sup>2)</sup> The obligation to enter the number of the money order on the receipt was introduced by the 1974 Lausanne Congress to facilitate investigations in case of an inquiry (II 1497, prop 6005.1).

<sup>3)</sup> The receipt must not be subject to any postal or fiscal fee (1929 London Congress, II 490).

### Article 6

#### Charges

1 The issuing administration shall freely decide the charge to be collected at the time of issue. The amount of this charge may not exceed **45 francs (14.70 SDR)**. <sup>(1)</sup>

2 To this principal charge, it shall add any charges pertaining to special services (request for advice of payment, for payment by express, etc).

3 Money orders exchanged between a contracting country and a non-contracting country, through the intermediary of a country party to this Agreement, may be subjected by the intermediary administration to an additional proportional charge of  $\frac{1}{4}$  percent, but not less than **2.50 francs (0.82 SDR)** and not more than **5 francs (1.63 SDR)**, deducted from the amount of the order; however, this charge may be collected from the sender and allocated to the administration of the intermediary country if the administrations concerned **have so agreed**. <sup>(2)</sup>

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<sup>1)</sup> In order to produce lower charges for users and thus meet competition from the banks, the 1974 Lausanne Congress made a major change in rate-fixing for money orders. For that purpose, it dropped the system of sharing charges introduced at the 1878 Paris Congress, under which the charges collected on issue were governed by the payments (considered excessive) allocated to the paying adm, and introduced free fixing of charges subject to a maximum (II 1426 to 1431, prop 6006.1 and 6006.2/Rev). This max, originally set at 20 fr, was raised to 30 fr by the 1979 Rio de



Janeiro Congress (II 1674, prop 6006.1) and to 45 fr by the 1984 Hamburg Congress (II Congress/C 8 – Rep 2, prop 6006.2). See also art 28, note 1.

<sup>2)</sup> The principle of paying the intermediary adm was accepted by the 1897 Washington Congress, while the possibility of collecting that charge from the sender was adopted at the 1947 Paris Congress (II 747 and 748, prop 625) and quantified – in the form of a percentage – at the 1964 Vienna Congress (II 1268, prop 8070). The Lausanne Congress added minimum and maximum amounts of 1 fr and 2 fr respectively (II 1431, prop 6006.1 and 6006.2/Rev). These amounts were raised to 1.50 fr and 3 fr by the 1979 Rio de Janeiro Congress (II 1674, prop 6006.3) and to 2.50 fr and 5 fr by the 1984 Hamburg Congress (II Congress/C 8 – Rep 2, prop 6006.2).

### Article 7

#### Exemption from charges (Det Regs 123 and 129)

Money orders relating to the postal service exchanged under the terms of article 15 of the Convention shall be exempt from all charges. <sup>(1)</sup>

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<sup>1)</sup> Money orders relating to the postal service exchanged between post offices of UPU countries and between those offices and adms are also exempt from all charges (1939 Buenos Aires Congress, II 555).

### Article 8

#### Special provisions regarding the issue of telegraph money orders

1 Telegraph money orders shall be subject to the provisions of the Telegraph Regulations attached to the International Telecommunications Convention. <sup>(1)</sup>

2 In addition to the postal charge, the sender of a telegraph money order shall pay the telegram charges including any charge for a personal message to the payee.

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<sup>1)</sup> See Det Regs, art 133, note 1.

## Chapter III

### Special provisions relating to certain facilities offered to the public

#### Article 9

Advice of payment. Express delivery. Payment to addressee only. Messages to the payee (Det Regs 113, 124, 128 and 141)

1 The sender of a money order may ask to be notified of payment. Article 48, paragraph 1, of the Convention shall be applicable to advices of payment.

2 If the first advice of payment has not reached him within a normal time, the sender may make out a second on payment of the charge laid down. If the money order was paid before the second advice of payment was made out, the charge collected shall be refunded to the sender.

3 Subject to article 16, the sender of a money order may ask for the funds to be delivered at the place of address by express delivery immediately upon arrival of the money order; in that case, article 32 of the Convention shall be applicable.

4 In relations with countries which permit payment to the addressee only, the sender of a money order may request by an entry on the form that payment be made exclusively to, **and against a personal receipt from, the addressee. Payment may be made to a specially appointed agent in accordance with the legal rules in force in the country of destination when the payee is incapable of moving or of giving a personal receipt.** <sup>(1)</sup> **The sender requesting payment of a money order to the addressee only** shall pay a special charge equal to that provided for in article 24, paragraph 1, t, of the Convention.

5 **The back of the counterfoil or a specific part of the front thereof may be used for a personal message to the payee of the money order.** On list money orders, only references shall be accepted.

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<sup>1)</sup> Possibility introduced by the 1984 Hamburg Congress (II Congress/C 8 – Rep 2, prop 6009.2).

#### Article 10

Withdrawal from the post. Alteration of address (Det Regs 110, 125 and 136)

The sender of a money order, under the conditions prescribed in article 33 of the Convention, may have it withdrawn from the service or have its

address altered, so long as the instrument or the funds have not been delivered to the payee.

#### Article 11

##### Redirection (Det Regs 111, 126 and 137) (1)

1 If a payee changes his address, any money order may be redirected by post or telegraph at the request of either the sender or the payee, within the limitations of the money order service which operates between the reforwarding country and the country of new destination. In this case, article 34, paragraphs 1 to 3, of the Convention shall be applicable by analogy.

2 In **all cases**, redirection shall be done by means of a new money order the charges for which, including any telegraph charges, shall be deducted from the amount of the reforwarded money order.

3 **When the sender of a money order has requested advice of payment or payment to the addressee only, the money order may be redirected only if the new administration of destination accords such facilities.**

4 In the event of redirection, article 34, paragraph 6, of the Convention shall be applicable with respect to the poste restante charge and the additional express charge.

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<sup>1)</sup> In order to standardize redirection procedure and avoid any doubts as to the authenticity of the instrument, the 1984 Hamburg Congress decided that redirection must in all cases be by means of a new money order, the original money order being settled with the issuing adm (II Congress/ C 8 – Rep 2, prop 6011.1, 6510.1, 6515.1, 6525.1, 6534.1).

#### Article 12

##### Endorsement

Any country may declare ownership of money orders from another country transferable by endorsement within its territory.

## Chapter IV

### Payment of money orders

#### Article 13

Duration of validity. Authorization to extend period of validity (Det Regs 114)

- 1 The validity of money orders shall extend:
  - a as a general rule, until expiry of the first month following that of issue;
  - b upon agreement between the administrations concerned, until expiry of the third month following that of issue. <sup>(1)</sup>
- 2 After that period card money orders **sent direct to the paying post offices** shall be paid only if they bear an authorization to extend the period of validity (*visa pour date*) given at the request of the paying post office by the service designated by the issuing administration. <sup>(2)</sup> List money orders **and card money orders sent to offices of exchange in accordance with article 2, paragraph 3**, may not be granted the authorization to extend the period of validity.
- 3 The authorization to extend the period of validity shall confer upon card money orders, starting from the day it is granted, a new validity whose duration shall be the same as that which a money order issued on the same day would have.
- 4 If non-payment before expiry of validity is not due to a service error, an “authorization to extend the period of validity” charge, equal to that provided for in article 24, paragraph 1, o, of the Convention, may be collected.

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<sup>1)</sup> Following abolition of the concept of distant countries, the exceptional period of validity of money orders (until expiry of the seventh month following that of issue) applied to those countries was abolished. Since the money orders will be sent by the quickest route (air or surface) it was considered that the period of validity of three months set under b was enough for all countries (1979 Rio de Janeiro Congress, II 1672, prop 6013.1 and Congress – Doc 19).

<sup>2)</sup> Clarification made by the 1974 Lausanne Congress (II 1421, prop 6013.4). The fact that card money orders, whose period of validity has expired, are sent by the paying post offices to the central adm of their own country and by that to the central issuing adm which gives them authorization to extend the period of validity, delays the transmission of expired money orders to the detriment of users and causes extra work for the adm of destination.

#### Article 14

##### Maximum amount on payment

- 1 In the absence of special agreement, the maximum amount of the money orders payable in a country shall be the same as that adopted by the administration of that country for issue.
- 2 When a single sender has had several money orders issued on the same day to the order of the same payee for a total amount exceeding the maximum adopted by the paying administration, the latter shall be authorized to space out the payment of the instruments so that the sum paid to the payee on a single day shall not exceed this maximum. <sup>(1)</sup>

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<sup>1)</sup> See art 4, note 1.

#### Article 15

##### General rules for payment of money orders

- 1 Money orders shall be paid according to the regulations of the paying country.
- 2 The amount of the money orders shall be paid to the payee in the legal currency of the paying country; it may be paid in any other currency following special agreement between the corresponding administrations.
- 3 Payment may validly be made by inpayment to a postal giro account, in accordance with the regulations in force in the paying administration.
- 4 After advising the administrations concerned, the paying administration may, if its legislation so requires, either ignore fractions of currency units or round the amount off to the nearest currency unit or tenth part thereof.

#### Article 16

##### Express delivery

If the sender has requested payment by express delivery, the paying administration may deliver by this means either the funds, or the instrument itself, or an advice of arrival of the money order, in so far as provided by its regulations.

## Article 17

### Charges collectable from the payee (1)

The following charges may be collected from the payee:

- a a delivery charge, when payment is made at the place of address;
- b the charge for payment authorization laid down in article 20, paragraph 5;
- c if appropriate, the charge for authorization to extend the period of validity provided for in article 13, paragraph 4;
- d the charge laid down in article 24, paragraph 1, e, of the Convention, when the money order is addressed poste restante.

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1) For cases of redirection, cf art 11.

## Article 18

### Special provisions regarding payment of telegraph money orders

- 1 Telegraph money orders shall always be delivered as laid down in article 16.
- 2 When funds are delivered to the address by express delivery, the paying administration may collect a special charge for this.
- 3 Delivery of an advice of arrival or of the instrument itself shall be made without charge to the payee; however, if his place of address is outside the local delivery area of the paying office, the express charge may be collected from the payee.

## Chapter V

### Unpaid money orders. Payment authorizations

## Article 19

### Unpaid money orders (Det Regs 116, 129 and 142)

- 1 Any refused money order or any money order whose payee is unknown or has gone away without leaving a forwarding address or gone to a country to which it cannot be redirected shall be returned immediately to the issuing administration.

2 Any money order for which payment is not claimed within the validity period shall be returned immediately upon expiry of such period or, if the money order has been delivered to the payee, upon presentation at the paying office. (1)

3 Any money order unpaid for any cause whatsoever shall be refunded to the sender.

4 Article 34, paragraph 6, of the Convention shall be applicable to the poste restante charge and the additional express charge.

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<sup>1)</sup> Clarification introduced by the 1979 Rio de Janeiro Congress to make it possible to apply this art in all cases, both in countries where the instruments are held at the offices of destination and in countries where the instruments are delivered direct to the payees (II 1675, prop 6019.1).

## Article 20

### Payment authorization (Det Regs 117 and 118)

1 Any card money order mislaid, lost or destroyed before payment may be replaced at the request of the sender or the payee by a payment authorization obtained from the issuing administration.

2 When the sender and the payee simultaneously request, one the refund and the other the payment of the money order, the authorization shall be made out:

- a to the order of the sender when the request is made before delivery of the money order or of the advice of arrival to the payee;
- b to the order of the payee when the request is made after delivery of the money order or of the advice of arrival.

3 A payment authorization shall also be obtained when a conversion error attributable to the issuing office necessitates a supplementary payment to the payee.

4 The validity period of a payment authorization shall be the same as that for a money order issued on the same day.

5 If no service error was committed, a "payment authorization" charge equal to that prescribed in article 24, paragraph 1, o, of the Convention may be collected from either the sender or the payee, except if the charge has already been collected for the inquiry form or the advice of payment.

## Article 21

### Stale money orders

Sums converted into money orders whose amount has not been claimed before prescription shall be permanently acquired by the administration of the issuing country. The prescription period shall be set by the legislation of the said country.

## Chapter VI

### Liability

## Article 22

### Principle and extent of liability

- 1 Postal administrations shall be liable for the sums paid in until such time as the money orders have been duly paid. <sup>(1)</sup> <sup>(2)</sup> <sup>(3)</sup>
- 2 Liability shall extend to errors of conversion and telegraphic transmission errors.
- 3 Administrations shall assume no liability for delays which may occur in the transmission and payment of money orders. <sup>(4)</sup>

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<sup>1)</sup> German judgment (Journal 1929, pp 109 to 115). Someone had asked the Post not to deliver to his domicile items addressed to him but to deliver them to another residence. This request for redirection was complied with except in the case of a postal money order the amount of which was paid at the domicile to a person who the Post was entitled to consider as being authorized to receive it. The money was, however, misappropriated and the addressee claimed restitution invoking the mistake by the Post which had ignored his request for redirection. The reasons included: a postal money order forms a contract only between the Post and the sender. The addressee does not enter into consideration as far as the Post is concerned except as the end and aim of the operation. It is, moreover, a general rule in postal matters that the addressee does not enter into contractual relations with the Post. The addressee has no right to exercise control over a postal item at any time during its conveyance and no rights with respect to its delivery. It follows that the mailer is the only person entitled. The addressee may it is true, ask for an item to be redirected, but that is an arrangement made simply to provide a facility for the public. An addressee who takes advantage of this facility does not thereby become a party to the contracts which the various senders have concluded with the Post in order to send him an item. In this case, there is no doubt that there was a violation of an administrative duty and palpable fault committed by an employee of the defendant. However, the tribunal could nevertheless not condemn the adm. The reasons included: an administrative fault can never be given as a motive for liability outside the prescriptions of the postal law. In order to reduce charges as much as possible and to spare the Post costly measures of supervision, etc, the legislator, unlike the provisions of the civil code, considerably limited liability in the matter of damage sustained during



transport by articles entrusted to the Post and, to this end, it decided the matter on an exclusive basis, not permitting the application of other provisions of civil liability.

<sup>2</sup>) The principle that, so long as an article has not been delivered to the addressee, the sender is entitled to exercise control over it. This principle implies that no garnishee order may be made on the amount of a money order against the addressee, so long as the latter is not in possession of the instrument and cannot yet exercise control over the funds (1897 Washington Congress, 599 and 600). Any other questions which such a case may involve must be decided according to the internal legislation of the country of destination.

<sup>3</sup>) Adms accept no liability for carrying out subsequent arrangements made by the persons entitled, as set out in art 10, unless they have reached the offices concerned in time (1939 Buenos Aires Congress, II 555).

<sup>4</sup>) Wording introduced during the revision, bringing it into line with the provisions for cheques. This text, approved by the 1957 Ottawa Congress also embodies the idea in accordance with which the current provisions have already been interpreted to the effect that liability for delays is not accepted (1924 Stockholm Congress, II 593).

## Article 23

### Exceptions to the principle of liability

Postal administrations shall be relieved of all liability:

- a when, owing to the destruction of official records by force majeure, they cannot account for the payment of a money order, unless proof of their liability is otherwise produced;
- b upon expiry of the prescription period referred to in article 21;
- c in the case of a dispute as to the validity of a payment, <sup>(1)</sup> upon expiry of the period prescribed in article 42, paragraph 1, of the Convention. <sup>(2)</sup>

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<sup>1</sup>) French judgment (Journal 1921, pp 145 and 146). The Post is not liable for payment on fraudulent receipt unless the prescribed formalities for the payment of money orders to addressees have not been complied with.

<sup>2</sup>) Subpara c covers not only payments on fraudulent receipt but, more generally, any payments the validity of which is disputed.

## Article 24

### Determination of liability

- 1 Subject to paragraphs 2 to 5 below, liability shall rest with the issuing administration.
- 2 Liability shall rest with the paying administration if it cannot establish that payment was made under the terms prescribed in its regulations.
- 3 Liability shall rest with the postal administration of the country where the error occurred:

- a if it is a service error, including an error of conversion;
- b if it is an error in telegraphic transmission occurring within the issuing country or the paying country.
- 4 Liability shall rest with the issuing administration and the paying administration equally:
  - a if the error is attributable to both administrations or if it is not possible to establish in which country the error occurred;
  - b if an error in telegraphic transmission occurs in an intermediary country;
  - c if it is not possible to establish the country in which such error of transmission occurred.
- 5 Subject to paragraph 2, liability shall rest:
  - a in the case of payment of a spurious money order, with the administration of the country on whose territory the money order was introduced into the service;
  - b in the case of payment of a money order whose amount has been increased fraudulently, with the administration of the country in which the money order was falsified; however, the loss shall be borne equally by the issuing and paying administrations when it is not possible to establish the country in which the falsification occurred or when it is not possible to obtain compensation for a falsification committed in an intermediary country which does not participate in the money order service on the basis of this Agreement. (1)

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1) Subpara 5b makes a distinction between a spurious money order and a falsified money order:

- i in the case of payment of a spurious money order, the Brussels text made provision for the loss to be shared equally when liability could not be established, while in the new text, this system of sharing is not provided for, liability being ascribed either to the paying adm, if it is unable to establish that payment was made in the conditions required by its regulations, or to the country on the territory of which the instrument was introduced into the service;
- ii where a money order is falsified, a case not provided for in the Brussels text, liability is ascribed to the adm of the country in which the falsification occurred. However, in the absence of conclusive proof, the loss is shared equally. (1957 Ottawa Congress, prop 213.)

## Article 25

### Refund of amounts owing. Recourse

- 1 The obligation to indemnify the claimant shall rest with the paying administration if the funds are to be delivered to the payee; it shall rest with the issuing administration if they are to be repaid to the sender.
- 2 Whatever the reason for the refund, the amount refunded may not exceed that paid in. (1)

3 The administration which indemnified the claimant shall have the right of recourse against the administration responsible for the incorrect payment.

4 The administration which finally bore the loss shall have the right of recourse, up to the amount paid, against the sender, against the payee or against third parties.

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<sup>1)</sup> Para introduced by the 1964 Vienna Congress to remove any idea that liability could extend not only to the amounts paid in but also to damage arising from the irregular handling of the money order. In fact, there is no intention to accept such extensive liability (1924 Stockholm Congress, II 593).

## Article 26

### Time allowed for payment

1. Payment of amounts owing to the claimant shall be made as soon as possible, within a maximum period of six months from the day following the day of inquiry.

2 The administration which, according to article 25, paragraph 1, shall indemnify the claimant may, exceptionally, postpone payment beyond that period if, despite every effort made in the investigation of the matter, the said period is not sufficient to establish liability.

3 The administration to which the claim has been made shall be authorized to indemnify the claimant on behalf of the administration which was liable when the latter, although duly informed, has allowed five months to pass without finally settling the claim.

## Article 27

### Reimbursement of the administration that paid the indemnity (<sup>1</sup>)

1 The administration on whose behalf the claimant was indemnified shall reimburse the administration which made the payment the amount of its disbursement within four months of dispatch of the advice of payment.

2 This reimbursement shall be made without charge for the creditor administration:

- a by one of the payment procedures outlined in article 103, paragraph 6, of the Detailed Regulations of the Convention;
- b subject to agreement, by an entry to the credit of the administration of that country in the money order account.

3 After the four-month period, the amount due to the creditor administration shall be chargeable with interest at the rate of 6 percent per annum, reckoned from the date of expiry of that period.

<sup>1)</sup> "Administration that paid the indemnity" is to be understood to mean the adm which, without being liable, actually indemnified the claimant on behalf of another adm in accordance with art 25 (1964 Vienna Congress, II 1321, prop 8019).

## Chapter VII

### Accounting

#### Article 28

##### Remuneration of the paying administration (<sup>1</sup>)

1 The issuing administration shall allocate to the paying administration for each money order paid a remuneration the rate of which shall be fixed, on the basis of the average amount of the card money orders included in one and the same monthly account, at:

- **2.00 francs (0.65 SDR)** up to 200 francs (**65.34 SDR**);
- **2.50 francs (0.82 SDR)** over 200 francs (**65.34 SDR**) and up to 400 francs (**130.68 SDR**);
- **3.00 francs (0.98 SDR)** over 400 francs (**130.68 SDR**) and up to 600 francs (**196.01 SDR**);
- **3.70 francs (1.21 SDR)** over 600 francs (**196.01 SDR**) and up to 800 francs (**261.35 SDR**);
- **4.50 francs (1.47 SDR)** over 800 francs (**261.35 SDR**) and up to 1000 francs (**326.69 SDR**);
- **5.30 francs (1.73 SDR)** over 1000 francs (**326.69 SDR**).

2 The remuneration due to the paying administration in respect of each monthly account shall be determined as follows: (<sup>2</sup>)

- a the rate of remuneration in SDRs to be applied for each money order paid shall be determined after conversion into SDRs of the average amount of the money orders on the basis of the average value of the SDR in the currency of the paying country as laid down in the Convention, Detailed Regulations, article 104;
- b the total amount in SDRs obtained for remuneration in respect of each account shall be converted into the currency of the paying country on the basis of the actual value of the SDR operative on the last day of the month to which the account relates.

3 However, the administrations concerned may, at the request of the paying administration, agree on a higher remuneration than that which is fixed in paragraph 1 when the charge collected on issue is higher than **25 francs (8.17 SDR)**.

4 Inpayment money orders and money orders issued free of charge shall give rise to no remuneration.

5 For list money orders, over and above the remuneration provided for in paragraph 1, a supplementary remuneration of 50 centimes **(0.16 SDR)** shall be allocated to the paying administration. Paragraph 3 shall apply by analogy to list money orders.

6 The issuing administration shall allocate to the paying administration a supplementary remuneration of 0.40 francs **(0.13 SDR)** for each money order paid to the addressee only. <sup>(3)</sup>

7 In cases of reforwarding, the administration of the country of new destination shall receive the remuneration that would have been due to it if it had been the administration of the country of initial destination.

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<sup>1)</sup> The principle of sharing charges was abandoned by the 1974 Lausanne Congress which left it to issuing adms to decide freely the charge to be collected on issue (cf art 6). As a result, there is no longer any relation between charges and the remunerations to be allocated to the paying adm.

To take account of this development, the 1979 Rio de Janeiro Congress amended the title and text of this art replacing the concept of rate with that of remuneration of the paying adm (II 1675, prop 6028.3 and 6028.5/Rev 1). The rate of this remuneration, raised by the Rio de Janeiro Congress, was again increased by the 1984 Hamburg Congress (II Congress/C 8 – Rep 2, Congress/C 10 – PV 4, prop 6028.3)

<sup>2)</sup> Text adopted by the 1979 Rio de Janeiro Congress to take account of the introduction in the UPU Acts of the SDR (II 1681, prop 6028.4). Cf also Conv, art 8, notes 1, 3 and 4.

<sup>3)</sup> The 1979 Rio de Janeiro Congress introduced this supplementary remuneration to enable the paying adm to cover at least part of the services provided in paying to the addressee only (II 1675, prop 6028.1).

## Article 29

### Preparation of accounts (Det Regs 148, 149, 150 and 153)

1 Each paying administration shall prepare for each issuing administration a monthly account of the sums paid for card money orders or a monthly account of the amount of the lists received during the month for list money orders; the monthly accounts shall be incorporated, periodically, in a general offset account giving rise to the determination of a balance.

**2 Where the combined system of exchange provided for in article 2, paragraph 3, applies, each paying administration shall prepare a monthly**

**account of the sums paid if money orders are sent direct from the issuing administration to its paying offices or a monthly account of the amount of the money orders received during the month if money orders are sent from the post offices of the issuing administration to its office of exchange.**

**3** When money orders have been paid in various currencies, the lower credit shall be converted into the currency of the higher credit, using as a conversion basis the average official rate of exchange in the country of the debtor administration during the period to which the account pertains; this average rate shall be invariably calculated to four decimal places.

**4** The settlement of accounts may also be made on the basis of monthly accounts, without offsetting.

#### Article 30

##### Settlement of accounts (Det Regs 151 and 152)

**1** In the absence of special agreement, payment of the balance of the general account or the amount of monthly accounts shall be made in the currency that the creditor administration uses for payment of money orders.

**2** Any administration may maintain with the administration of the corresponding country a credit from which the sums due shall be deducted.

**3** Any administration which finds another administration overdrawn by a sum exceeding the limits fixed by the Regulations may ask for a payment on account.

**4** In cases of non-payment within the periods fixed by the Regulations, sums due shall be chargeable with interest at the rate of 6 percent per annum, reckoned from the date of expiry of those periods to the day of payment. <sup>(1)</sup>

**5** No unilateral measure, such as a moratorium, prohibition of transfer, etc, may interfere with the implementation of the provisions of this Agreement and its Detailed Regulations on the preparation and settlement of accounts.

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<sup>1)</sup> It is not permitted to delay payment excessively (1924 Stockholm Congress, II 595).

## Chapter VIII

### Miscellaneous provisions

#### Article 31

##### Offices participating in the exchange

Postal administrations shall take all necessary measures to ensure, so far as possible, the payment of money orders in all localities of their countries.

#### Article 32

##### Participation of non-postal organizations

1 Countries in which the money order service is provided by non-postal organizations may participate in the exchange governed by the provisions of this Agreement.

2 Such organizations shall come to an agreement with the postal administration of their country to ensure full implementation of all clauses of the Agreement; the postal administration shall act as their intermediary in their relations with the postal administrations of the other contracting countries and with the International Bureau.

#### Article 33

##### Prohibition of fiscal or other fees

Money orders and the receipts given on money orders may not be subjected to any charge or fee other than those authorized by this Agreement.

## Section III

### Inpayment money orders

#### Article 34

##### Nature of inpayment money orders <sup>(1)</sup>

The sender of a money order may, as a substitute for payment in cash, request entry of the amount to the credit of the postal giro account of the payee, if the regulations of the country of destination permit.

<sup>1)</sup> The introduction of the inpayment money orders service was approved by the 1964 Vienna Congress (II 1273, prop 8067). The service meets a need felt by users in many countries using it in their internal service, the administrative structure of which enables them to coordinate to some extent the accounting operations of the money order and giro services. Although, as its name implies, the service has some features peculiar to money orders and others peculiar to inpayments, it is because of its similarity to the former which appears in particular at the start – issue, transmission – that the service has been made subject to the provisions of the Money Orders and Postal Travellers' Cheques Agr.

### Article 35

#### General provisions

1 Subject to articles 36 to 39, inpayment money orders shall be governed by the provisions laid down for money orders in this Agreement. (<sup>1</sup>)

2 An administration which has not yet set up a giro service may participate in the issue of inpayment money orders.

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<sup>1)</sup> As applied to inpayment money orders, the expressions "payment", "delivery to the payee" in the Agr are to be understood as meaning "entry to the credit of the payee's postal giro account". It is also obvious that, without being formally mentioned, some provisions of the Agr are obviously not applicable because of the very nature of inpayment money orders. This is the case, among others, of the arts on delivery, payment to the payee in person, authorization to extend the period of validity, payment authorization.

### Article 36

#### Maximum amount issued

The amount on inpayment money orders shall be unlimited. However, each administration may limit the total amount of the inpayment money orders that any depositor may order either in one day or during a specified period. (<sup>1</sup>)

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<sup>1)</sup> Cf Giro Agr, art 8.

### Article 37

#### Charges

1 The issuing administration shall freely decide the charge to be collected at the time of issue. This charge, which it shall retain in its entirety, (<sup>1</sup>) shall be lower than the charge for a money order of the same amount.



2 To this principal charge it shall add any charges pertaining to special services (request for advice of entry to the credit of the payee's postal giro account, etc).

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<sup>1)</sup> See art 6, note 1.

## Article 38

### Advice of entry

In relations between countries whose administrations have so agreed, the depositor may ask for an advice of entry to the credit of the payee's account. Article 48 of the Convention shall apply to advices of entry.

## Article 39

### Prohibitions (<sup>1</sup>)

- 1 Reforwarding of an inpayment money order to another country of destination shall not be permitted.
- 2 Notwithstanding article 12, endorsement shall not be permitted for inpayment money orders.

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<sup>1)</sup> Cf art 35, note 1.

## Section IV

### Postal travellers' cheques (<sup>1</sup>)

#### Chapter I

### General provisions and issue

## Article 40

### Definition. Cheque books

- 1 Postal travellers' cheques shall be instruments which may be issued and paid by the postal administrations of contracting countries on the basis of the provisions of this Agreement.

2 They shall be issued in books.

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<sup>1)</sup> The Preparatory Committee of the 1934 Cairo Congress had before it two drafts concerning the postal travellers' cheques service submitted by France and Germany. The Committee recast these two drafts in a single text which was approved by Congress. The provisions concerned were incorporated in the Money Orders Agr and Det Regs by the 1957 Ottawa Congress.

As emerges from 1984 Hamburg Congress resolution C 10, reproduced at the end of this vol, this service seems to have lost its validity, probably because of the introduction of the postcheque service (cf Giro Agr, art 40, etc).

Article 41

Currency. Maximum amount. Conversion

1 Each cheque shall be made out, in the currency of the country of payment, (<sup>1</sup>) for a fixed sum equivalent to approximately 50, 100, 200 or 500 francs (**respectively 16.33, 32.67, 65.34 or 163.35 SDR**) as determined by agreement between the postal administrations concerned.

2 In special cases, the cheques may be made out in a currency other than that of the country of payment or for a sum appreciably different from any of the equivalents stated in paragraph 1.

3 The issuing administration shall fix the conversion rate of its currency into that of the paying country. (<sup>2</sup>)

4 A book shall contain not more than ten cheques; each book may contain cheques of different amounts.

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<sup>1)</sup> The 1947 Paris Congress adopted a prop on no longer using the gold franc in making out postal travellers' cheques (I 393, prop 538; II 759 and 760).

<sup>2)</sup> By analogy with other Agrs and in order to separate the rate applicable to postal travellers' cheques from the one applied to money orders, the 1969 Tokyo Congress amended the text of this para (II 1450, prop 7006).

Article 42

Charge

The issuing administration shall freely decide on the charge to be collected upon issue. (<sup>1</sup>)

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<sup>1)</sup> Text introduced by the 1979 Rio de Janeiro Congress to enable the issuing adm to cover the costs of issuing postal travellers' cheques and to take account of the increase remunerations allocated to the paying adm (Agr, art 47) (II 1676, prop 6042.1).

Article 43  
Selling price

The issuing administration may collect, in addition to the value of the cheques and in addition to the charges, a sum corresponding to the cost of the cheques, their covers and the work involved in making up the books.

## Chapter II

### Payment of cheques

Article 44  
Validity of cheques. Payment of funds

- 1 The cheques shall be valid for twelve months from the day of issue; months shall be counted from nth to nth, whatever the number of days in them.
- 2 When the paying service does not have sufficient funds, it may suspend payment of the cheques until such time as it has been able to procure the means of payment.
- 3 Ownership of books and cheques shall not be transferable by means of endorsement or cession; books and cheques may not be pledged.

Article 45  
Stop orders

Subject to the application of the legislation of their country, administrations may not act on requests to stop the payment of a properly issued cheque.

## Chapter III

### Claims. Liability. Accounts

#### Article 46

##### Claims and liability

- 1 No claim may be instigated against the issuing administration unless the book is produced.
- 2 In case of the loss of a book or cheques, the claimant shall, in order to obtain reimbursement of the corresponding amounts, show proof to the issuing administration that he has requested delivery of a book of cheques and paid the total corresponding amount.
- 3 This administration may then proceed to make the repayment within a period which may not exceed the period of validity by six months <sup>(1)</sup> and after satisfying itself that the instruments declared to be lost have not been paid.
- 4 Administrations shall not be liable for the consequences which may be caused by the loss, fraudulent removal or fraudulent use of books or cheques.

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<sup>1)</sup> Since the concept of distant countries had been abolished, the 1979 Rio de Janeiro Congress extended to six months the time allowed for repayment to bring it into line with the period laid down in art 26, para 1, of the Agr (II 1672, prop 6046.1).

#### Article 47

##### Remuneration of the paying administration. <sup>(1)</sup> Preparation of accounts

- 1 The issuing administration shall allocate to the paying administration a standard remuneration of 1 franc **(0.33 SDR)** per cheque paid.
- 2 The account of the amounts paid for cheques shall be prepared monthly at the same time as the account of the amounts paid for money orders.

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<sup>1)</sup> Cf art 28, note 1.

## Section V

### Final provisions

#### Article 48

Application of this Agreement to postal travellers' cheques

Section II of this Agreement shall apply to postal travellers' cheques in all cases not expressly governed by section IV.

#### Article 49

Application of the Convention <sup>(1)</sup>

The Convention shall be applicable, where appropriate, by analogy, in all cases not expressly governed by this Agreement.

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<sup>1)</sup> The 1964 Vienna Congress standardized the text relating to the application of the Conv in the different Agrs (II 399, prop 8085, Doc 88). Couched as it is in general terms, this provision makes it possible to cover all cases in which the Conv is applied.

#### Article 50

Exception to the application of the Constitution

Article 4 of the Constitution <sup>(1)</sup> shall not apply to this Agreement.

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<sup>1)</sup> This art concerns exceptional relations (1964 Vienna Congress, Doc 88, 2, b).

#### Article 51

Conditions for approval of proposals concerning this Agreement and its Detailed Regulations <sup>(1)</sup>

1 To become effective, proposals submitted to Congress relating to this Agreement and its Detailed Regulations must be approved by a majority of the member countries present and voting, which are parties to the Agreement. At least half of these member countries represented at Congress shall be present at the time of voting.

2 To become effective, proposals introduced between two Congresses relating to this Agreement and its Detailed Regulations must obtain:

- a unanimity of votes, if they involve the addition of new provisions or amendments to articles 1 to 10, 11, paragraph 4, 12 to 14, 15, paragraphs 1, 2 and 4, 16 to 18, 19, paragraph 4, 20, paragraph 5, 22 to 30, 33 and 48 to 52 of this Agreement and 102 to 106, **110, 117, 120 to 122, 125, 130 to 136, 140**, paragraph 1, and **161** of its Detailed Regulations;
- b two-thirds of the votes, if they involve amendments to provisions of this Agreement other than those mentioned under a and c, and of articles **107 to 109, 111, 113, 116, 118, 119, 123, 124, 126, 128, 137, 141 and 142** to **148** of its Detailed Regulations;
- c a majority of the votes, if they involve amendments to article 20, paragraph 3, of the Agreement and other articles of the Detailed Regulations or interpretation of the provisions of this Agreement and its Detailed Regulations, except in the case of a dispute to be submitted to arbitration as provided for in article 32 of the Constitution.

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<sup>1)</sup> As regards the procedure for presenting and considering such props, see Const, art 29 and Gen Regs, arts 119 to 123.

## Article 52

### Entry into force and duration of the Agreement

This Agreement shall come into force on **1 January 1986** and shall remain in operation until the entry into force of the Acts of the next Congress.

In witness whereof, the plenipotentiaries of the Governments of the contracting countries have signed (<sup>1</sup>) this Agreement in a single original which shall be deposited in the archives of the Government of the **Swiss Confederation**. A copy thereof shall be delivered to each party by the Government of the country in which Congress is held.

Done at **Hamburg, 27 July 1984**.

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<sup>1)</sup> Names of the countries which signed the Agr:

The People's Democratic Republic of Algeria  
The Argentine Republic  
The Republic of Austria  
Belgium  
The People's Republic of Benin  
The People's Republic of Bulgaria  
Burkina Faso  
The Republic of Burundi  
The United Republic of Cameroon  
Central Africa

The Republic of Chad  
Chile  
The Islamic Federal Republic of the Comoros  
The People's Republic of the Congo  
The Republic of Cyprus  
The Czechoslovak Socialist Republic  
The Kingdom of Denmark  
The Republic of Djibouti  
The Republic of Ecuador  
The Arab Republic of Egypt

The Republic of Finland  
The French Republic  
The Gabonese Republic  
Greece  
The Revolutionary People's Republic of  
Guinea  
The Republic of Haiti  
The Hungarian People's Republic  
The Republic of Iceland  
The Republic of Indonesia  
The Republic of the Ivory Coast  
Japan  
The Hashemite Kingdom of Jordan  
The Republic of Korea  
Kuwait  
The Lebanese Republic  
The Principality of Liechtenstein  
Luxembourg  
The Democratic Republic of Madagascar  
The Republic of Mali  
The Islamic Republic of Mauritania  
The United Mexican States  
The Principality of Monaco  
The Kingdom of Morocco  
The Netherlands  
The Netherlands Antilles  
The Republic of the Niger  
Norway

The Republic of Peru  
The Polish People's Republic  
Portugal  
The State of Qatar  
The Socialist Republic of Romania  
The Rwandese Republic  
The Republic of San Marino  
The Republic of Senegal  
The Solomon Islands  
Spain  
The Democratic Socialist Republic of Sri  
Lanka  
The Democratic Republic of the Sudan  
The Republic of Suriname  
Sweden  
The Swiss Confederation  
The Syrian Arab Republic  
Thailand  
The Togolese Republic  
Tunisia  
Turkey  
The United States of America  
The Eastern Republic of Uruguay  
Vatican City State  
The Yemen Arab Republic  
The People's Democratic Republic of Yemen  
The Socialist Federal Republic of Yugoslavia

(For the signatures, see 1984 Hamburg Docs, vol III, pp 477 to 509.)

## Detailed Regulations of the Money Orders and Postal Travellers' Cheques Agreement

Having regard to article 22, paragraph 5, of the Constitution of the Universal Postal Union concluded at Vienna on 10 July 1964, the undersigned, on behalf of their respective postal administrations, have by common consent drawn up the following measures for ensuring the implementation of the Money Orders and Postal Travellers' Cheques Agreement.

### Part I

#### Preliminary provisions

##### Article 101

Information to be supplied by administrations (1)

- 1 Each administration shall transmit to the other administrations, through the intermediary of the International Bureau, the following information:
  - a Money order service
    - i a list showing the countries with which it exchanges **postal money orders** and inpayment money orders **and the agreed systems of exchange** on the basis of the Agreement;
    - ii either a list of offices that it authorizes to issue and pay money orders or the notice that all its offices participate in this service;
    - iii if appropriate, notice that it takes part in the exchange of telegraph money orders;
    - iv the maximum amount adopted for issue and payment;
    - v the currency in which the amount of the money orders addressed to its country shall be expressed;
    - vi the charge collected on money orders issued;
    - vii either the method of indicating this charge, or the advice that this charge is not indicated;
    - viii if appropriate, the charges collected for payment at the place of address, poste restante, authorization to extend the period of validity, inquiry, and payment authorization, respectively;
    - ix the duration of the period after which its legislation permanently assigns to the State the amount of the money orders whose payment has not been claimed;



- x the special charge for delivery of funds by express (telegraph money orders);
  - xi its decision with respect to the possibility, in its country, of transferring or not transferring ownership of money orders by means of endorsement;
  - xii a copy of the money order forms it uses, unless money orders are exchanged by means of lists;
  - xiii the spelling, in the official language of its country, of the numbers 1 to 1000 <sup>(2)</sup> to be used to express the sums to be entered on money orders;
  - xiv a list of countries not participating in the Agreement for which it can serve as intermediary for the exchange of money orders;
  - xv the service to which inquiries, requests for withdrawal from the post and alteration of address and requests for authorization to extend the period of validity shall be transmitted (central administration, exchange office or other specifically designated office);
- b Postal travellers' cheques
- i a list of the countries with which it exchanges postal travellers' cheques on the basis of the Agreement;
  - ii either a list of offices that it authorizes to issue and pay cheques or the notice that all its offices participate in the service;
  - iii the amount, in the currency of the countries for which the cheques are drawn, of each postal travellers' cheque;
  - iv the charges collected on cheques issued.
- 2 Any amendment to the information mentioned above shall be notified without delay.
- 3 Administrations may agree to inform one another of the conversion rates that they apply upon issue in their reciprocal relations and any changes made in those rates.
- 4 If the amount of the money orders is expressed in a currency other than that of the paying country, the administration of that country may agree to communicate the conversion rate which it applied at the time of payment to the payee and any changes made in those rates.

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<sup>1)</sup> Because of the large number of changes made to this information after each Congress and anxious to ensure the smooth functioning of the international postal financial services, the 1979 Rio de Janeiro Congress, in resolution C 11, asked the member countries signatories of any of the Agreements to notify the IB of the information at least six months before the new Agr comes into force (III 894).

<sup>2)</sup> Cf art 105, note 1.

Article 102

Application of the Detailed Regulations of the Convention

In all cases not expressly governed by these Regulations the provisions of the Detailed Regulations of the Convention shall be applicable, particularly those of the following articles:

- a article 135, "Advice of delivery";
- b article 138, "Express items";
- c articles 144 and 145, "Withdrawal from the post. Alteration of address", supplemented by articles **110, 125 and 136** of these Regulations.

Article 103

Forms for the use of the public (1)

For the purpose of applying article 10, paragraph 3, of the Convention, the following shall be considered as forms for the use of the public:

MP 1 (International money order).

**MP 1bis (Photo-readable international money order).**

MP 4 (Inquiry concerning an international money order).

MP 10 (Postal travellers' cheque).

MP 11 (Book of postal travellers' cheques).

MP 12 (International money order for machine handling).

**MP 12bis (Photo-readable international money order for machine handling).**

MP 16 (International inpayment money order).

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<sup>1)</sup> Cf Conv, Det Regs, art 199.

## Part II

### Money orders

#### Section I

#### Card money orders

#### Chapter I

#### Issue. Transmission

##### Article 104

##### Card money order forms

- 1 Card money orders shall be drawn up on a **form made of:**
  - **either strong pink cardboard conforming to the annexed specimen MP 1,**
  - **or strong paper with a white ground, printed in pink and conforming to the annexed specimen MP 1bis. The lower part of this form shall have a blank reading area of dimensions conforming to this specimen.**
- 2 Administrations which agree to grant certain facilities to bulk posters of money orders may authorize them to use **forms conforming to either the annexed specimen MP 12 or the annexed specimen MP 12bis.** <sup>(1)</sup>
- 3 **The technical characteristics of forms MP 1bis and MP 12bis and the information concerning their use shall be deposited with the International Bureau.** <sup>(2)</sup>

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<sup>1)</sup> Forms adaptable to modern machine processing for which they are exclusively reserved.

<sup>2)</sup> In introducing into the Acts the new photo-readable MP 1bis and MP 12bis postal money order forms, which are better suited to computerized handling, the 1984 Hamburg Congress, in resolution C 24 reproduced at the end of this vol, made provision for the methods of depositing their technical characteristics and information concerning their use with the IB (see circ letter 3450.7 (C) 1129 of 31 January 1985).

##### Article 105

##### Preparation of card money orders

- 1 Money orders shall be made out in roman letters and arabic numerals, without erasure or alteration, even if certified. <sup>(1)</sup> <sup>(2)</sup> Entries shall be hand-

written, in block letters if possible, or typewritten. <sup>(3)</sup> Pencilled entries shall not be accepted; however, service instructions may be entered in indelible pencil. The MP 12 and MP 12bis forms shall, with the exception of the service instructions, be filled in completely by typewriter.

2 The money order amount and the name of the currency unit shall be written out in **words in the language prescribed by the issuing administration. The amount given in words may be written digit by digit separately.** The amount shall also be given in numerals and, if necessary, with the abbreviation of the name of the unit provided that it is usual and does not create confusion. **In the sum in numerals, fractions of the currency unit** shall be expressed by means of two (or three) figures including zeros, corresponding to the tenths, hundredths (and thousandths). **In the sum in words, where repetition of the fractions is not obligatory,** they may be expressed in **figures after the indication of the number of currency units.** <sup>(4)</sup>

3 The indication in words of the amount on MP 1, **MP 1bis**, MP 12 and **MP 12bis** money orders may be replaced by a numbered indication supplied by a **protectograph**, and preceded by a symbol other than a number or a letter. In that case, the amount to be paid shall be given only once in the instrument. The characters used shall be large enough not to be misread.

4 When money orders are prepared by some mechanical procedure, the handwritten signature of the official **or the alternative inscription of a numbered indication shall not be obligatory.**

5 The address of money orders shall be written in such a way as to clearly identify the payee <sup>(5)</sup>; abbreviated addresses and telegraphic addresses shall not be accepted.

6 Service money orders shall bear on both front and back the entry "Service des postes" (On postal service) or some similar entry.

7 Money orders for delivery to the addressee only shall bear on front and back, in conspicuous letters, the entry "Ne payer qu'en main propre" (Pay to addressee only).

8 Money orders with advice of payment shall bear on the front, in conspicuous letters, the entry "Avis de paiement" (Advice of payment).

9 It shall not be compulsory to indicate on the money order the charge collected from the sender. Where applicable, this charge shall be indicated either by affixing postage stamps or by entering the charge collected in the space provided on the MP 1, **MP 1bis**, MP 12, **MP 12bis** and MP 16 forms.

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<sup>1)</sup> The issuing adm remains free to prescribe the language or languages in which the money orders may be made out (1934 Cairo Congress, II 427), provided, however, that arabic figures and roman letters are used and on the understanding that adms may agree to adopt another method in their reciprocal relations (1929 London Congress, II 501).

<sup>2)</sup> To avoid the same issue number being repeated the same day, offices should, depending on the size of their traffic, be allocated long enough series of numbers (1906 Rome Congress, II 490).

<sup>3)</sup> Noting that the invitation to write handwritten entries in “block letters” was often lost sight of, the 1979 Rio de Janeiro Congress issued formal opinion C 22 calling on adms to intervene with users to that effect (III 900).

<sup>4)</sup> In adopting the new wording of this para, the 1984 Hamburg Congress removed the obligation to indicate fractions of the currency unit in the sum in letters as well as the reference to currencies not based on the decimal system. It also admitted the possibility of writing the amount digit by digit written separately. For example, the amount 1850 would be written “one/eight/five/zero” instead of “one thousand eight hundred and fifty”. This new form of entry is designed to facilitate counter work by simplifying the checking of the amount on payment and, above all, eases the task of programming for high-speed printers (II Congress/C 8 – Rep 3 and Congress/C 10 – PV 11, prop 8503.1).

<sup>5)</sup> It may be useful for the roman letters to be transcribed into the characters of the country of destination (1924 Stockholm Congress, I 1447, prop by China; II 596).

## Article 106

### Prohibited or authorized entries

It shall be prohibited to make any entries on the money orders other than those comprised in the contents of the forms, except for service instructions such as “On postal service”, “Pay to addressee only”, “Advice of payment”, “By airmail”, “By express”; however, the sender may write down a personal message **on the front or** on the back, as provided for in article 9, paragraph 5 of the Agreement.

## Article 107

### Automatic registration

Administrations may agree among themselves as to the amount above which the money orders they issue shall be automatically registered, providing this amount **exceeds the equivalent of 300 francs (98.01 SDR)**.

## Article 108 <sup>(1)</sup>

**Money orders sent “Poste restante” or to persons staying in hotels or boarding houses**

**Money orders sent “Poste restante” or to persons staying temporarily in hotels, boarding houses or other public places of lodging and the amount**

**of which exceeds the equivalent of 300 francs (98.01 SDR) shall be either automatically registered or sent by telegraph. Administrations shall agree among themselves on the treatment to be applied.**

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<sup>1)</sup> Article introduced by the 1984 Hamburg Congress in order to counter any fraudulent action (II Congress/C 8 – Rep 3, prop 6507.91).

## **Article 109**

### **Transmission of card money orders**

1 Money orders shall be sent by the quickest route (air or surface) and, in the absence of special agreement, à découvert.

2 Money orders shall be inserted in mails in the manner prescribed in article 157, paragraphs 2 to 6, or in article 159 of the Detailed Regulations of the Convention, depending on whether or not they are automatically registered.

## **Chapter II**

### **Special provisions relating to certain facilities offered to the public**

#### **Article 110**

##### **Withdrawal from the post. Alteration of address (Agr 10)**

1 Any request for withdrawal from the post or for alteration of address sent by mail shall be drawn up on a form conforming to annexed specimen MP 4.

2 Any request for withdrawal from the post or for alteration of address sent by telegraph shall be confirmed, by the first post, by means of a postal request. The MP 4 form shall have written across the top the note "Confirmation de la demande télégraphique du ..." (Confirmation of telegraphic request dated ...) underlined in red pencil; the paying office shall hold the money order until receipt of this confirmation.

3 However, the paying administration may, on its own responsibility, act on a telegraphic request for withdrawal or for alteration of address without waiting for confirmation by post.

#### Article 111

##### Redirection of card money orders <sup>(1)</sup>

**1 At the time of redirection, a new money order shall be prepared for the sum remaining after deduction of the postal charge and, if applicable, of the telegraph charge if redirection is done by telegraph. In the latter case, the postage charge shall be calculated from the sum obtained after deduction of the telegraph charge from the original amount.** The amount of the money orders shall **then** be converted into the currency of the country of the new destination on the basis of the rate set for money orders originating from the reforwarding **country**.

**2 The reforwarding post office shall mark the new money order and the related counterfoil with the indication “Réexpédié” (Redirected) in bold letters. In the event of redirection by telegraph, the indication “Réexpédié” shall be entered on the advice of issue referred to in article 134.**

**3 The original money order shall be receipted by the reforwarding office; it shall bear the entry “Réexpédié le montant de ... à ... sous déduction des taxes de ...” (Reforwarded the amount from ... to ... less deduction of charges of ...), and shall be accounted as a paid money order.**

**4 Requests for redirection shall be recorded, as a reminder, by the office of initial destination and by offices of subsequent destination, if any. The reforwarding office shall advise the issuing office of this action.**

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<sup>1)</sup> Art recast by the 1984 Hamburg Congress as a result of the decision stipulating that a new money order has to be issued in case of redirection (see Agr, art 11, note 1).

## Chapter III

### Special treatment. Inquiries

#### Article 112

##### Irregular card money orders

**1 Any card money order presenting one of the irregularities listed below shall be returned, for correction, to the issuing office by the quickest route**

(air or surface) and in an envelope along with a form conforming to the annexed specimen MP 14:

- a incorrect, incomplete or unclear indication **or omission** of the name or address of the payee;
- b discrepancies in or omission **of amounts**;
- c exceeding of the maximum amount agreed to between the administrations concerned;
- d erasures or alterations in the entries;
- e omission of stamp, signature **on money orders not prepared by some mechanical procedure** or other service indications;
- f indication of the amount to be paid in a currency other than that which is accepted, or omission of the name of the currency unit;
- g obvious error in the ratio between the currency of the issuing country and that of the paying country, a ratio which the paying office, however, shall not be bound to verify;
- h use of non-regulation form;
- i absence of automatic registration **or non-use of the telegraph service, where such treatment has been** prescribed under **articles 107 and 108.**

2 Nevertheless, in the case of irregularities which are, or appear to be, attributable to the sender, the paying administration may, where applicable, after notifying the payee, permit the latter to make a request for rectification. This request may be sent, at the payee's expense, by air or telegraph; these charges shall be refunded to him if it is established that the mistake was due to a service error.

3 However, the paying administration may on its own responsibility automatically rectify minor errors. Such rectification shall be written in red ink and signed by the official on duty.

4 When rectification of the irregularity is requested by telegram, the irregular money order shall be held by the paying office, which shall make the correction upon receipt of the rectifying telegram and attach this telegram to the money order.

5 Upon receipt of a request for rectification by air or by telegram, the issuing office shall check whether the irregularity derives from an error attributable to the service; if so, it shall correct it forthwith by air or by telegram. If not, it shall notify the sender, who shall then be authorized to correct the irregularity by air or by telegram, at his own expense.

6 If after a period of 30 days the sender has not complied with a request for rectification of a money order accompanied by an MP 14 form, the money order shall be considered unpaid. The above form, bearing the appropriate information, shall be returned to the office of destination by the quickest route (air or surface).



**Article 113**

**Preparation of the advice of payment (Agr 9)**

Administrations whose regulations do not permit the use of the form attached by the issuing administration shall be authorized to prepare the advice of payment on their own service form.

**Article 114**

**Authorization to extend period of validity (Agr 13)**

Authorization to extend the period of validity shall be entered on the money order itself.

**Article 115**

**Inquiries**

1 Any inquiry concerning a card money order shall be drawn up on an MP 4 form and transmitted, as a general rule, by the issuing office direct to the paying office. One form may be used for several money orders issued at the same time at the request of the same sender and to the order of the same payee. Inquiries shall be transmitted officially and always by the quickest route (air or surface) under the conditions prescribed in article 42 of the Convention.

2 When the paying office is in a position to supply definitive information on what happened to the instrument, it shall return the form, completed according to the results of the investigations, to the office which received the inquiry. In cases of fruitless investigations or disputed payment, the form shall be transmitted to the issuing administration through the intermediary of the paying administration which shall attach, if possible, a statement by the payee attesting that he has not received the amount of the money order.

3 When an inquiry is submitted in a country other than the issuing country or the paying country, the MP 4 form shall be transmitted to the issuing administration accompanied by the certificate of posting. If, for any reason, the certificate produced cannot be attached to the MP 4 form, the latter shall be endorsed: "Vu récépissé de dépôt No ... délivré le ... par le bureau de ... pour un montant de ..." (Seen, certificate of posting No ... issued on ... by the office of ... for the sum of ...). The period prescribed in article 42, paragraph 1, of the Convention shall apply.

## Chapter IV

### Unpaid card money orders

#### Article 116

##### Return of unpaid card money orders (Agr 19)

1 Money orders which it has not been possible to pay to the payees for any reason shall be returned direct to the issuing office; before this the paying office shall record them, stamp them or affix the label prescribed in article 143, paragraphs 1 to 3, of the Detailed Regulations of the Convention.

2 However, money orders prepared under the conditions laid down in article 111, shall be transmitted to the administration which prepared them. That administration shall place the amount at the disposal of the administration which issued the original instrument either by a new charge-free money order or by a deduction from the monthly paid money orders account.

#### Article 117

##### Payment authorizations (Agr 20)

Payment authorizations shall be prepared on a pink form conforming to the annexed specimen MP 13; they shall be sent in the same way as the money orders they replace. <sup>(1)</sup>

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<sup>1)</sup> Addition made by the 1979 Rio de Janeiro Congress so that the payment authorizations are handled in the same manner as the money orders they replace, that is, sent by the quickest route (air or surface) and automatically registered, where applicable (II 1676, prop 6516.1).

#### Article 118

##### Card money orders mislaid, lost or destroyed before payment (Agr 20)

1 Before issuing a payment authorization to cover a money order mislaid, lost or destroyed before payment, the issuing administration shall ascertain in agreement with the paying administration that the money order has not been paid, reimbursed or redirected; every precaution shall also be taken to prevent its being paid later.

2 In support of his request for reimbursement, the sender shall produce the certificate of posting for the mislaid, lost or destroyed instrument.

3 When the paying administration declares that a money order has not reached it, the issuing administration may issue a payment authorization on condition that the money order in dispute does not appear in any of the monthly accounts covering the validity period of the money order; however, if no reply is obtained from the paying administration within the period prescribed in article 26, paragraphs 1 and 2, of the Agreement for the indemnification of the claimant, and if the instrument does not appear in any of the monthly accounts received by the end of that period, the issuing administration shall be authorized to reimburse the funds; notification of this action shall be sent under registered cover to the paying administration and the money order, henceforth deemed definitively lost, may not subsequently be entered in an account.

#### Article 119

##### Card money orders mislaid, lost or destroyed after payment

1 The paying administration may replace any money order mislaid, lost or destroyed after payment with a new instrument prepared on form MP 1 or **MP 1bis**. The form shall bear all the necessary indications of the original instrument as well as the words “Titre établi en remplacement d'un mandat égaré (perdu ou détruit) après paiement” (Instrument prepared to replace a money order mislaid (lost or destroyed) after payment) and a date-stamp.

2 A statement by the payee attesting that he has received the funds shall be given, preferably on the back of the replacement instrument itself. Exceptionally, this statement may be taken on a slip attached to the latter as a supporting document; such a statement shall take the place of the original receipt.

3 If this statement cannot be requested of the payee, an official note shall be made on the back of the replacement instrument or on a special supporting document, stating that the amount of the money order has in fact been paid.

## Section II

### List money orders (1)

#### Chapter I

##### Preliminary provisions

###### Article 120

Provisions common to list money orders and card money orders

The following articles of these Regulations shall apply to list money orders:

- a article 106, "Prohibited or authorized entries";
- b article 110, "Withdrawal from the post. Alteration of address", supplemented by article 125;
- c article 115, "Inquiries".

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1) Cf Agr, art 2, note 1.

#### Chapter II

##### Issue. Transmission

###### Article 121

Offices of exchange

List money orders shall be exchanged only through the intermediary of offices called "offices of exchange" designated by the administration of each of the contracting countries.

###### Article 122

Transmission of list money orders

1 List money orders shall be transmitted between the issuing office and the office of exchange of the issuing country or between the office of exchange of the paying country and the paying office by forms which each of

the administrations concerned shall determine according to its own convenience.

2 Between offices of exchange of different countries, they shall be transmitted according to the following rules:

- a each office of exchange shall prepare, daily or upon agreed dates, lists in the form of the annexed specimen MP 2, recapitulating the money orders deposited in its country for payment in another;
- b every money order entered on a list shall bear a serial number called an international number; this number shall be assigned from an annual series beginning, by agreement between the administrations concerned, on 1 January or on 1 July; when the numbering changes, the first list which follows shall bear, in addition to its serial number, the last number of the preceding series;
- c the lists themselves shall be numbered according to the natural sequence of the numbers, beginning on 1 January or on 1 July of each year;
- d the lists shall be transmitted post free to the corresponding office of exchange by the quickest route (air or surface) and, in the absence of special agreement, without the money orders prepared by the issuing office.

3 The administrations concerned may agree to limit the description of the money orders on the MP 2 list to entering in column 7 the amount of the money orders transmitted. In that case, the issuing country shall attach to the list the forms used to transmit the money orders between the issuing office and its own office of exchange, or any other form that the administrations agree to adopt. <sup>(1)</sup>

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<sup>1)</sup> This simplified procedure is already sanctioned in some bilateral agreements on list money orders (cf 1964 Vienna Congress, prop 8072).

## Article 123

### Special lists (Agr 7)

A special MP 2 list shall be prepared for the money orders exempt from charges referred to in article 16 of the Convention and article 7 of the Agreement as well as for the list money orders referred to in article 129, paragraph 1, of the Detailed Regulations; the list shall be endorsed, at the top, "Mandats exempts de taxe" (Money orders exempt from charges).

**Article 124**

Special services. Entries to be made on lists (Agr 9)

1 When the sender of a money order requests express delivery, the entry “*Exprès*” (Express) shall be made on the MP 2 list in the “Remarks” column, opposite the corresponding entry.

2 When the sender of a money order requests an advice of payment, the notation “AP” shall be entered on the MP 2 list, in the “Remarks” column, opposite the entry relating to the money order.

3 When the sender of a money order requests payment to addressee only, the entry “*Ne payer qu'en main propre*” (Payment to addressee only) shall be made on the MP 2 list in the “Remarks” column, opposite the money order.

## Chapter III

### Special provisions relating to certain facilities offered to the public

**Article 125**

Withdrawal from the post. Alteration of address (Agr 10)

Notwithstanding article 144 of the Detailed Regulations of the Convention, MP 4 requests for withdrawal from the post or alteration of address relating to list money orders shall be sent to the office of exchange of the paying country through the intermediary of the office of exchange of the issuing country.

**Article 126**

Redirection of list money orders (Agr 11)

Any list money orders redirected to another country shall be receipted by the reforwarding office. The sum shall be converted, after deduction of charges, into the currency of the country of new destination and a new money order prepared.

## Chapter IV

### Operations in the paying country

#### Article 127

##### Treatment of missing or incorrect lists

1 If a list is missing, an inquiry shall immediately be instigated by the office of exchange which notes its absence. The office of exchange of the issuing country shall immediately send to the office which made the inquiry, by the quickest route (air or surface), a duplicate of the missing list.

2 The lists shall be carefully checked by the office of exchange of the paying country, which shall automatically correct them if they contain any minor errors. The office of exchange of the issuing country shall be advised of these corrections when the office of exchange of the paying country acknowledges receipt of the list.

3 When the lists contain irregularities worth pointing out, the office of exchange of the paying country shall request explanations from the office of exchange of the issuing country, which shall reply as promptly as possible; meanwhile, payment of the money order which is the subject of the request shall be held in abeyance. Requests for explanations and the relevant replies shall be exchanged by the quickest route (air or surface).

#### Article 128

##### Sending advice of payment (Agr 9)

The advice of payment, prepared by the paying office on a C 5 form provided for in article 135, paragraph 2, of the Detailed Regulations of the Convention, shall be sent direct to the sender of the money order.

#### Article 129

##### Return of unpaid list money orders (Agr 19)

1 The following shall be returned to the office of exchange, by means of an entry in **a special MP 2 list as if they were a money order free of charge:** <sup>(1)</sup>

- a money orders referred to in article 19 of the Agreement;
- b money orders which have been the subject of a request for withdrawal from the post.

2 An appropriate notation, followed by the international number and a concise description of the original money order, shall be made in the "Remarks" column, opposite the entry.

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<sup>1)</sup> Procedure introduced by the 1984 Hamburg Congress (II Congress/C 8 – Rep 3, prop 6528.1) to facilitate accounting. It also means that the remuneration allocated by the issuing adm for payment of these money orders is not repayable and is kept by the adm making the return.

## **Section III**

### **Combined system of exchange**

#### **Chapter I**

##### **Preliminary provisions**

###### **Article 130**

###### **Common provisions**

The provisions of this section shall govern the exchange of money orders in accordance with article 2, paragraph 3, of the Agreement. The provisions of these Regulations concerning card money orders and list money orders shall also apply to these money orders, if they are compatible.

#### **Chapter II**

##### **Issue. Transmission**

###### **Article 131**

###### **Transmission of money orders**

Money orders shall be transmitted between the post offices of one of the administrations and the office of exchange of the corresponding administration, as well as between the office of exchange of the latter administration and its post offices, in accordance with the following rules:

- a each issuing post office shall prepare the money order on a form MP 1 or MP 1bis for transmission in an envelope by the quickest route (air or



- surface) direct to the office of exchange designated by the corresponding administration;
- b** this office of exchange shall prepare, on the basis of the MP 1 or MP 1bis form received, an instrument on one of its internal service forms for payment to the payee;
  - c** each issuing post office of the corresponding administration shall prepare the instrument on one of its internal service forms for transmission in accordance with its internal rules to its country's office of exchange;
  - d** this office of exchange shall prepare, on the basis of the forms received from its issuing post office, the money order on an MP 1 or MP 1bis form for transmission unenclosed to the country of destination in accordance with the provisions of article 159 of the Detailed Regulations of the Convention.

## Section IV

### Telegraph money orders

#### Chapter I

### Preliminary provisions

#### Article 132

##### Common provisions

The provisions respecting card money orders and list money orders shall apply to telegraph money orders in everything not expressly governed by section IV of these Regulations.

## Chapter II

### Issue. Transmission

#### Article 133

##### Preparation of telegraph money orders

1 Telegraph money orders shall be prepared by the issuing post office **and shall give rise to the transmission of** money order telegrams direct to the paying post office. Money order telegrams shall be written in French in the absence of special agreement and shall invariably be drawn up as follows: <sup>(1)</sup>

The address part shall contain:

- **POSTFIN** (preceded by the telegraph service indications **URGENT** or **LT**, if appropriate, **and followed by other telegraph service indications, if necessary**);
- **postal** service indications, if appropriate *AVIS PAIEMENT* and *PAIEMENT MAIN PROPRE*);
- name of the paying office.

The text part shall contain:

- **MANDAT**, followed by the postal issuing number;
- name of issuing post office, its number <sup>(2)</sup> if appropriate, and the name of the country of origin;
- name of the sender;
- amount to be paid;
- exact designation of payee, of his residence (place name) and, if possible, of his domicile (street address), so that the rightful owner may be clearly identified;
- personal message (if any).

2 The payee's name shall be transformed into a mixed group consisting of figures, signs and letters. <sup>(3)</sup> This transformation shall be done as follows:

- a the figure 1) shall be used to identify the group;
- b all the parts of the payee's name shall be separated by a fraction bar, in accordance with the following example:  
"M Jean de Biase" is transformed into **"1) MONSIEUR/JEAN/DE/BIASE"**. <sup>(4)</sup>

3 The surname of a payee, even if it is accompanied by a first name, shall be preceded by one of the words **"Monsieur" (Mr)**, **"Madame" (Mrs)** or **"Mademoiselle" (Miss)** unless this indication duplicates a rank, a title, a position or a profession which enables the rightful owner to be clearly

identified; neither the sender nor the payee may be designated by a coded abbreviation or word.

**4** When several telegraph money orders are issued at the same time by the same sender to the order of the same payee, one money order telegram may be sent if the administration of destination accepts this procedure; in which case the issuing number shall be indicated in the following manner: "Money orders 201–203" <sup>(5)</sup> and the total to be paid shall comprise the individual amounts of each money order.

**5** When the locality where the paying post office is located does not have a telegraph office, the money order telegram shall bear the name of the paying post office and that of the telegraph office which serves it. When there is doubt about the existence of a telegraph office in the locality of payment or when the telegraph office which serves it cannot be indicated, the money order telegram shall bear either the name of the territorial subdivision, or of the paying country, or both these indications, or any other detail deemed sufficient for the forwarding of the money order telegram.

**6** The name of the place of residence of the payee may be omitted if it is the same as that of the paying office. When telegraph money orders are addressed "Poste restante" or "Télégraphe restant", these words (or their equivalent in a language of the country of destination) must appear in the text part of the money order telegram after the designation of the payee.

**7** The amount shall be expressed as follows: total number of currency units in figures, fractions of a unit, if any, in figures, then name of the currency unit. <sup>(6)</sup>

<sup>1)</sup> Close cooperation is necessary between the UPU and the ITU to standardize the rules concerning postal financial service telegrams. As a result, the wording of such telegrams has been repeatedly changed to adapt it to ITU recommendation F. 1 on the operation of the international public telegram service.

Thus, on the prop of the CCITT, concerned to rationalize the telegram service, the 1984 Hamburg Congress introduced into the UPU Acts the sole telegraph service indication "POSTFIN" for all postal financial service telegrams. This term now appears in the "Address" part of the telegram, the word "MANDAT" (or "VIREMENT", as applicable) coming in the first line of the "Text" part of the telegram (II Congress/C 8 – Repts 1 and 2, props 6530.4, 6543.3 and 7518.3).

At the same time, since the new edition of recommendation F. 1 (chapter X, 1) comes into force on 1 October 1985, the Hamburg Congress, in resolutions C 11 and C 12, reproduced at the end of this vol, recommended adms to apply the new provisions on the same date.

<sup>2)</sup> By "number" of an office is to be understood the number used to distinguish several offices in the same place, eg Berne 16, Brussels 4, Paris 78. (Cf also art 149, note 1).

<sup>3)</sup> Para introduced by the 1979 Rio de Janeiro Congress to enable the payee's name to be repeated automatically under the provisions of ITU recommendation F. 1, so that there is no doubt as to his identity (II 1672, prop 6530.1).

<sup>4)</sup> As regards the example in subpara b, there must be no space left between the "1)" and the following letters and "1)" must not be preceded by a left-hand parenthesis.

<sup>5)</sup> The expression "Money Orders 201–203" is given only as an example (1957 Ottawa Congress, II 759).

<sup>6)</sup> Since the amount of the money order is confirmed when the telegram is checked, the 1984 Hamburg Congress abolished the obligation to write it out in words (II Congress/C 8 – Rep 1, prop 6530.2).

### **Article 134**

#### **Advice of issue (Agr 8)**

- 1 The issuing office shall draw up for each telegraph money order a confirmatory advice of issue in the form of the annexed specimen MP 3.
- 2 It shall be prohibited to apply postage stamps or postage-paid impressions to these advices.
- 3 The advice of issue shall be sent, under cover, by the first mail and by the quickest route (air or surface):
  - a direct to the paying office, in the case of a telegraph card money order;
  - b to the office of exchange of the issuing country, in the case of a telegraph list money order.

### **Article 135**

#### **Transmission of telegraph list money orders (Agr 8)**

- 1 Telegraph list money orders shall be transmitted direct by the issuing post office to the paying post office without going through the intermediary of the offices of exchange.
- 2 Telegraph list money orders shall give rise to the preparation of a special MP 2 list headed "Telegraph list money orders".
- 3 The offices of exchange may assign to the telegraph list money orders described on such special lists an international number from a special series for telegraph money orders.

## Chapter III

### Special provisions relating to certain facilities offered to the public

#### Article 136

##### Alteration of address (Agr 10)

1 Except where a simple correction of the address as described in article 33, paragraph 6, of the Convention is involved, the paying office of a telegraph money order shall have the advice of issue in its possession before acting upon a request for alteration of address.

2 However, the paying administration may, on its own responsibility, act on a telegraphic request for alteration of address without waiting for either confirmation by post or the advice of issue.

#### Article 137

##### Redirection of telegraph money orders (Agr 11)

**A** telegraph money order shall be redirected by post or by telegraph **in accordance with the provisions of article 111** without having to wait for the advice of issue.

## Chapter IV

### Operations in the paying country

#### Article 138

##### Treatment of irregular telegraph money orders

1 When a money order cannot be delivered because of an incomplete or incorrect address or for any other reason for which the payee is not responsible, a telegraph service advice shall be sent to the issuing office stating the reason for non-delivery.

2 Upon receipt of a request for rectification by telegraph service advice, the issuing office shall proceed as indicated in article 112, paragraphs 5 and 6.

3 Any telegraph money order whose irregularity has not been corrected within a normal period by air or telegraph shall be rectified in the manner prescribed for postal money orders.

#### Article 139

##### Transcription of money order telegrams (1)

Money order telegrams shall be transcribed on an adapted form or on an MP 1 or MP 1bis form amended as follows:

- the name of the country of destination shall be replaced by the name of the issuing country;
- the word “telegraph” shall be inserted in the title (“International telegraph money order”).

The form used shall be authenticated with the stamp of the transcribing office.

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<sup>1)</sup> Art created by the 1979 Rio de Janeiro Congress to do away with the great variety of documents used for the payment of telegraph money orders (II 1676, prop 6535.91).

#### Article 140

##### Payment of telegraph money orders

1 Telegraph money orders shall be paid on receipt and without waiting for the advice of issue; this shall subsequently be attached, if possible, to the money order receipted by the payee.

2 Telegraph money orders whose advice of issue reaches the paying office before the money order telegram shall not be paid on sight of the advice of issue alone; in this case the money order telegrams shall be inquired about by means of a telegraph service advice. Advices of issue which have not reached the paying office by the first mail after the date of the money order shall be inquired about by means of a request for rectification in the form of the specimen MP 14.

3 Telegraph list money orders for which the paying office has not received any money order telegram may be paid only after receipt of a duplicate of such money order telegram, requested by telegraph service advice.

4 Telegraph list money orders for which the office of exchange of the paying country has not received an MP 2 list within a normal period shall be the subject of requests for explanations addressed to the office of exchange of the issuing country, which shall reply as promptly as possible. In

cases of non-reply within a reasonable period, the telegraph list money orders actually paid may automatically be added to the first MP 2 list received from the issuing administration; if the missing MP 2 list arrives after such automatic entry, it shall be cancelled or rectified by the office of exchange which receives it.

#### **Article 141**

##### **Preparation of advice of payment (Agr 9)**

The task of preparing an advice of payment for a telegraph money order shall rest with the paying office, which shall send it to the issuing office immediately after payment and without waiting for the advice of issue.

#### **Article 142**

##### **Return of unpaid telegraph money orders (Agr 19)**

1 Telegraph card money orders which it has not been possible to pay to the payees for any reason whatsoever shall be subject to the provisions of article 116.

2 They shall be returned under cover, without waiting for the arrival of the relative advices of issue. Advices of issue received subsequently shall also be returned under cover.

## **Section V**

### **Inpayment money orders (<sup>1</sup>)**

#### **Article 143**

##### **General provisions**

Subject to what is expressly prescribed in this section, inpayment money orders shall be subject to the general provisions governing money orders (<sup>2</sup>) whatever the method of transmission, by post or by telegraph, and whether the card system or the list system is involved.

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<sup>1</sup>) See Agr, art 34, note.

<sup>2)</sup> However, as applied to inpayment money orders, the terms:

- paying office
- advice of payment
- sum to be paid

are to be understood as meaning:

- giro centre of destination
- advice of entry
- sum to be entered to the credit of the payee's postal giro account.

#### Article 144

##### Preparation of inpayment money orders

1 Inpayment money orders shall be prepared on a strong, yellow cardboard form conforming to the annexed specimen MP 16.

2 The address on inpayment money orders shall consist of the surname or business name of the payee, the number of his postal giro account preceded by the words "*compte courant postal*" (postal giro account) or the abbreviation "CCP", and the designation of the postal giro centre in which the payee's postal giro account is held.

#### Article 145

##### List of inpayment money orders

1 Inpayment money orders, in the list system, shall be transmitted by means of a special MP 2 list which shall be entitled "*Mandats de versement*" (Inpayment money orders).

2 When the sender of an inpayment money order requests an advice of entry to the credit of the payee's postal giro account, the notation "A 1" shall be entered on the MP 2 list in the "Remarks" column, opposite the entry pertaining to the money order.

#### Article 146

##### Telegraph inpayment money orders (<sup>1</sup>)

Telegraph inpayment money orders shall be prepared in accordance with article 133. They shall give rise to the **simultaneous** transmission of money order telegrams **and advices of issue in the form of specimen MP 3** direct to the giro centre which holds the payee's postal giro account. Money order telegrams shall be written in French in the absence of special agreement and shall invariably be drawn up as follows:



The address part shall contain:

- **POSTFIN** (preceded by the telegraph service indications **URGENT** or **LT**, if appropriate, and followed by other telegraph service indications, if necessary);
- the postal service indication (**AVIS INSCRIPTION**), if appropriate;
- name of the postal giro centre of destination.

The text part shall contain:

- **MANDAT**, followed by the postal issuing number;
- name of issuing post office, its number if appropriate, and the name of the country of origin;
- name of the sender;
- amount to be credited to the payee's postal giro account;
- exact designation of payee and his postal giro account number preceded by the initials "CCP";
- personal message (if any).

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<sup>1)</sup> See Det Regs, art 133, note 1 for the wording of postal financial service telegrams.

#### Article 147

Inpayment money orders mislaid, lost or destroyed after entry

Any inpayment money order mislaid, lost or destroyed after entry of the amount to the credit of a postal giro account may be replaced by the administration of destination with a new instrument prepared on an MP 16 form bearing the indications prescribed in article 119, paragraph 1, and specifying on the back the date of entry to the credit of the payee's postal giro account.

#### Article 148

Accounting provisions concerning inpayment money orders (Agr 29)

In the absence of special agreement, (<sup>1)</sup> inpayment money orders shall be described on a special MP 6 list and incorporated into the monthly money orders account.

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<sup>1)</sup> Adms may agree to adopt, for the settlement of inpayment money orders, the provisions of the Giro Agr concerning inpayments (1964 Vienna Congress, prop 8069, art 140septies).

## Section VI

### Accounting provisions

#### Chapter I

#### Common rules

##### Article 149

##### Preparation of monthly accounts (Agr 29)

1 Each paying administration shall prepare monthly, for each of the administrations from which it received money orders, a monthly account in the form of the annexed specimen MP 5 for card money orders **and money orders sent direct in accordance with the combined system of exchange provided for in article 2, paragraph 3, of the Agreement**, or a monthly account in the form of the annexed specimen MP 15 for list money orders. It shall summarize in this account all the money orders paid by its own offices **or all the money orders sent to its office of exchange** on behalf of the corresponding administration during the preceding month. The summary shall be made according to:

- a the chronological order of the months of issue;
- b the alphabetical or numerical order (1) of the issuing offices, as agreed;
- c for each issuing office, the numerical order of the money orders.

2 If necessary, the paid money orders shall be summarized on a special list in the form of the annexed specimen MP 6, which shall be attached to the monthly account prepared, in this case, on a form conforming to the annexed specimen MP 7.

**3 Money orders payable to the addressee only must be distinguished either by the marginal indication “M.P.” or by an entry on separate sheets.**

**4 The summary of MP 1bis and MP 12bis money orders may be done either in accordance with paragraph 1, a to c, or in the order of the serial numbers of the money orders.**

5 The paying administration shall also enter in this account:

- a the amount of the remuneration due to it by virtue of article 28 of the Agreement;
- b if appropriate, the amount of the reimbursement referred to in article 27 and that of the interest prescribed in articles 27, paragraph 3, and 30, paragraph 4, of the Agreement.

**6** The receipted payment authorizations shall be treated as money orders and described in the MP 5 account or, when appropriate, on the MP 6 list under the same conditions which would apply if the instruments themselves were involved.

**7** The monthly account shall be transmitted to the debtor administration not later than the end of the month following that to which it pertains, accompanied by the supporting instruments (Money orders and receipted payment authorizations), arranged in the same order as on the MP 6 summary list. When, for any reason whatsoever, the monthly account cannot be transmitted in due time, the debtor administration shall be advised within eight days following expiry of the above-mentioned period of the estimated transmission date of the account in question. The information shall be sent by telegraph.

**8** If there are no instruments paid (money orders, payment authorizations), a “Nil” monthly account shall be sent to the corresponding administration.

**9** Discrepancies in the monthly accounts noted by the debtor administration, **whether in the summary of the instruments or in the calculation of the remuneration**, shall be taken up in the next monthly account to be prepared; they shall be ignored if the amount does not exceed 10 francs (**3.27 SDR**) per account.

**10 Administrations may arrange by means of bilateral agreements to apply a method of preparing accounts and transmitting paid money orders other than the one provided for in paragraphs 1 to 7. <sup>(2)</sup>**

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<sup>1)</sup> The “numerical order” of the offices is the order of the postcode numbers adopted by some adms because of or in preparation for automated sorting to designate their post offices (and, where applicable, the places which they serve). Eg CH-1000 = Lausanne; CH-1200 = Geneva; CH-4000 = Basle; CH-3000 = Berne. The number of an office may also be included in the postcode number (eg A-1170 Wien includes, among others, the office of Wien 108; CH-3000 Berne also includes, among others, the office of Bern 16).

<sup>2)</sup> This applies to any simplification of accounts (transmission by special lists, by magnetic tape or telematics; the possible non-return of money orders, etc) (1984 Hamburg Congress, II Congress/ C 8 – Rep 3, prop 6546.2).

## Article 150

### Preparation of the general account (Agr 29)

**1** The general account shall be drawn up, on a form conforming to the annexed specimen MP 8, by the creditor administration immediately upon receipt of the monthly accounts and even before checking the details of these accounts.

2 It shall be settled within two months following expiry of the month to which it pertains.

3 Administrations may agree among themselves to prepare the general account on a quarterly, half-yearly or yearly basis.

## Article 151

### Payment methods and periods

1 In the absence of special agreement and subject to paragraph 2, the balance of the general account or the totals of the monthly accounts shall be paid in the currency of the creditor country, without loss to the latter:

- a by means of cheques or drafts payable on sight at the capital or at a commercial centre in the creditor country, or by means of giro transfers; or
- b by deduction from any credit established under the terms of article 30, paragraph 2, of the Agreement.

2 The payment charges collected in the debtor country (fees, clearing charges, deposits, commission, etc) and charges collected by banks in intermediate countries shall be borne by the debtor administration. The charges collected in the creditor country shall be borne by the creditor administration. <sup>(1)</sup>

3 Payment shall be made no later than 15 days after receipt of the general account or after receipt of the monthly account if settlements are made on the basis of that account. <sup>(2)</sup>

4 In the event of disagreement between two administrations regarding the total of the sum to be paid, only the payment of the contested portion may be postponed; the debtor administration shall notify the creditor administration within the periods prescribed in paragraph 3 of the reasons for the dispute.

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<sup>1)</sup> The 1969 Tokyo Congress (II 1568 and 1569, prop 7015) had amended the text of this para as follows:

"Transfer charges paid in the debtor country and charges collected by banks in intermediate countries shall be borne by the debtor administration except for extraordinary charges, such as clearing charges, imposed by the creditor country. The same shall apply to payment charges. However, payment charges paid in the creditor country shall be borne by the creditor administration".

The 1974 Lausanne Congress made the essential clarifications necessary for the interpretations which the Tokyo text gave rise to and which were at the root of many disputes (II 1433, prop 6548.3). Under art 103, para 7, of the Det Regs of the Conv, the charges collected by intermediate banks in third countries are borne by the creditor adm. However, the payments mentioned in the Conv concern services, while the payments mentioned in the Agr concern funds entrusted to the Post by users for the purposes of transfer. They are therefore quite separate transactions by their very nature.

<sup>2)</sup> The text can be interpreted as meaning that payment between adms will not be considered to have been made until the security designed to settle the account has been sent to its destination or, if a payment order is concerned, when the bank has executed the order received (1939 Buenos Aires Congress, II 555).

## Article 152

### Instalments (Agr 30)

1 Any administration which finds another administration overdrawn by a sum exceeding 30 000 francs **(9800.72 SDR)** per month may claim automatic payment of an instalment not later than the fifteenth day of the month in which the money orders are issued. The amount of the instalment shall be calculated on the basis of the average amount of the last three monthly accounts accepted and adjusted in accordance with:

- a the size of the account relating to the corresponding period of the preceding year;
- b the development of traffic during the current year;
- c the 30 000 francs **(9800.72 SDR)** below which no instalment is due and which shall in consequence be deducted from the average obtained.

In case of non-payment within the above-mentioned period, article 30, paragraph 4, of the Agreement shall apply unless the debtor administration is able to prove that the creditor administration does not regularly send its accounts within the period laid down in article **149**, paragraph 7.

2 A debtor administration which wishes to make use of the option provided for in article 30, paragraph 2, of the Agreement without having previously received a request for an instalment from the creditor administration shall determine as it sees fit the amount and frequency of the payments it deems necessary to cover its issues.

3 When the **total of the payments made as instalments is greater than the sum owed to the corresponding administration** for the period in question, the difference shall be taken up in **one of the following accounts, in accordance with the instructions provided by the debtor administration**, or, if appropriate, carried over to the credit provided for in article 30, paragraph 2, of the Agreement.

## Chapter II

### Special accounting rules for list money orders and telegraph money orders

#### Article 153

##### Preparation of monthly accounts

List money orders and telegraph money orders shall be subject to the following special accounting provisions:

- a List money orders
  - i administrations shall summarize, on the monthly account, the totals of the lists received during the month;
  - ii the monthly account shall be transmitted to the debtor administration immediately upon receipt of the last list of the month to which it pertains;
  - iii administrations may, by common consent, waive preparation of monthly accounts and settle the amount of each list by means of a cheque or draft, to be attached to that list;
- b Telegraph money orders
  - i telegraph money orders shall be summarized with the card money orders or the list money orders, as appropriate;
  - ii telegraph money orders, accompanied by corresponding advices of issue, whenever possible, shall be attached to the monthly account; advices of issue which reach the paying administration after transmission of the account upon which the telegraph money orders to which they pertain are described shall be returned to the issuing administration, attached to a later account;
  - iii the provisions of subparagraph b, ii, shall not apply to telegraph list money orders.

## Part III

### Postal travellers' cheques (<sup>1</sup>)

#### Article 154

##### General rules for issue

Subject to the special provisions below, the general provisions relating to the issue of money orders shall be applicable to the drawing up of cheques and book covers.

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<sup>1</sup>) Cf Agr, art 40, note 1.

#### Article 155

##### Cheque and book cover forms. Supply

1 Postal travellers' cheques shall be prepared on forms conforming to the annexed specimen MP 10. (<sup>1</sup>) They shall be made of white paper with a shaded watermark representing an allegoric head approximately two centimetres high. A white strip three-and-one-half centimetres wide shall be provided on the left of the form. The watermark shall be placed at the top of this strip; an embossed stamp, the same for all countries and representing the head of Mercury, shall be applied in the centre; the lower part of this strip shall be reserved for the impression of the embossed stamp which the service issuing the cheques shall apply in accordance with article 156. Apart from the white strip, the form shall have a security backing formed by printing very clearly in three colours an allegory composed of some large subjects with relief shading. The words "Bon postal de voyage" (Postal travellers' cheque) shall be printed at the same time as the security backing and in the same colours. Distinctly different shades shall be used for the cheques of each of the four values prescribed in article 41, paragraph 1, of the Agreement.

- 2 Each cheque shall bear the following indications, printed on the front:
- a a serial number from 1 to 100 000;
  - b the name of the issuing country;
  - c the value of the cheque followed by the name of the currency in which it has been drawn up;
  - d the name of the country in which it shall be exclusively payable.

3 Cheques sold to the public shall be bound in a book with a light blue cover conforming to the annexed specimen MP 11. The name of the issuing country and the name of the paying country shall be printed on the front.

4 Administrations shall be supplied with cheques and book covers by the International Bureau which shall arrange for them to be printed. <sup>(2)</sup>

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<sup>1)</sup> Formal opinion to the effect that proofs of the postal travellers' cheques and the covers should be communicated by the IB to adms before final printing so that these adms may make known any observations and opinions (1934 Cairo Congress, II 584).

<sup>2)</sup> The adms have to make up the books. They assemble the cheques under one cover in accordance with the customer's wishes. The IB confines itself to supplying, on the one hand, the cheques and, on the other hand, the book covers (1934 Cairo Congress, II 433).

## Article 156

### Preparation of cheques

1 On issue, the impression of an embossed stamp, peculiar to the service which issues them, shall be applied to the cheques in the white strip on the front in the space provided for that purpose. The first and last days of validity shall also be indicated on the cheques by hand, with a typewriter or by means of a stamp. Administrations may agree to authenticate the cheques by means of the impression of the rubber stamp <sup>(1)</sup> used for the issue of postal money orders.

2 Administrations may agree to indicate the name of the issuing service by means of a special embossed stamp.

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<sup>1)</sup> Many measures have been taken since the cheques were introduced with a view to protecting them and the exclusive use of the embossed stamp is no longer essential. In addition, use of a rubber stamp means that many countries can increase the points of issue of cheques (1964 Vienna Congress, II 1287, prop 8073).

## Article 157

### Make-up and preparation of books

1 The cheques shall be placed in the books in numerical order.

2 The office issuing a book shall indicate on the cover, in the space provided for that purpose, the first and last day of validity of the cheques. It shall also write on the hatchings of this cover the number of cheques issued and the numbers of the first and the last of these cheques; the name of the paying country shall be written conspicuously on the book and on the cheques in the spaces provided. <sup>(1)</sup>



3 Entries shall be made by hand, with a typewriter or by means of a mechanical printing process.

4 The impression of the embossed stamp or the rubber stamp mentioned in article 156, paragraph 1, shall be applied on the cover in the space provided for that purpose when the book is prepared.

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<sup>1)</sup> Agr, art 41, note 1.

#### **Article 158**

Exceptional payment of cheques drawn up in a currency other than that of the country where payment is requested

1 When, as a result of exceptional circumstances and then only in relations between countries which have agreed on this beforehand, (<sup>1</sup>) the payee is obliged to ask for payment of his cheques in a country other than the paying country originally indicated on the cheques, the amount to be paid on each cheque in the currency of the country where payment is sought shall be requested by telegram or airmail from the issuing office, at the payee's expense.

2 The office which makes the payment shall indicate on the front of the cheque the amount paid in its currency and attach the telegram or reply note to the cheques paid in accordance with the terms of paragraph 1.

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<sup>1)</sup> An essential restriction to avoid adms not providing the service from having to pay postal travellers' cheques (1964 Vienna Congress, I 841; II 1287).

#### **Article 159**

Cheques mislaid, lost or destroyed after payment

Article 119 shall apply by analogy to postal travellers' cheques mislaid, lost or destroyed after payment. The replacement instrument shall be prepared on form MP 10. The paying administration shall obtain, through the intermediary of the administration of origin, a statement from the payee to serve as a receipt.

**Article 160**

**Preparation of accounts (Agr 47)**

- 1 The monthly account of cheques paid shall be prepared on a form conforming to the annexed specimen MP 9.
- 2 This account shall be attached to the MP 5 monthly account relating to the money orders paid during the same period and its total shall be added to that of the MP 5 account.
- 3 Postal travellers' cheques paid exceptionally by a country which is not a party to the service, under the terms of article 158, shall be entered in a special MP 5 monthly account, which shall be annexed to the postal money order account.

**Part IV**

**Final provisions**

**Article 161**

**Entry into force and duration of the Regulations**

- 1 These Regulations shall come into force on the day on which the Money Orders and Postal Travellers' Cheques Agreement comes into operation.
- 2 They shall have the same duration as that Agreement, unless renewed by common consent between the parties concerned. <sup>(1)</sup>

Done at **Hamburg, 27 July 1984.**

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<sup>1)</sup> For the names of the countries which signed the Det Regs, see note 1 on the final clause of the Agr.

(For the signatures, see 1984 Hamburg Docs, vol III, pp 477 to 509.)

LIST OF FORMS <sup>(1)</sup> <sup>(2)</sup> <sup>(3)</sup>

No	Title or nature of form	References
1	2	3
MP 1	International money order.....	Art 104, para 1
<b>MP 1bis</b>	<b>Photo-readable international money order .....</b>	<b>Art 104, para 1</b>
MP 2	List of money orders.....	Art 122, para 2, a
MP 3	Advice of issue of a telegraph money order.....	Art 134, para 1
MP 4	Inquiry of request for withdrawal from the post or alteration of address concerning an international money order.....	Art 110, para 1
MP 5	Monthly account of card money orders and payment authorizations .....	Art 149, para 1
MP 6	Summary list of paid money orders and payment authorizations .....	Art 149, para 2
MP 7	Monthly account of money orders, payment authorizations and COD money orders .....	Art 149, para 2
MP 8	General account of money orders .....	Art 150, para 1
MP 9	Monthly account of postal travellers' cheques.....	Art 160, para 1
MP 10	Postal travellers' cheque.....	Art 155, para 1
MP 11	Book of postal travellers' cheques.....	Art 155, para 3
MP 12	International money order for machine handling .....	Art 104, para 2
<b>MP 12bis</b>	<b>Photo-readable international money order for machine handling .....</b>	<b>Art 104, para 2</b>
MP 13	Payment authorization .....	Art 117
MP 14	Request for rectification of a money order or inpayment money order or request for authorization of payment .....	Art 112, para 1
MP 15	Monthly account of list money orders .....	Art 149, para 1
MP 16	International inpayment money order .....	Art 144, para 1

Annexes

Forms MP 1 to MP 15

<sup>1)</sup> A background note on the standardization of forms, followed by a general note, is given in Annotated Acts, vol 2, after the list of forms.

<sup>2)</sup> In connection with forms, the 1964 Vienna Congress expressed the formal opinion (formal opinion C 1) that the EC should study and submit for approval to the member countries of the Universal Postal Union:

- i a code for the identification of adms and all their postal establishments;
- ii the changes which should, when appropriate, be made in the Agrs and standard forms to permit the necessary urgent adaptation of services to the requirements of new operating methods based on the use of electronic control units.

To this end, adms undertaking studies along these lines should transmit to the EC as their work progresses, the information necessary to put through in due course the reforms which prove to be essential (III 113, formal opinion C 1).

In turn, the 1969 Tokyo Congress, in resolution C 85 (III 763), instructed the CCPS to continue the study on the coding of countries at a general level. At the end of that study, the CCPS made the following recommendations:

- i in principle, no international code will be used for sorting mail;

- ii postal adms are completely free to use any code they choose in areas other than mail sorting (statistics, international accounting, monetary articles services, etc), unless the use of a common code for a special purpose is considered essential. In the latter case, preference would be given to the codes appearing in international standard ISO 3166, particularly the ISO Alpha-2 code (2 letters) and the ISO three-digit numerical code.

The 1979 Rio de Janeiro Congress approved these recommendations in resolution C 77 (III 934).

<sup>3)</sup> The 1979 Rio de Janeiro Congress expressed formal opinion C 8 (II 893) calling on adms to use forms in accordance with the specimens given in the Acts of the UPU (and reproduced in the UPU List of Forms published by the IB), particularly as regards size, layout, consistency of the paper and colour.

(Front) <sup>(1)</sup> <sup>(2)</sup>

<b>COUNTERFOIL</b> (May be detached by the payee)		<b>Postal administration</b>		<b>INTERNATIONAL MONEY ORDER</b> <b>MP 1</b>	
Amount in arabic figures		Amount in arabic figures		Exchange rate <sup>1</sup>	Space for postage stamps or indication of charge collected if applicable
Date of issue		Amount and currency unit in words and roman letters		Sum paid <sup>1</sup>	
Name and address of sender		Name and forenames of payee			
		Street and No			
		Place of destination			
		Country of destination		<sup>1</sup> To be entered by the paying administration when effecting the conversion.	
Stamp of issuing office	Stamp of issuing office	Indications of issuing office		Money order No	Sum deposited
				Office	Date
		Signature of the official			

Money orders, Hamburg 1984, art 104, para 1 – Size: 148 x 105 mm, colour: pink

<sup>1)</sup> Insertion of the charge collected in the right-hand frame on the front is optional (1984 Hamburg Congress, art 105, para 9).

<sup>2)</sup> Adms may provide for the sender's name to be inserted in the body of the money order (1929 London Congress, II 501).

(Back)

Space for endorsements, if any	
Payee's receipt	
Received the sum shown overleaf	
Place and date	
Signature of payee	
In-register	Stamp of paying office
No	

# Money Orders, Forms

(Stub)		MP 1bis (Front)	
Name and address of sender (optional)		INDICATIONS OF ISSUING OFFICE Stamp of issuing office	
COUNTERFOIL*		INTERNATIONAL MONEY ORDER - MP 1bis	
Name and address of sender		Name and address of sender	
Communications		Advice of payment, to the addressee in person, a/cross	
		Name and forenames of payee	
		Street and No	
		Place of destination	
		Country of destination	
Amount in arabic figures		Amount and currency unit in words and roman letters	
Stamp of issuing office		Signature of the official	
		Sum deposited	
		Sum paid 1	
		Exchange rate 1	
		1. To be entered by the paying institution when effecting the operation.	
		DO NOT WRITE HERE - DO NOT WRITE HERE - DO NOT WRITE HERE	
Reference No 21987654321		+ 21987654321+21+	


Money orders, Hamburg 1984, art 104, para 1 - Size: 210.8 x 101.6 mm, colour: pink

NB. - The obligatory technical characteristics of this form and the information concerning its use are deposited with the International Bureau.

MP 1bis (Back)

Space for endorsements, if any		Payee's receipt Received the sum shown overleaf Place and date		Details of certain facilities	Stamp of paying office	In-register No	(Stub)
		Signature of payee					

(Stub)

INTERNATIONAL MONEY ORDER — MP 1bis		INDICATIONS OF ISSUING OFFICE
Name and address of sender		Stamp of issuing office
Advice of payment, to the addressee in person, express		<div style="text-align: center;">  </div>
Name and forenames of payee		
Street and No		
Place of destination		
Country of destination		Charge collected
Amount in arabic figures		Date
Amount and currency unit in words and roman letters		Money order No
Sum deposited		Office
Signature of the official		
Exchange rate 1	Sum paid 1	1. To be entered by the paying administration when effecting the conversion.
DO NOT WRITE HERE — DO NOT WRITE HERE — DO NOT WRITE HERE — DO NOT WRITE HERE — DO NOT WRITE HERE		

+ 21987654321+21+

MP 1bis (copy) (optional)



MP 2 (Page 1)

Corresponding administration	Date of list	No
------------------------------	--------------	----

[illegible]

## This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There is a vertical margin line on the left side, creating a narrow left margin. The paper appears to be from a notebook or a standard ruled sheet of paper.

Money orders, Hamburg 1984, art 122, para 2, a – Size: 210 x 297 mm

[illegible]



## 78

[illegible]

<input type="checkbox"/> Postal administration of origin  <input type="checkbox"/> Office of destination	<b>ADVICE OF ISSUE</b> <span style="float: right;">MP 3</span>  <input type="checkbox"/> Telegraph money order <input type="checkbox"/> Telegraph inpayment money order		
Notes. To be sent under cover by the quickest route (air or surface)			
Posting	Office	Money order No	Date
Amount in currency of paying country		Amount in currency of issuing country	
Name of sender			
Payee. Name, forenames, title and full address			
Stamp and date. Signature of the official preparing the advice  <div style="border: 1px dashed black; border-radius: 50%; width: 100px; height: 100px; margin: 0 auto;"></div>		Stamp of paying office  <div style="border: 1px dashed black; border-radius: 50%; width: 100px; height: 100px; margin: 0 auto;"></div>	
The amount cannot be paid on sight of this advice of issue, but only on receipt of the telegram to which this advice relates.			

Money orders, Hamburg 1984, art 134, para 1 — Size: 148 x 105 mm

# Money Orders, Forms

<input type="checkbox"/> Postal administration of origin		MP 4 (Front)	
<input type="checkbox"/> Post office or giro centre of origin		<input type="checkbox"/> INQUIRY	
		<input type="checkbox"/> REQUEST FOR WITHDRAWAL FROM THE POST	
		<input type="checkbox"/> REQUEST FOR ALTERATION OF ADDRESS	
Post office or giro centre of destination		Date of MP 4 form	
		Our reference	
		Your reference	
Description of money order		<input type="checkbox"/> Card money order <input type="checkbox"/> List money order <input type="checkbox"/> Inpayment money order	
Method of transmission		<input type="checkbox"/> Surface or air <input type="checkbox"/> Telegraph	
Issue		Office    No of money order    Date	
Amount		<input type="checkbox"/> In currency of paying country <input type="checkbox"/> In currency of issuing country	
		Amount of money order	
Sender		Name and full address	
Payee		Name, forenames and full address	
		Giro centre    Account No	
Person making inquiry or request		Name and full address	
Additional information			
Reason for inquiry or request		<input type="checkbox"/> The sender states that the payee has not received the amount. Please investigate this matter and communicate the findings to us	
		<input type="checkbox"/> Please return the above-mentioned money order to me for delivery to sender	
		<input type="checkbox"/> Please alter as follows	
		Present address of money order	
		Altered address	
		<input type="checkbox"/> The sender wishes to know whether the money order has been paid to the payee	
		Other reasons	
If the money order has been lost, the amount is to be paid		<input type="checkbox"/> to the original payee	
		<input type="checkbox"/> to the sender	
Method of transmission of reply		<input type="checkbox"/> Surface <input type="checkbox"/> Air <input type="checkbox"/> Telegraph	
		The present form must be returned to the office of origin of the request	
Place and date		Stamp of office originating the request	
Signature of person making the inquiry or request		Signature of official in charge	
Money orders, Hamburg 1984, art 110, para 1 - Size: 210 x 297 mm			



Administration preparing the account

MP 5

## MONTHLY ACCOUNT Card money orders and payment authorizations

Issuing administration					Date of account			
					Month   Year			
Serial number of the money orders and payment authorizations paid	Issue				Money orders and payment authorizations for which charges have been received	Free-of-charge money orders and payment authorizations	Debit of administration issuing the money orders	Remarks
	Year	Month	Office	Number				
1	2	3	4	5	6	7	8	9
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								
16								
17								
18								
19								
20								
Totals								
Money orders and payment authorizations for which charges have been received (col 6)								
No of money orders				Average amount				
				Amount per money order				
Remuneration								
Free-of-charge money orders and payment authorizations (col 7)								
Supplementary remuneration for money orders paid to the addressee only								
Grand total of sums payable by the issuing administration								

The present monthly account is certified as conforming to the total of money orders and payment authorizations attached  
Stamp, date and signature

NB. — Money orders to be paid to the addressee only shall be shown by the entry "à l'adresse seule" ("to the addressee only") in the "Remarks" column.  
Money orders, Hamburg 1964, art 149, para 1 — Size: 210 x 297 mm





# Money Orders, Forms

Administration preparing the account		MP 7	
<b>MONTHLY ACCOUNT</b> <b>Money orders, payment authorizations and</b> <b>COD money orders</b>			
Issuing administration		Date of account	
		Month _____ Year _____	
Notes. This account may also include the reimbursements and interest provided for in articles 27 and 30 of the Agreement.			
Instrument	Number of money orders and payment authorizations paid	Amounts of money orders and payment authorizations paid	Amount of remunerations
1	2	3	4
Money orders and payment authorizations for which charges have been received (Total on MP 6 forms attached)			_____
Average amount			_____
Amount per money order			_____
Remuneration per money order			_____
Supplementary remuneration for money orders paid to the addressee only			_____
Free-of-charge money orders and payment authorizations (Total on MP 6 forms attached)			_____
Totals			_____
COD money orders according to the R 5 detailed account			_____
Remunerations on COD money orders, to be deducted			_____
Grand totals			_____
Total remunerations			_____
<input type="checkbox"/> to be added <input type="checkbox"/> to be deducted			_____
Possible entries in accordance with articles 27 and 30 of the Agreement (Reimbursements and interest)			
Grand total of sums payable by the issuing administration			
The present monthly account is certified as conforming to the total of money orders and payment authorizations attached			
Stamp, date and signature			
Money orders, Hamburg 1984, art 149, para 2 — Size: 210 x 297 mm			

MP 8

**GENERAL ACCOUNT**  
Money orders

Corresponding administration	Date of account
	Exchanged during the period

[illegible]

### Breakdown of instalments

[illegible]

Stamp of administration preparing the account Date and signature	Seen and accepted by the corresponding administration Stamp, date and signature
---------------------------------------------------------------------	------------------------------------------------------------------------------------

Money orders Hamburg 1984, art 150, para 1 — Size: 210 x 293 mm

Administration preparing the account

MP 9

## MONTHLY ACCOUNT Postal travellers' cheques

Issuing administration				Date of account		Annexes	
				Month		Year	
Serial number of cheques paid	Issue			Number	Amount in currency of paying country		
	Year	Month	Office				
1	2	3	4	5	6		
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							
Total of cheques paid							
Remuneration							
Grand total of sums payable by the issuing administration							
The present monthly account is certified as conforming to the total of cheques attached							
Stamp, date and signature							

Money orders, Hamburg 1984, art 150, para 1 — Size: 210 x 297 mm

(Front)

<p style="text-align: center;"><b>Counterfoil</b> for the holder</p> <hr style="width: 50%; margin: 10px auto;"/> <p style="text-align: center;"><b>POSTAL TRAVELLERS'</b> <b>CHEQUE</b></p> <p style="text-align: center;">Amount (in currency of paying country)</p> <hr style="border: 1px solid black; height: 10px; width: 100%;"/> <p style="text-align: center;">Paying office</p> <hr style="width: 80%; margin: 10px auto;"/> <p style="text-align: center;">Date of payment</p> <hr style="width: 80%; margin: 10px auto;"/>	<p style="text-align: right;"><b>MP 10</b></p> <p><b>POSTAL ADMINISTRATION</b></p> <p>of ..... No .....</p> <p style="text-align: right;">Issuing office</p> <p style="text-align: right;">Valid from .....</p> <p style="text-align: right;">To .....</p> <p style="text-align: center;"><b>POSTAL TRAVELLERS' CHEQUE</b></p> <p>for the sum of ..... (in arabic figures with indication of currency)</p> <p style="text-align: center;">..... (in words)</p> <p>payable ..... exclusively (Name of paying country)</p> <p>to the person named on the cover of the book</p> <p style="text-align: center;">Embossed stamp of issuing office</p>
-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Money orders, Hamburg 1984, art 155, para 1 — Size: 162 x 114 mm

(Back)


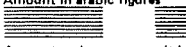
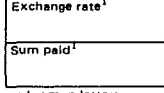
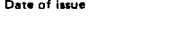
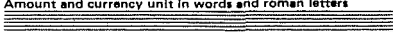

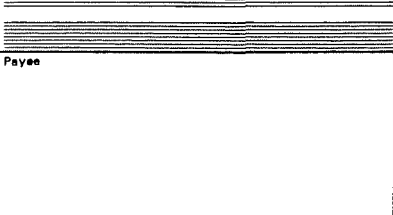

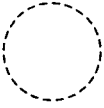
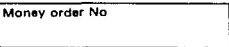

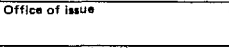
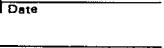

<p>Identity documents produced</p> <hr style="width: 80%; margin: 5px auto;"/> <hr style="width: 80%; margin: 5px auto;"/> <p>Received against this postal travellers' cheque the following sum</p> <hr style="width: 80%; margin: 5px auto;"/> <p>Amount</p> <hr style="width: 80%; margin: 5px auto;"/> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">Place</td> <td style="width: 50%; border: none;">Date</td> </tr> <tr> <td style="border: none;"><hr style="width: 80%; margin: 5px auto;"/></td> <td style="border: none;"><hr style="width: 80%; margin: 5px auto;"/></td> </tr> </table> <p>Signature<sup>1</sup></p> <hr style="width: 80%; margin: 5px auto;"/> <table style="width: 100%; border: none;"> <tr> <td style="width: 35%; border: none;">Date stamp of paying office</td> <td style="width: 65%; border: none;">Date of payment</td> </tr> <tr> <td style="border: none;"><hr style="width: 80%; margin: 5px auto;"/></td> <td style="border: none;"><hr style="width: 80%; margin: 5px auto;"/></td> </tr> <tr> <td style="border: none;"></td> <td style="border: none;">No of payment</td> </tr> <tr> <td style="border: none;"></td> <td style="border: none;"><hr style="width: 80%; margin: 5px auto;"/></td> </tr> <tr> <td style="border: none;"></td> <td style="border: none;">Signature of payer</td> </tr> <tr> <td style="border: none;"></td> <td style="border: none;"><hr style="width: 80%; margin: 5px auto;"/></td> </tr> <tr> <td style="border: none;"></td> <td style="border: none;"><sup>1</sup> Must conform to that on the cover</td> </tr> </table>	Place	Date	<hr style="width: 80%; margin: 5px auto;"/>	<hr style="width: 80%; margin: 5px auto;"/>	Date stamp of paying office	Date of payment	<hr style="width: 80%; margin: 5px auto;"/>	<hr style="width: 80%; margin: 5px auto;"/>		No of payment		<hr style="width: 80%; margin: 5px auto;"/>		Signature of payer		<hr style="width: 80%; margin: 5px auto;"/>		<sup>1</sup> Must conform to that on the cover	<div style="border: 1px solid black; height: 150px; width: 100%;"></div>
Place	Date																		
<hr style="width: 80%; margin: 5px auto;"/>	<hr style="width: 80%; margin: 5px auto;"/>																		
Date stamp of paying office	Date of payment																		
<hr style="width: 80%; margin: 5px auto;"/>	<hr style="width: 80%; margin: 5px auto;"/>																		
	No of payment																		
	<hr style="width: 80%; margin: 5px auto;"/>																		
	Signature of payer																		
	<hr style="width: 80%; margin: 5px auto;"/>																		
	<sup>1</sup> Must conform to that on the cover																		

<input type="checkbox"/> Issuing administration		<b>BOOK OF POSTAL TRAVELLERS' CHEQUES</b> (See page 4 of cover)		<b>MP 11</b>
Validity	from			
	to (inclusive)			
Description of cheques (in arabic figures)	Quantity	Numbers (first and last)	Denomination	
Paying country				
Holder	Name and forenames		Embossed stamp (impression) of issuing office	
	Address			
	Place of address			
	Signature			

Money orders, Hamburg 1984, art 155, para 3 — Size: 162 x 115 mm

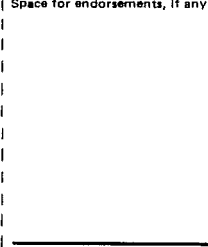
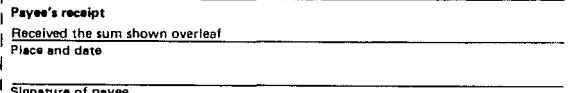
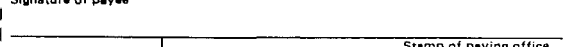
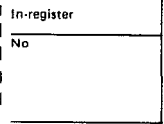
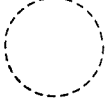
<ol style="list-style-type: none"> <li>1 Postal travellers' cheques shall be made out in the currency of the paying country; this country is named on page 1 of the cover of this book.</li> <li>2 In the offices taking part in the service payment shall be made against surrender of the cheque signed in ink. The entitled person must prove his identity either by producing a passport or postal identity card or by other means of proof accepted by the paying country.</li> <li>3 When the paying service does not have the funds necessary for the payment of the cheque or cheques presented, payment may be suspended until such time as it has been able to procure the funds.</li> <li>4 The sums paid for conversion into cheques shall, within the prescribed period laid down in the legislation of the issuing country, be guaranteed to the entitled persons up to the time when the cheques are duly paid. An inquiry by the entitled person concerning the payment of a cheque to an unauthorized person shall be admitted only within a period of one year starting from the day following the issue of such cheque. Postal</li> </ol>	<p>administrations shall not be liable for the consequences which may arise from loss, theft or the fraudulent use of books or the cheques contained in them.</p> <ol style="list-style-type: none"> <li>5 No inquiry may be instigated against the administration of the issuing country unless the book which is the subject of the inquiry is produced. However, in the case of loss of book or one or more cheques, the person concerned must show proof to the issuing administration that he has requested delivery of a book of cheques and has paid the total corresponding sum for this purpose. Repayment may not be made until the said administration has satisfied itself that the cheques declared to be lost have not been paid.</li> <li>6 Books or a cheque or cheques contained in them shall not be transferable to third persons by means of endorsement or cession; they may not be pledged. Subject to the provisions of the internal legislation of each country, no action may be taken on requests to stop the payment of properly issued cheques.</li> </ol>
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(Front)

<b>COUNTERFOIL</b> (May be detached by the payee)	<b>Postal administration</b>		<b>INTERNATIONAL MONEY ORDER</b> <b>MP 12</b> for machine handling		
	Amount in arabic figures 	Amount in arabic figures 	Exchange rate <sup>1</sup> 	Space for postage stamps or indication of charge collected if applicable	
	Date of issue 	Amount and currency unit in words and roman letters 			
	Name and address of sender/Communications 		Payee 		
Stamp of issuing office 	Stamp of issuing office 	Indications of issuing office		<sup>1</sup> To be entered by the paying administration when effecting the conversion.	
		Money order No 	Sum deposited 		
		Office of issue 	Date 		
		Signature of the official 			

Money orders, Hamburg 1984, art 104, para 2 — Size: 148 x 105 mm, colour: pink

(Back)

Space for endorsements, if any 	
<b>Payee's receipt</b> Received the sum shown overleaf Place and date 	
Signature of payee 	
In-register No 	Stamp of paying office 

# Money Orders, Forms

MP 12bis (Front)

(Stub)		INDICATIONS OF ISSUING OFFICE	
Name and address of sender (optional)		Stamp of issuing office	
		Date	
Communications		Money order No	
		Office	
* May be detached by the payee		Sum deposited	
		Signature of the official	
Name and address of sender (Country/ Name and address of sender)		INTERNATIONAL MONEY ORDER - MP 12bis	
		Amount and currency unit in words and roman letters	
Advice of payment, to the addressee in person, express		Amount in arabic figures	
		Exchange rate 1	
Payee		Sum paid 1	
		1 To be entered by the paying agent when effecting the conversion	
DO NOT WRITE HERE - DO NOT WRITE HERE - DO NOT WRITE HERE - DO NOT WRITE HERE		DO NOT WRITE HERE - DO NOT WRITE HERE - DO NOT WRITE HERE - DO NOT WRITE HERE	
		DO NOT WRITE HERE - DO NOT WRITE HERE - DO NOT WRITE HERE - DO NOT WRITE HERE	
Reference No 21987654321		+ 21987654321+21+	

Money orders, Hamburg 1984, art 104, para 2 - Size: 210.8 x 101.6 mm, colour: pink

NB. - The obligatory technical characteristics of this form and the information concerning its use are deposited with the International Bureau.



MP 12bis (Back)

		Space for endorsements, if any	
Payee's receipt Received the sum shown overleaf Place and date		Details of certain facilities	
Signature of payee		Stamp of paying office	
In-register No			
		(Stub)	



MP 12bis (copy (optional))

(Stub)

(Country)		INTERNATIONAL MONEY ORDER — MP 12bis		INDICATIONS OF ISSUING OFFICE	
Name and address of sender				Stamp of issuing office	
Advice of payment, to the addressee in person, express					
Payee					
				Charge collected	
				Date	
				Money order No	
				Office	
Amount in arabic figures		Amount and currency unit in words and roman letters		Sum deposited	
				Signature of the official	
Exchange rate 1	Sum paid 1	1 To be entered by the paying administration when effecting the conversion.			
DO NOT WRITE HERE — DO NOT WRITE HERE — DO NOT WRITE HERE — DO NOT WRITE HERE — DO NOT WRITE HERE					
+ 21987654321+21+					


COPY

(Front)

COUNTERFOIL		Postal administration		PAYMENT AUTHORIZATION		MP 13
Amount in arabic figures	Amount in arabic figures	Authorization No		<input type="checkbox"/>	Replacement of	
Date of original money order	Amount and currency unit in words and roman letters			<input type="checkbox"/>	Addition to money order	
Name and address of sender	Name and forenames of payee			To be entered by the paying administration when effecting the conversion		
	Street and number			Exchange rate		
	Place of destination			Sum paid		
	Country of destination			Sum deposited		
Stamp of issuing service	Stamp of issuing service	Money order No	Date			
		Office of issue of money order				
		Signature of the official preparing the authorization				

Money orders, Hamburg 1984, art 117 — Size: 148 x 105 mm, colour: pink

(Back)

<input type="checkbox"/> Replacement of money order  <input type="checkbox"/> Addition to money order	Space for endorsements, if any	
	Payee's receipt	
	Received the sum shown overleaf	
	Place and date	
	Signature of payee	
	In-register	Stamp of paying office
	No	

# Money Orders, Forms

<input type="checkbox"/> Postal administration of origin  <input type="checkbox"/> Office of origin	<div style="text-align: right;">MP 14 (Front)</div> <div style="text-align: center;"> <b>I. REQUEST FOR RECTIFICATION</b>  <input type="checkbox"/> of a money order      <input type="checkbox"/> of an inpayment money order       </div> <div style="text-align: center;"> <b>II. REQUEST FOR AUTHORIZATION</b>  <input type="checkbox"/> of payment (back)       </div>
-----------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Office of issue of money order  <div style="border: 1px solid black; height: 60px; margin-top: 5px;"></div>	Date of request  Our reference  Your reference
-------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------

Description of money order	<input type="checkbox"/> Card money order <input type="checkbox"/> Telegraph money order	
Issue	Office	Money order No      Date
Amount	<input type="checkbox"/> In currency of country of payment <input type="checkbox"/> In currency of country of issue Amount of money order	
Sender	Name and full address	
Payee	Name, forenames and full address	
	Giro centre      Account No	
Additional information		

**I. Request for rectification of a money order**

The money order described above, which is attached herewith, cannot be paid, for the following reason

☐ Incorrect, incomplete or unclear indication or omission of the name or address of the payee

☐ The number of the giro account as shown is wrong

☐ Discrepancies in or omission of amounts

☐ Erasures or alterations in the entries

☐ Omission of stamps, signature or other service indications

☐ Indication of the sum to be paid in a currency other than that which is accepted

☐ Exceeding the maximum amount authorized

☐ Obvious error in the ratio between the currency of the issuing country and that of the paying country

☐ Omission of the name of the currency unit

☐ Use of non-regulation form

☐ Expiry of validity date. Date to be countersigned

☐ The advice of issue (MP 3) has not arrived. Please send a duplicate or confirm the issue

Other reasons

Please return the money order, under cover, immediately after rectification, along with this form

Money orders, Hamburg 1984, art 112, para 1 — Size: 210 x 297 mm

II. Request for payment authorization

MP 14 (Back)

The money order described opposite

☐ was mislaid before payment

☐ was destroyed before payment

☐ was lost before payment

☐ requires an additional payment to the payee, following an error in conversion

Amount of additional payment



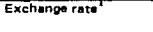
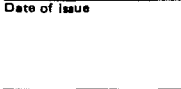

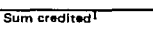
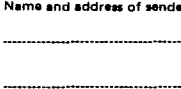
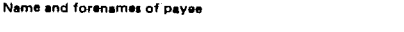
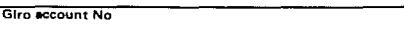


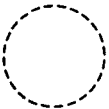
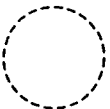
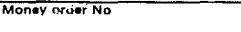



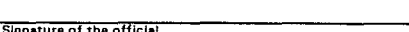
Please issue a payment authorization and send it with this form

Stamp of paying office and date  
Signature

Stamp of issuing office of money order

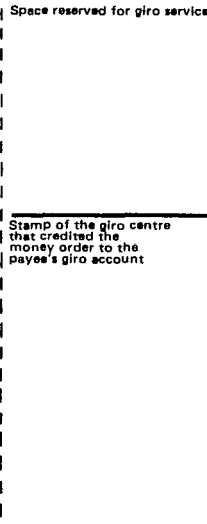
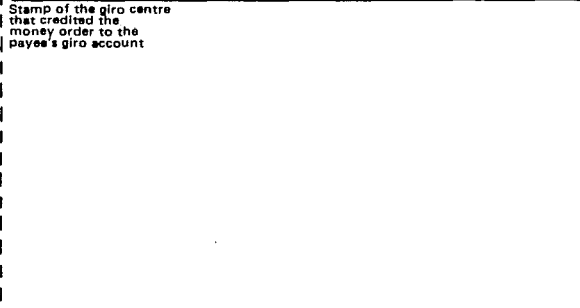
[illegible]

(Front)

COUNTERFOIL intended for holder of giro account No .....		Postal administration		INTERNATIONAL INPAYMENT MONEY ORDER		MP 16
Amount in arabic figures 		Amount in arabic figures 		Exchange rate <sup>1</sup> 		Space for postage stamps or indication of charge collected if applicable
Date of issue 		Amount and currency unit in words and roman letters 		Sum credited <sup>1</sup> 		
Name and address of sender 		Name and forenames of payee 				
		Giro account No 				
		Giro centre 				
		Country of destination 				<sup>1</sup> To be entered by the paying administration when effecting the conversion.
Stamp of issuing office 		Stamp of issuing office 		Indications of issuing office		
				Money order No 		Sum deposited 
				Office 		Date 
				Signature of the official 		

Money orders, Hamburg 1984, art 144, para 1 — Size: 148 x 105 mm, colour: yellow

(Back)

Space reserved for giro service 	
Stamp of the giro centre that credited the money order to the payee's giro account 	

## Final Protocol to the Detailed Regulations of the Money Orders and Postal Travellers' Cheques Agreement

At the moment of proceeding to signature of the Detailed Regulations of the Money Orders and Postal Travellers' Cheques Agreement concluded this day, the undersigned, on behalf of their respective postal administrations, have agreed the following:

### Article I Instalments

Because of its internal legislation, the postal administration of Mexico shall not be obliged to observe the terms of article **152**, paragraph 1, of the Detailed Regulations of the Money Orders and Postal Travellers' Cheques Agreement which requires the payment of an instalment on the fifteenth day of any month during which money orders were issued exceeding a total of 30 000 gold francs (**9800.72 SDR**).

In witness whereof, the plenipotentiaries below have drawn up this Protocol which shall have the same force and the same validity as if its provisions were inserted in the actual text of the Detailed Regulations to which it relates.

Done at **Hamburg, 27 July 1984.**

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(For the signatures, see 1984 Hamburg Docs, vol III, pp 477 to 509.)



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**N.B.** The figures and letters in small type above the line refer to the paragraphs and sub-paragraphs of the articles concerned.

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# Giro Agreement

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Agreement

Detailed Regulations

– Forms





# Giro Agreement

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## ANNEXES

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## Giro Agreement (1)

The undersigned, plenipotentiaries of the Governments of the member countries of the Union, having regard to article 22, paragraph 4, of the Constitution of the Universal Postal Union concluded at Vienna, 10 July 1964, have by common consent and subject to article 25, paragraph 3, of the Constitution, drawn up the following Agreement: (2)

### **1) Background note**

At the 1920 Madrid Congress, various draft Agrs concerning the international postal giro and transfer service were submitted by France, Italy and Switzerland. A special Comm studied these texts and prepared a single draft Agr concerning postal transfers which was adopted by Congress. The 1952 Brussels Congress annexed to the Agr a supplement on the settlement by postal transfer of instruments payable at postal giro centres. The international inpayment service was introduced by the 1964 Vienna Congress (see Agr, art 24). A complete recast of the Agr was approved by the 1974 Lausanne Congress in implementation of 1969 Tokyo Congress resolution C 87, amending the title of the Agr to the "Giro Agreement". More flexible arrangements, designed to extend international inpayment and outpayment exchanges through giro, covered:

- the amount of the transfers performed through the giro service;
- rate-fixing;
- accounting rules (introduction of liaison giro accounts).

The 1974 Lausanne Congress also introduced the guaranteed payment card service, called "postcheques" since the 1979 Rio de Janeiro Congress (see Agr, art 40).

2) The list of member countries among which the Agr is concluded was deleted from the preamble of all Acts by the 1964 Vienna Congress; it is now drawn up by the IB in accordance with Gen Regs, art 112.

## Part I

### Preliminary provisions

#### Article 1

##### Purpose of the Agreement

This Agreement shall govern all the services which the giro service is able to provide for users of giro accounts and which contracting countries agree to set up in their reciprocal relations.

#### Article 2

##### Financial relations between participating administrations

1 Where administrations have a giro system, each shall cause to be opened in its name with the corresponding administration a liaison giro

account by means of which shall be settled mutual debts and claims resulting from exchanges made through the giro service and, possibly from any other operations that the administrations may agree to settle by this means. <sup>(1)</sup>

2 Where the paying administration does not have a giro system, the issuing administration of the outpayment cheques shall deal with it in accordance with articles 29 and 30 of the Money Orders Agreement. <sup>(2)</sup>

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<sup>1)</sup> Provision introduced by the 1974 Lausanne Congress which considered that the mechanism of periodical liquidation accounts and the accounting stemming from them no longer corresponded to the needs of international exchanges. The preceding system was therefore replaced by a simpler procedure based on the opening and operation of giro accounts which adms participating in the service open on a reciprocal basis in one of their giro centres called office of exchange. This para therefore sets out the basic principles which are to govern the financial relations between adms, while making provision for possible expansion of the use of liaison giro accounts (II 1435, prop 7000.1 art 2 and 7002.1).

<sup>2)</sup> Since the service of payments by debiting giro accounts can link an adm which has a giro service and an adm which has not yet set up such a service, the Giro Agr must in future refer to the Money Order Agr whenever the latter has regulations applicable to the execution of all or part of a giro service (1974 Lausanne Congress, II 1435, prop 7000.1, art 2).

### Article 3

Maintenance of liaison giro accounts. Interest on overdue payments <sup>(1)</sup>

1 Each administration shall maintain with the administration of the corresponding country, in the currency of that country, a credit from which the amounts owing shall be deducted. <sup>(2)</sup>Where applicable, the sums transferred to establish or maintain this credit shall be entered to the liaison giro account opened by the administration of destination in the name of the administration of origin.

2 This credit may not, in any circumstances, be otherwise appropriated without the agreement of the administration which established it.

3 If this credit is not sufficient to cover the orders given, the transfers, inpayments and payments shall nevertheless be executed, subject to paragraphs 5 and 6 below.

4 The creditor administration shall have the right to demand payment of amounts owing at any time; it may fix the date upon which payment is to be made, taking into account the transfer time due to distance.

5 Where the uncovered balance is over 100 000 francs (**32 669.06 SDR**), the amounts to be settled shall become chargeable with interest upon expiry of a period of 15 days reckoned from telegraphic notification of the absence of cover. This rate of interest may not exceed 6 percent per annum.



6 If, after application of paragraph 5, the debtor administration does not make the payment within the following 15 days, the creditor administration may suspend the service eight days after sending notice by telegraph.

7 No unilateral measure, such as a moratorium, prohibition of transfer, etc, may impinge upon this article.

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<sup>1)</sup> Consequence of art 2. The conditions for maintaining the account must be reasonably flexible so as not to jam exchange operations without this flexibility being able to lead to misuse such as failing to maintain the account normally. (1974 Lausanne Congress, II 1435, prop 7000.1, art 3).

<sup>2)</sup> No adm can ask, once and for all, for the debts of a third adm to be automatically deducted from its account. A debtor adm which has a credit in a postal giro account will send a transfer order in favour of the creditor adm (1924 Stockholm Congress, II 602).

#### Article 4 Offices of exchange

Lists of transfers, inpayments or outpayment cheques and any settlements of any kind shall be exchanged exclusively through the giro centres called "offices of exchange" designated by the administration of each of the contracting countries.

#### Article 5 Application of the Money Orders and Postal Travellers' Cheques Agreement and its Detailed Regulations

Subject to the provisions set out in this Agreement, the exchanges of inpayments and payments shall be subject to the provisions of the Money Orders and Postal Travellers' Cheques Agreement and its Detailed Regulations. <sup>(1)</sup>

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<sup>1)</sup> Text introduced by the 1974 Lausanne Congress. Whether transfers by MP 16 inpayment orders or payments by debiting giro accounts are involved, the giro service may have to seek the participation of an adm which has not yet set up a giro service. It is therefore normal for services requested from such an adm to be carried out under the regulations which govern the exchange of postal money orders (II 1435, prop 7000.1, art 5).

## Part II

### Giro transfers

#### Chapter I

#### Conditions for the acceptance and execution of transfer orders

##### Article 6

##### Methods of exchange

Giro transfers may be exchanged either by post or, if telegraph transfers are accepted in relations between the countries concerned, by any form of telecommunications. (1)

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<sup>1)</sup> The means of transmission provided by telecommunications include telex which may be faster and cheaper than a telegram. Therefore, with a view to making provision for its possible use for giro transfers, the 1974 Lausanne Congress replaced "by telegraph" by "by any form of telecommunications". This provision is part of the fight against competition from banks which, in fact, use this method of transmission even for transferring very large sums (II 1435, prop 7000.1, art 6).

##### Article 7

##### Currency. Conversion (Det Regs 105)

- 1 In the absence of special agreement, the amount of the transfer shall be expressed in the currency of the country of destination.
- 2 Nevertheless, each administration may allow the aforesaid amount to be shown in the currency of the country of origin by the holder of the account to be debited.
- 3 The administration of origin shall fix the conversion rate of its currency into that of the country of destination.

##### Article 8

##### Maximum amount

Each administration may limit the value of the transfers which any account holder may order either in a single day or during a specified period.

## Article 9 Charges

1 The issuing administration shall decide what charge it shall collect from the payer of a giro transfer and shall retain that sum in its entirety. <sup>(1)</sup>

2 The charge for the entry of a transfer to the credit of a giro account shall not be higher than the charge collected for the same operation in the internal service.

---

<sup>1)</sup> The principle of the non-divisibility of charges was admitted by the 1974 Lausanne Congress (II 1435 and 1436, prop 7000.1, art 9 and 7009.1). See also Money Orders Agr, art 6, note 1.

## Article 10 Exemption from charges

Transfers relating to the postal service exchanged under the terms of article 15 of the Convention shall be exempt from all charges.

## Article 11 Advice of transfer (Det Regs 105)

1 For every transfer sent by post an advice of transfer shall be prepared either by the payer or by the giro centre which holds his account.

2 The back or a specific part of the front <sup>(1)</sup> of this advice may be used for a brief <sup>(1)</sup> private message to the payee. <sup>(2)</sup> <sup>(3)</sup>

3 Advices of transfer shall be sent free of charge to the payee after the amounts transferred have been credited to their accounts.

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<sup>1)</sup> Addition made by the 1979 Rio de Janeiro Congress, partly to enable users of high-speed printers to include messages for the payee on the front of advices of transfer and partly to specify that such messages must be limited to a short, precise reference to the payment (II 1678, 7011.1).

<sup>2)</sup> The adms concerned assume no liability as regards the authenticity or content of the messages to the payee on the advice of transfer (1934 Cairo Congress, II 439 and 440).

<sup>3)</sup> The 1964 Vienna Congress decided to abolish the charge for private messages on the back of the advice of transfer; according to information from adms, this charge was, in fact, hardly ever applied (II 1291, prop 8203).

#### Article 12

##### Provisions applicable to telegraph transfers (Det Regs 118)

- 1 Telegraph transfers shall be subject to the provisions of the Telegraph Regulations attached to the International Telecommunication Convention.
- 2 In addition to the charge provided for in article 9, the payer of a telegraph transfer shall pay the charge stipulated for transmission by telecommunications, including any charge for a private message to the payee.
- 3 For each telegraph transfer the giro centre of destination shall prepare an advice of arrival or an advice of transfer of the internal or international service and forward it free of charge to the payee.

#### Article 13

##### Entry to the payee's account. Advice of entry (Det Regs 109)

- 1 After advising the administrations concerned, the administration of destination may, upon the entry of the credit to the payee's account and if its legislation so requires, either ignore fractions of monetary units or round the amount off to the nearest monetary unit or tenth part thereof.
- 2 In relations between countries whose administrations have so agreed the payer may ask for an advice of entry to the credit of the payee's account. Article 48 of the Convention shall apply to advices of entry.
- 3 The charge to be collected in accordance with paragraph 2 shall be deducted in advance from the payer's account.

#### Article 14

##### Notification of transfers (Det Regs 106 to 108)

- 1 Transfers shall be notified by the administration of origin to the administration of destination by means of lists.
- 2 In the absence of special agreement, amounts to be transferred shall be expressed, in the list, in the currency of the country of destination.

## Chapter II

### Cancellation. Inquiries

#### Article 15

##### Cancellation of transfers (Det Regs 110, 114 and 115)

The payer may, within the terms of article 33 of the Convention, have a transfer cancelled so long as it has not been credited to the payee's account. Any request for cancellation shall be in writing and addressed to the administration to which the payer gave the transfer order.

#### Article 16

##### Inquiries (Det Regs 111)

1 Any inquiry about the execution of a transfer shall be addressed by the payer to the administration to which he gave the transfer order, except where he has authorized the payee to deal with the administration holding the latter's account.

2 Article 42 of the Convention shall apply to inquiries.

#### Article 17

##### Transfers not credited to the payee's account (Det Regs 115)

The value of any transfer which, for any reason, it has not been possible to credit to the payee's account shall be re-credited to the payer's account.

## Chapter III

### Liability

#### Article 18

##### Principle and extent of liability

1 Administrations shall be liable for amounts debited against the payer's account <sup>(1)</sup> <sup>(2)</sup> until such time as the transfer has been duly effected.

2 Administrations shall be liable for erroneous information supplied by their service in transfer lists or telegraph transfers. Liability shall extend to errors of conversion and transmission errors.

3 Administrations shall assume no liability for delays which may occur in the transmission and execution of transfers.

4 Administrations may also agree among themselves to apply broader conditions of liability which are suited to the requirements of their internal services. <sup>(3)</sup>

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<sup>1)</sup> This limitation to the sum debited against the payer's account implies rejection of requests designed to obtain compensation for consequential loss or for loss of profit (1920 Madrid Congress, II 695).

<sup>2)</sup> See also art 11, note 2.

<sup>3)</sup> In resolution C 77, the 1974 Lausanne Congress instructed the EC to undertake an early study of whether, and to what extent, liability for consequential loss should be accepted by member adms and of the extent to which the terms of the Agr (Giro) should be amended to cover such liability. At its May 1975 session, the EC decided to send out a questionnaire to the signatory adms of the Agr (Giro) to find out the legislation and practice followed in the field of consequential liability in the giro service.

The replies received to this questionnaire did not provide a sufficient basis on which to recommend any major changes in the arts on liability in the Agr. However, as the consultation showed, some adms had already departed from the pure concept of compensation for direct loss in justified cases. In order to take account of this situation, and to enable the parties concerned to conclude bilateral agreements, the 1979 Rio de Janeiro Congress considered it advisable to enable adms to agree among themselves to apply broader conditions of liability which are adapted to the requirements of their internal services (II 515 and 1677, prop 7018.1, prop 7037.1).

## Article 19

### Exceptions to the principle of liability

Administrations shall be relieved of all liability;

- a when, owing to the destruction of official records by force majeure, they cannot account for the execution of a transfer, unless proof of their liability is otherwise produced;
- b when the payer has made no claim within the period prescribed in article 42, paragraph 1, of the Convention.

## Article 20

### Determination of liability

Except where the terms of article 24, paragraphs 2 to 5, of the Money Orders and Postal Travellers' Cheques Agreement apply, liability shall rest with the administration of the country where the error occurs.

## Article 21

### Refund of amounts owing. Recourse

- 1 The obligation to indemnify the claimant shall rest with the administration to which the inquiry is addressed.
- 2 Whatever the reason for the refund, the amount refunded to the payer of a transfer may not exceed that debited against his account.
- 3 The administration which indemnified the claimant shall have the right of recourse against the administration which is liable.
- 4 The administration which finally bore the loss shall have the right of recourse, up to the amount paid, against the person benefiting from the error.

## Article 22

### Time allowed for payment

- 1 Payment of amounts owing to the claimant shall be made as soon as the liability of the service has been established, within a maximum period of six months from the day following the day of inquiry.
- 2 If the administration presumed to be liable, although duly informed, (1) has allowed five months to pass without finally settling a claim, the administration to which the inquiry was made shall be authorized to indemnify the claimant on behalf of the other administration.

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<sup>1)</sup> Proof of formal notice may be easily shown if the dispatching adm sends it registered with an advice of receipt (1920 Madrid Congress, II 698).

#### Article 23

##### Reimbursement of the administration that paid the indemnity <sup>(1)</sup>

1 The administration which was liable shall be bound to reimburse the administration which indemnified the claimant within four months of dispatch of the advice of payment.

2 At the end of that period, the amount due to the administration which reimbursed the claimant shall be chargeable with interest on overdue payments at the rate of 6 percent per annum.

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<sup>1)</sup> "Administration that paid the indemnity" is to be understood to mean the adm which, without being liable, actually indemnified the claimant on behalf of another adm (1964 Vienna Congress, II 1321, prop 8019).

### Part III

#### Inpayments into giro accounts <sup>(1)</sup>

#### Article 24

##### General provisions

1 Any person residing in one of the countries which provide the giro inpayment service may order inpayments to be made to the credit of a giro account held in another of those countries.

2 Except for the special provisions below, all that is expressly provided for giro transfers shall apply equally to inpayments. <sup>(2)</sup>

3 The issuing administration shall decide what charge it shall collect from the sender of a giro inpayment and it shall retain that sum in its entirety. The charge for a giro inpayment shall not be higher than the charge collected for a money order. <sup>(3)</sup>

4 A receipt shall be given free of charge to the inpayer at the time the money is paid in.

5 In the absence of special agreement, inpayments shall be notified by the administration of origin to the administration of destination by means of lists.

---

<sup>1)</sup> The international inpayment, introduced by the 1964 Vienna Congress, is similar to the inpayment money order (see Money Orders, art 34). However, while the latter will mainly suit countries whose administrative structure enables them to link to some extent the accounting operations between the money orders and giro services, the international inpayment is designed for use by



users transferring funds to a country in which the money orders and giro services are clearly separated. In fact, in the latter case, the inpayments are sent direct to the giro services without having to go through a dual administrative circuit. (For fuller details, see 1964 Vienna Congress, I 801, etc.)

<sup>2)</sup> However, the terms "payer" and "giro centre of origin" used for transfers are equivalent to "inpayer" and "office of inpayment" for inpayments (1964 Vienna Congress, prop 8220).

<sup>3)</sup> This limitation comes from the accepted principle that the charge for inpayments into a giro account must be lower than the one fixed for a postal money order of the same amount (1974 Lausanne Congress, II 1436, prop 7024.2).

## Article 25

### Methods of exchange of inpayments (<sup>1)</sup>)

1 Inpayments into giro accounts may be exchanged under the conditions set out at article 6. They shall be exchanged by means of advice of inpayment or of inpayment money order.

2 Administrations shall agree to adopt for the exchange of inpayments by post the type of form and the regulations which best suit the organization of their service. They may, in particular, agree to use in their reciprocal relations the advice of inpayment of their internal service.

3 Exchange by telecommunications shall function according to any provisions laid down for telegraph money orders.

---

<sup>1)</sup> Art the purpose of which is to show that there is no conflict between the two inpayment procedures laid down by the Giro Agr and the Money Order Agr. Each of them corresponds to the issuing country's desire not to complicate the work of post office staff participating in the inpayment service by changing their habits and those of the public.

On the other hand, a giro centre, which is a specialist body, has to be able to receive and handle inpayments which reach it from abroad even if they are in a form different from the one in use in the domestic service of its own country.

In addition, since the procedure for issuing and forwarding an inpayment money order is only different from that for an ordinary postal money order in that a different form is used, a country which has not yet set up a giro system can participate in the issue of inpayment money orders for a country with giro.

Since it is in the interest of the country with giro to see the deposits of its customers grow, it is also in its interest to facilitate to the utmost participation in the inpayments service of countries which have not yet set up this service (1974 Lausanne Congress, II 1437, prop 7000.1).

## Part IV

### Payments made by outpayment cheques or postal money orders

#### Chapter I

#### General provisions

##### Article 26

##### Methods of making payments (Det Regs 129 and 130) <sup>(1)</sup>

1 International payments made by debiting giro accounts may be made by means of outpayment cheques, card money orders or list money orders.

2 Administrations shall agree to adopt for the payments service the regulations which best suit the organization of their service. They may use their internal service forms to represent outpayment cheques sent to them. <sup>(2)</sup>

3 Card money orders and list money orders issued to represent the sums debited from giro accounts shall be subject to the provisions of the Money Orders and Postal Travellers' Cheques Agreement and its Detailed Regulations.

---

<sup>1)</sup> Provisions introduced by the 1974 Lausanne Congress to leave it to each adm to choose the organizational method best suited to its internal usage (II 1437, prop 7000.1).

<sup>2)</sup> The possibility of using their internal service forms for the payment of outpayment cheques will give adms of destination more operational flexibility (1979 Rio de Janeiro Congress, II 1678, prop 7026.1). Cf also Agr, art 39, note 1.

## Chapter II

### Issue of outpayment cheques

#### Article 27

##### Currency. Conversion

Article 7 shall apply to outpayment cheques.

#### Article 28

##### Maximum amount issued

The administration of origin may limit the value of the payments which any payer may order either in a single day or during a specified period. (1)

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<sup>1)</sup> The development of the giro service requires that no limitation should be set, in principle, on the value of outpayment cheques. However, since currency difficulties may restrict this principle, this art safeguards the rights of adms which might be obliged to limit the value of transfers by outpayment cheque (1974 Lausanne Congress, II 1437, prop 7000.1, art 28).

#### Article 29

##### Charge to be collected from the payer

The administration of origin shall decide what charge it shall collect from the payer of an outpayment cheque. (1)

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<sup>1)</sup> The freedom to set charges was introduced by the 1974 Lausanne Congress (II 1437, prop 7000.1, art 19 and 7009.1). See also art 38 and Money Orders Agr art 6, note 1.

#### Article 30

##### Use of telecommunications for the transmission of outpayment cheques (Det Regs 146, 147 and 148)

1 Outpayment cheques may be sent by telecommunications, (1) either between the office of exchange of the administration of origin and the office of exchange of the paying administration, or between the office of exchange of the administration of origin and the post office designated for payment, when administrations agree to use this method of transmission.

2 Articles 4 and 8 of the Money Orders and Postal Travellers' Cheques Agreement shall apply to telegraph outpayment cheques. <sup>(2)</sup>

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<sup>1)</sup> Cf art 6, note 1.

<sup>2)</sup> It must be possible to make out payment by telegraph in the same way as for a telegraph money order. Since regulations are already laid down for the exchange of telegraph money orders, there is no point in devising a new set for the outpayments service, which would, in any case, merely repeat the ones for money orders (1974 Lausanne Congress, II 1437, prop 7000.1, art 30).

## Chapter III

### Special provisions relating to certain facilities offered to the public

#### Article 31

Advice of payment. Express delivery. Payment to addressee only. Messages to the payee. Withdrawal from the post. Alteration of address. Endorsement

Articles 9, 10 and 12 of the Money Orders and Postal Travellers' Cheques Agreement shall apply to outpayment cheques. <sup>(1)</sup>

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<sup>1)</sup> The particular features of some facilities provided for the public are already covered in the exchange of money orders, there therefore seems to be no point in overloading the text with provisions which would, in any case, hardly differ from those applicable to money orders. (1974 Lausanne Congress II 1437, prop 7000.1, art 31).

#### Article 32

##### Redirection

1 The outpayment cheque may not be redirected outside the limits of the country of destination.

2 When the payee has established his residence outside the first country of destination, the outpayment cheque shall be treated as an unpaid cheque. If the internal regulations of the country of origin so permit, the payer shall be advised of the payee's new address. <sup>(1)</sup>

---

<sup>1)</sup> Art introduced by the 1974 Lausanne Congress. The amount of the girocheque is entered to the debit of the liaison account opened with the giro office of exchange in the country of destination.

The fact that the girocheque is directly linked to a specific account in the country of destination means that it cannot be redirected to a third country. As compensation for the fact that redirection is not allowed, it is desirable that the payer should, if possible, be advised of the payee's new address (II 1437, prop 7000.1, art 32).

## Chapter IV

### Payment of outpayment cheques

#### Article 33

##### Miscellaneous provisions

1 The paying administration shall not be obliged to make payment at the addressee's address of outpayment cheques the amount of which exceeds that of postal money orders normally paid at the addressee's address. <sup>(1)</sup>

2 As regards the duration of validity, authorization to extend the period of validity, general rules for payment, express delivery, charges which may be collected from the payee and special provisions regarding payment of telegraph money orders, articles 13 to 18 of the Money Orders and Postal Travellers' Cheques Agreement shall apply to outpayment cheques provided that the rules of the internal service do not prevent this. <sup>(2)</sup>

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<sup>1)</sup> This provision makes it possible to reserve the rights of an adm of destination which may experience difficulty in making payment of large sums at the addressee's address (1974 Lausanne Congress, II 1437, prop 7000.1, art 33).

<sup>2)</sup> Cf art 31, note 1.

## Chapter V

### Unpaid outpayment cheques. Payment authorization

#### Article 34

##### Unpaid outpayment cheques (Det Regs 143)

The amount of any outpayment cheque which it was not possible to pay for one of the reasons given in article 19 of the Money Orders and Postal Travellers' Cheques Agreement shall be made available again to the giro service of the administration of origin through the intermediary of the giro

office of exchange of the paying administrations to be re-credited to the payer's account. <sup>(1)</sup>

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<sup>1)</sup> Since outpayment cheques are sent from office of exchange to office of exchange, this rule must be observed strictly even for the return of an unpaid cheque so that the amount of the document concerned is re-entered to the credit of the giro account of the adm of origin (1974 Lausanne Congress, II 1437, prop 7000.1, art 34).

## Article 35

### Payment authorization (Det Regs 145)

1 Any outpayment cheque mislaid, lost or destroyed before payment may be replaced at the request of the payer or the payee by a payment authorization obtained from the paying administration.

2 Apart from paragraph 1, article 20 of the Money Orders and Postal Travellers' Cheques Agreement shall apply to payment authorizations made out in replacement of an outpayment cheque. <sup>(1)</sup>

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<sup>1)</sup> It is not necessary to have separate regulations for outpayment cheques since the corresponding provisions of the Money Orders Agr suit this particular case very well. However, it must be stressed that, since the document which provides evidence for the payment operation receives its authentic form in the giro service of the paying adm, it is the latter which alone may make out the payment authorization and not the adm of origin, unlike the procedure for money orders (1974 Lausanne Congress, II 1437, prop 7000.1, art 35).

## Article 36

### Stale outpayment cheques

Article 21 of the Money Orders and Postal Travellers' Cheques Agreement shall apply to stale outpayment cheques. <sup>(1)</sup>

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<sup>1)</sup> Cf art 35, note 1.

## Chapter VI

### Liability

#### Article 37

##### Principle and extent of liability <sup>(1)</sup>

1 Administrations shall be liable for amounts debited against the payer's account until such time as the outpayment cheque has been duly paid.

2 Administrations shall be liable for erroneous information supplied by their service in lists of outpayment cheques or in documents handed to the telegraph service for the transmission of telegraph outpayment cheques. Liability shall extend to errors of conversion and transmission errors.

3 Administrations shall assume no liability for delays which may occur in the transmission or payment of outpayment cheques.

4 Administrations may also agree among themselves to apply broader conditions of liability which are suited to the requirements of their internal services. <sup>(2)</sup>

5 Articles 23, 24, 25, 26 and 27 of the Money Orders and Postal Travellers' Cheques Agreement shall apply to outpayment cheques.

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<sup>1)</sup> The 1974 Lausanne Congress considered it useful to have a separate text for outpayment cheques since the conditions of payment are different from those for crediting a transfer to a giro account. On the other hand, as regards the methods of applying the principles of liability, those in the Money Orders Agr can be kept without change (II 1437, prop 7000.1, art 37).

<sup>2)</sup> See Agr, art 18, note 3.

## Chapter VII

### Remuneration of the paying administration

#### Article 38

##### Remuneration of the paying administration <sup>(1)</sup>

1 The issuing administration shall allocate the paying administration for each outpayment cheque a remuneration the rate of which shall be fixed, on the basis of the average amount of the outpayment cheques included in the summary lists sent in the course of each month, at:

- 1.80 francs (**0.59 SDR**) up to 200 francs (**65.34 SDR**);
- 2.20 francs (**0.72 SDR**) above 200 francs (**65.34 SDR**) and up to 400 francs (**130.68 SDR**);
- 2.70 francs (**0.88 SDR**) above 400 francs (**130.68 SDR**) and up to 600 francs (**196.01 SDR**);
- 3.30 francs (**1.08 SDR**) above 600 francs (**196.01 SDR**) and up to 800 francs (**261.35 SDR**);
- 4.00 francs (**1.31 SDR**) above 800 francs (**261.35 SDR**) and up to 1000 francs (**326.69 SDR**);
- 4.80 francs (**1.57 SDR**) above 1000 francs (**326.69 SDR**).

2 Instead of the rates set out at paragraph 1, administrations may however, agree to allocate a standard remuneration in SDRs or in the currency of the paying country <sup>(2)</sup> irrespective of the amount of the outpayment cheques.

3 The remuneration due to the paying administration shall be determined each month as follows: <sup>(2)</sup>

- a the rate of remuneration in SDRs to be applied for each outpayment cheque shall be determined after conversion into SDRs of the average amount of the outpayment cheques on the basis of the average value of the SDR in the currency of the paying country as laid down in the Convention, Detailed Regulations, article 104;
- b the total amount in SDRs obtained for the remuneration in respect of each account shall be converted into the currency of the paying country on the basis of the actual value of the SDR operative on the last day of the month to which the account relates;
- c when the standard remuneration provided for in paragraph 2 is fixed in SDRs, it shall be converted into the currency of the paying country as described in subparagraph b.

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<sup>1)</sup> Art recast by the 1974 Lausanne Congress because of the abolition of the principle of sharing charges (II 1437, prop 7038.1/Rev 1). See also art 29 and Money Orders Agr, art 28, note 1.

<sup>2)</sup> Text adopted by the 1979 Rio de Janeiro Congress to take account of the introduction of SDR into the UPU Acts (II 1681, prop 7038.2). Cf also Conv, art 8, notes 1, 3 and 4.



## Part V

### Other payments made by debiting giro accounts <sup>(1)</sup>

#### Article 39

##### General provisions <sup>(1)</sup>

1 International payments to be made by debiting giro accounts may also be made by magnetic tape or any other medium agreed on by the administrations.

2 Administrations of destination may use their internal service forms to represent payment orders sent to them by these methods. The conditions of exchange shall then be settled in special agreements adopted by the administrations concerned.

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<sup>1)</sup> Art introduced by the 1979 Rio de Janeiro Congress permitting adms of destination to use their internal service forms to pay the orders received, thereby giving more operational flexibility (II 1678, prop 7038.91). See also Agr, art 26, note 2.

## Part VI

### Issue of foreign currency to travellers

#### Chapter I

##### Postcheques <sup>(1)</sup>

#### Article 40

##### Issue of postcheques (Det Regs 149, 150 and 151)

1 Each administration may issue to holders of postal accounts postcheques payable on sight at the counters of post offices in contracting countries which agree to set up this service in their reciprocal relations. Postcheques may also be handed over in payment to third parties by agreement between the contracting administrations. <sup>(1)</sup>

2 Holders of postal accounts to whom postcheques have been issued shall also be given a postcheque guarantee card which must be produced at the time of payment. <sup>(2)</sup>

<sup>1)</sup> The 1979 Rio de Janeiro Congress adopted the term “Postcheque” to replace guaranteed payment cards and guaranteed cheques as defined by the Lausanne Congress. In future, post-cheques will make it possible to obtain foreign currency at post offices or to pay third persons, such as hotel-keepers, tradesmen, etc, by means of a single form, as with a cheque (II 1677, props 7000.1 and 7039.1).

<sup>2)</sup> Provision introduced by the 1979 Rio de Janeiro Congress to enable adms to issue postcheques to their account holders, whatever the nature of such accounts (giro, savings bank, etc). As for the guarantee card for production at the time of payment, this is intended to make it easier to check the identity of the payee and to increase the security of payment operations (II 1677, prop 7039.1).

## Article 41

### Currency. Conversion rate (<sup>1)</sup>)

1 The maximum amount guaranteed shall be printed on the back of each postcheque or in an annex in the currencies of the various contracting countries.

2 In the absence of a specific agreement with the paying administration the issuing administration shall fix the conversion rate of its currency into that of the paying country.

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<sup>1)</sup> This art, introduced by the 1974 Lausanne Congress (II 1437, prop 7000.1) and supplemented by the 1979 Rio de Janeiro Congress (II 1677, prop 7040.1), is designed to enable the bearer of a postcheque to know in advance what sum he can draw in currency in the country to which he is going. Showing the sum, payment of which is guaranteed, in several currencies relieves the paying official from having to make the conversion. At the same time, the paying adm is not exposed to any exchange risk.

## Article 42

### Maximum amount

The maximum amount which may be paid by means of a postcheque shall be fixed by common agreement (<sup>1)</sup>) among the contracting countries.

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<sup>1)</sup> The 1974 Lausanne Congress considered it advisable to leave it to the adms concerned to agree on the maximum amount of the postcheques (II 1437, prop 7000.1).

## Article 43

### Charges

**The issuing administration may collect a charge from the payer of a post-cheque.**

#### **Article 44**

##### **Duration of validity (1)**

- 1 The duration of validity of postcheques may be fixed by the issuing administration.
- 2 It shall be shown on the postcheque by printing the last date of validity.
- 3 In the absence of such indication, the validity of postcheques shall be unlimited.

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<sup>1)</sup> In principle, a postcheque should not have a fixed period of validity so as not to limit the facilities it offers the clientele. However, since the absence of a duration of validity is counter to the usage of the postal money order service, it should be left to the parties concerned to decide what solution they intend to find for this problem (1974 Lausanne Congress, II 1437, prop 7000.1).

#### **Article 45**

##### **General rules for payment (Det Regs 152)**

The amount of the postcheques shall be paid to the payee in legal currency of the paying country at post office counters.

#### **Article 46**

##### **Remuneration of the paying administration**

The administrations which agree to participate in the postcheques service shall fix by common agreement the amount of the remuneration which shall be allocated to the paying administration. (1)

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<sup>1)</sup> Since it is in the immediate interest of the adm issuing the postcheques to develop its payment network as much as possible, it should be left to the adms participating in the service to fix the amount of the remuneration (1974 Lausanne Congress, II 1437, prop 7000.1).

#### **Article 47**

##### **Liability**

The paying administration shall be relieved of all liability when it can prove that payment was made in regulation conditions. (1)

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<sup>1)</sup> Since the issuing adm is the only one to benefit from the advantages of the postcheque, it is normal that it should bear the liability (1974 Lausanne Congress, II 1437, prop 7000.1).

## Chapter II

### Giro travellers' cheques (1)

#### Article 48

##### Giro travellers' cheques

1 At his request, there may be sent to any giro account holder in one of the countries which agree to exchange giro travellers' cheques, giro travellers' cheques payable in another of those countries.

2 The conditions of acceptance and execution of payments by means of giro travellers' cheques shall be fixed by the countries which agree to exchange them.

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<sup>1)</sup> Giro cheques and giro travellers' cheques were introduced by the 1964 Vienna Congress to meet a need felt by holders of a giro account to have the same facilities for payment in the international service as in the domestic service (I 803; II 1294 and 1295, prop 8221).

## Part VII

### Negotiation by giro transfer of instruments payable at giro centres

#### Article 49

##### Instruments payable at giro centres

1 Subject to agreement with the administration of the paying country, giro centres which receive for collection bank cheques or bills of exchange payable in a foreign giro centre shall send them to the office of payment which shall proceed with their negotiation by giro transfer.

2 The instruments shall comply with the procedural conditions laid down for bills for collection.

3 Administrations shall draw up by mutual agreement the necessary regulations for the execution of protest formalities as well as the conditions under which part payments may be accepted.

## Article 50

### Charge

On any instruments accepted for collection by a giro centre a charge not exceeding 20 centimes (**0.07 SDR**) may be made on behalf of the receiving administration.

## Article 51

### Liability

- 1 Administrations shall be liable for the amount of the instruments debited against the accounts.
- 2 Administrations shall not be liable for delays in:
  - a the sending or presentation of instruments;
  - b the preparation of protests or the institution of any legal proceedings they may undertake under the terms of article 49, paragraph 3.

## Part VIII

### Miscellaneous provisions

## Article 52

### Application to open a giro account abroad (Det Regs 160)

- 1 Where an application is made to open a giro account in a country with which the country of residence of the applicant exchanges giro transfers, the administration of the country of residence shall be bound, in verifying the application, to cooperate fully with the administration responsible for keeping the account.
- 2 Administrations shall pledge themselves to carry out this verification with all due care and diligence without, however, assuming any liability on that account.
- 3 At the request of the administration which keeps the account, the administration of the country of residence shall also undertake, as far as possible, to verify information about any change in the legal capacity of the account holder.

### Article 53

#### Free postage

1 Envelopes containing account statements addressed by giro centres to account holders <sup>(1)</sup> shall be sent by the quickest route (air or surface) and forwarded post-free in each country of the Union.

2 The redirection of these envelopes in any country of the Union shall not, in any circumstances, deprive them of the benefit of this exemption.

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<sup>1)</sup> An adm whose Government had not yet ratified the Transfers Agr refused to admit post-free account statements addressed by giro centres in another country to account holders residing in its country. Thereupon, this art was interpreted as meaning that, as a matter of principle, exemption from postage must be admitted by all UPU countries even by those which are not parties to the Agr the provisions of which provide for such exemption or which have not yet ratified it (1929 London Congress, I 166; II 207). Cf also 1924 Stockholm Congress, II 825, at end.

### Article 54

#### Directory of account holders

1 Account holders may obtain, through the administration which holds their accounts, directories of account holders published by other administrations, at the price fixed by the latter in their inland services.

2 Each administration shall provide the administrations of the contracting countries, free of charge, with the directories necessary for the execution of the service.

3 Administrations cannot be held liable because of errors in the directory of account holders.

**4 Where directories of holders are not published or such information is held in a data bank, administrations shall agree on the manner of exchanging this information when the needs of the service so require. <sup>(1)</sup>**

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<sup>1)</sup> Possibility introduced by the 1984 Hamburg Congress, since fewer and fewer adms publish their directories of account holders, for reasons of cost, data protection, etc, and because of the introduction of data-processing (II Congress/C 8–Rep 4; Congress/C 10–PV 10, prop 7053.1).

## Part IX

### Final provisions

#### Article 55

##### Application of the Convention <sup>(1)</sup>

The Convention shall be applicable, where appropriate, by analogy, in all cases not expressly governed by this Agreement.

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<sup>1)</sup> The 1964 Vienna Congress standardized the text relating to the application of the Conv in the different Agrs (II 399, prop 8250, Doc 88). Couched as it is in general terms, this provision makes it possible to cover all cases in which the Conv is applied.

#### Article 56

##### Exception to the application of the Constitution

Article 4 of the Constitution <sup>(1)</sup> shall not apply to this Agreement.

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<sup>1)</sup> This art concerns exceptional relations (1964 Vienna Congress, Doc 88, 2, b).

#### Article 57

##### Conditions for approval of proposals concerning this Agreement and its Detailed Regulations

1 To become effective, proposals submitted to Congress relating to this Agreement and its Detailed Regulations must be approved by a majority of the member countries present and voting which are parties to the Agreement. At least half of these member countries represented at Congress must be present at the time of voting.

2 To become effective, proposals introduced between two Congresses <sup>(1)</sup> relating to this Agreement and its Detailed Regulations shall obtain:

- a two-thirds of the votes, if they involve the addition of new provisions or amendments to the provisions of this Agreement and its Detailed Regulations;
- b a majority of the votes, if they involve interpretation of this Agreement and its Detailed Regulations except in the case of a dispute to be submitted to arbitration as provided for in article 32 of the Constitution.

<sup>1)</sup> As regards the procedure for presenting and considering props, see Const, art 29 and Gen Regs, arts 119 to 123.

## Article 58

### Entry into force and duration of the Agreement (Det Regs 161)

This Agreement shall come into force on **1 January 1986** and shall remain in operation until the entry into force of the Acts of the next Congress.

In witness whereof, the plenipotentiaries of the Governments of the contracting countries have signed (<sup>1</sup>) this Agreement in a single original which shall be deposited in the archives of the Government of the **Swiss Confederation**. A copy thereof shall be delivered to each party by the Government of the country in which Congress is held.

Done at **Hamburg, 27 July 1984**.

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<sup>1)</sup> Names of the countries which signed the Agr:

People's Democratic Republic of Algeria	relations the Government of the United Kingdom of Great Britain and Northern Ireland is responsible
Argentine Republic	Greece
Republic of Austria	Republic of Iceland
Belgium	Republic of Indonesia
People's Republic of Benin	Republic of the Ivory Coast
Burkina Faso	Japan
Republic of Burundi	Republic of Korea
United Republic of Cameroon	Principality of Liechtenstein
Central Africa	Luxembourg
Republic of Chad	Democratic Republic of Madagascar
Chile	Republic of Mali
Republic of Colombia	Islamic Republic of Mauritania
Islamic Federal Republic of the Comoros	Principality of Monaco
People's Republic of the Congo	Kingdom of Morocco
Republic of Cyprus	Netherlands
Kingdom of Denmark	Netherlands Antilles
Republic of Ecuador	Republic of the Niger
Arab Republic of Egypt	Norway
Republic of Finland	Rwandese Republic
French Republic	Saint Vincent and the Grenadines
Gabonese Republic	Republic of San Marino
Federal Republic of Germany	Republic of Senegal
United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man	Spain
Overseas Territories for whose international	Sweden



Swiss Confederation  
Togolese Republic  
Tunisia

Turkey  
Eastern Republic of Uruguay  
Socialist Federal Republic of Yugoslavia

(For the signatures, see 1984 Hamburg Docs, vol III, pp 587 to 619.)

## Detailed Regulations of the Giro Agreement

Having regard to article 22, paragraph 5, of the Constitution of the Universal Postal Union concluded at Vienna on 10 July 1964, the undersigned, on behalf of their respective postal administrations, have by common consent drawn up the following measures for ensuring the implementation of the Giro Agreement.

### Part I

#### Provisions common to all giro services

##### Article 101

Information to be supplied by administrations (1)

- 1 Administrations shall send to each other direct:
  - a the names of the offices of exchange referred to in article 4 of the Agreement;
  - b specimen impressions of the authentication stamps used in the offices of exchange;
  - c a list – with specimen signatures – of the officials who are authorized to sign the summary lists in those offices; this list shall be supplied in sufficient copies to meet the needs of the service. In cases of amendment, a complete new list shall be sent to the corresponding administration; however, if it is just a question of cancelling one of the listed signatures, it shall be sufficient to have it struck off the existing list which shall continue to be used;
  - d the rate of conversion fixed for transfers, inpayment or outpayment cheques, if this is specially requested.
- 2 In addition, each administration shall transmit to the other administrations, through the intermediary of the International Bureau, the following information:
  - a a list of the countries with which it exchanges transfers, inpayments, outpayment cheques or postcheques and, if applicable, telegraph transfers, inpayments or outpayment cheques;
  - b the names of the offices of exchange referred to in article 4 of the Agreement.
- 3 Any amendment to the information mentioned above shall be notified without delay.

<sup>1)</sup> Cf Money Orders Det Regs, art 101, note 1 as regards the rapid communication of this information after each Congress.

## Article 102

### Forms for the use of the public

1 For the purpose of applying article 10, paragraph 4, of the Convention, the following shall be considered as forms for the use of the public:

- VP 1 (Advice of transfer or inpayment),
- VP 7 (Inquiry about a transfer or inpayment),
- VP 10 (Advice of entry),
- VP 13 and VP 13bis (Outpayment cheque),
- VP 14 (Postcheque)
- VP 15 (Postcheque guarantee card).

2 Internal service forms used as transfer advices or, if applicable, as inpayment advices under the conditions set out in articles 105, paragraph 1, and 125, paragraph 2, shall not be subject to these provisions.

## Part II

### General provisions

## Article 103

### Operation of the liaison giro account (<sup>1</sup>)

- 1 The following, in particular, shall be credited to the liaison giro account:
  - a sums transferred to constitute or to finance a credit balance. The corresponding transfers shall be made either by means of cheques or drafts payable on sight at the capital or at a commercial centre in the creditor country, or by the transfer to a banking institution in that capital or commercial centre;
  - b transfers, inpayments and payments which it has not been possible to make.
- 2 The following, in particular, shall be debited to the liaison giro account:
  - a the total of the transfer lists or inpayment lists referred to in articles 106 and 125 which the administration of destination must credit to payees' giro accounts;
  - b the total of the lists of outpayment cheques mentioned in article 132 for which it has to provide cash;

- c the total of the lists of postcheques mentioned in article **153** against which payment has been effected;
  - d the total of the remunerations referred to in articles 38 and **46** of the Agreement which are paid to it by the administration of origin of the outpayment cheques and postcheques;
  - e sums the repatriation of which is requested by the administration holding the liaison giro account for contingency levelling of the latter's credit balance.
- 3 Administrations may agree among themselves to use the liaison giro accounts to settle transactions other than those relating to the operation of the giro service. Where applicable, they shall determine the procedure to be applied.
- 4 Any charges shall be borne by the administration of origin with the exception of extraordinary charges, such as clearing charges, imposed by the creditor country.

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<sup>1)</sup> See also Agr, art 2, note 1.

## Part III

### Transfers

#### Chapter I

##### Issue. Notification

###### Article 104

###### Entries on forms

- 1 Entries on transfer service forms shall be made very clearly, in roman characters and arabic numerals preferably typewritten.
- 2 Entries in indelible pencil or in ordinary pencil shall be forbidden; however, signatures may be in indelible pencil.

#### Article 105

##### Preparation of transfer advices (Agr 7 and 11)

1 Transfer advices shall be prepared, on forms conforming to the annexed specimen VP 1, either by the holder of the account to be debited or by the giro centre holding the account; however, each administration **may use its** own internal service forms.

2 When the payer shows the amount to be transferred in the currency of the country of origin, the centre receiving the transfer order – or the office of exchange – shall do the conversion and enter on the advice, the value of the transfer in the currency of the country of destination. This value shall be preceded by the **usual** abbreviation of the currency unit. <sup>(1)</sup>

3 Transfer advices shall bear the date-stamp impression of the giro centre of origin.

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<sup>1)</sup> The 1984 Hamburg Congress deleted the reference to the UPU List of Equivalents so as not to prevent the use of the abbreviations in the ISO currency code (international standard ISO 4217) (II Congress/C 8–Rep 4, prop 7505.1).

#### Article 106

##### Transfer lists (Agr 14)

Transfer lists shall be prepared by the offices of exchange on forms conforming to the annexed specimen VP 2. Administrations may agree that column 3 of the form need not be filled in. Each list shall bear the impression of the stamp of the centre which prepared it. <sup>(1)</sup>

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<sup>1)</sup> An embossed stamp is not compulsory for countries which do not use it in their domestic service (1929 London Congress, II 504).

#### Article 107

##### Preparation of summary lists

1 The total of the lists addressed to each particular office of exchange shall be carried over to a summary list prepared in duplicate in the form of the annexed specimen VP 3, the grand total of which shall be given in words or printed in figures by means of a cheque protection machine.

2 The entry number of the summary list shall be carried forward to each transfer list.

3 The summary lists shall be stamped with the stamp of the centre which prepared them and signed by the official or officials authorized to do so. Each of these summary lists shall be numbered consecutively in a series which is renewed each month for each office of exchange.

4 The summary list shall be sent in duplicate.

## Article 108

### Notification of transfers

The summary lists, lists and transfer advices shall be placed together and sent post-free **once every working day** to the destination office of exchange by the quickest route (air or surface); these packets may be registered. **Administrations may also reach agreement to use electronic means for their transmission, such as teletransmission of data.**

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<sup>1)</sup> The 1984 Hamburg Congress grouped the instructions concerning the notification of transfers in one article and gave adms the option of using electronic means for that purpose (II Congress/ C 8–Rep 4, prop 7506.1, 7506.2 and 7508.1).

## Chapter II

### Special provisions relating to certain facilities offered to the public

## Article 109

### Request for an advice of entry (Agr 13)

1 When, at the time he orders the transfer, the payer asks for an advice of entry to be sent to him in accordance with article 13 of the Agreement, the letters “A1” shall be shown on the VP 2 list opposite the corresponding entry; in the case of a transfer sent by post, the words “*Avis d’inscription*” (Advice of entry) shall be entered conspicuously on the transfer advice.

2 A form conforming to the annexed specimen VP 10 or a C 5 form, provided for in article 135, paragraph 2, of the Detailed Regulations of the Convention, properly filled in so far as the address of the payer (front) and the description of the transfer (back) are concerned, shall be attached to the relevant transfer advice.

## Article 110

### Request for the cancellation of a transfer (Agr 15)

1 For every request for cancellation to be transmitted by post the centre of origin shall prepare a form conforming to the annexed specimen VP 5 and send it to the office of exchange in its own country; the latter office shall complete the form by entering details of the transmission of the transfer to the office of exchange in the country of destination and forward it to that office by registered post by the quickest route (air or surface).

2 If the request is to be sent by **telegraph**, a form conforming to the annexed specimen VP 6 shall be filled in by the centre or office of exchange of origin and the particulars sent in the form of a paid telegraph service advice to the centre holding the account to be credited. The service advice shall be confirmed immediately by post on a VP 5 form which shall go through the offices of exchange of the two countries.

**3 If the request for cancellation is transmitted by some other means of telecommunication <sup>(1)</sup> and if, for such exchanges, the administrations concerned have agreed to use a secret code, they may agree to forgo sending the VP 5 written confirmation.**

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<sup>1)</sup> Cf Agr, art 6, note 1.

## Article 111

### Inquiries (Agr 16)

Any inquiry about the execution of a transfer order shall be prepared on a form conforming to the annexed specimen VP 7 by the giro centre holding the account to be debited and shall be sent, if appropriate, via the offices of exchange in each of the countries concerned, to the giro centre holding the account to be credited; it shall be dealt with in accordance with article 146, paragraph 2, of the Detailed Regulations of the Convention.

## Chapter III

### Operations at the giro centre of destination

#### Article 112

##### Return of advices of entry

The advice of entry referred to in article 109, duly completed by the giro centre holding the account credited, shall be sent direct to the payer by the quickest route (air or surface).

#### Article 113

##### Verification of transmissions and treatment of irregularities

1 Upon receipt of the packets containing the summary lists, the lists and transfer advices, the office of exchange of destination shall proceed to check them. If it finds any irregularity or omission, it shall immediately bring this to the notice of the office of exchange of origin by means of a letter in the form of the annexed specimen VP 4 and the latter shall reply by the quickest route (air or surface) and send duplicates of any missing documents. Duplicates of missing documents shall also be exchanged by the quickest route (air or surface).

2 If the irregularity concerns a discrepancy between the amounts on the transfer advice and the transfer list, the destination office of exchange shall be authorized to carry out the transfer for the lower of the two amounts; if this is done, the transfer advice or the transfer list and summary list, as the case may be, shall be amended accordingly in red ink and the amendment notified to the corresponding office of exchange by means of a VP 4 form.

#### Article 114

##### Cancellation of a transfer (Agr 15)

1 A transfer shall be cancelled according to the rules laid down in article 115; if the cancellation has been requested by telecommunications **and no arrangement to the contrary has been agreed between the administrations concerned,** <sup>(1)</sup> the giro centre of destination shall hold the transfer advice until receipt of the postal confirmation.

2 The action taken by the giro centre of destination on the cancellation request shall be communicated to the giro centre of origin by the quickest



route (air or surface); in the case of a cancellation request by telecommunications, it shall not be necessary to wait for the arrival of the VP 5 form before giving this information.

3 Cancellation requests made or forwarded in any way other than that laid down by article 110 shall be ignored.

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<sup>1)</sup> Cf art 110, para 3.

## Article 115

### Non-execution of a transfer (Agr 15) (<sup>1</sup>)

1 When, for any reason whatsoever, a transfer cannot be credited to the payee's account, it shall be described on a VP 4 form, to which shall be attached, where appropriate, the corresponding transfer advice. The VP 4 form may, if necessary, have a description of several non-executed transfers entered on it.

2 Refused transfers shall be entered on the VP 4 form to their amount expressed in the currency of the first country of destination as calculated by the administration of origin of the transfer.

3 The total amount of the VP 4 form shall be credited to the giro account opened in the name of the administration of origin of the refused transfers.

4 The VP 4 form and the transfer advices attached to it shall be attached to the account statement mentioned in article 116, paragraph 2.

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<sup>1)</sup> Provision introduced by the 1974 Lausanne Congress to take account of the change in the conditions for settlements between adms. The existence of liaison giro accounts opened on a reciprocal basis by adms enables valuable simplifications to be made in the conditions for treatment of non-executed transfers.

## Chapter IV

### Financial settlements between administrations

## Article 116

### Payment of amounts owing

1 After verification of the VP 2 lists and the VP 3 summary list, the total amount of the transfers received shall be debited to the liaison giro account opened in the name of the administration of origin of the transfers.

2 A copy of the VP 3 summary list stamped with the date-stamp of the giro service of destination shall be attached to the daily account statement which shall be sent the same day as the transaction to the administration holding the liaison giro account debited.

## Chapter V

### Telegraph transfers (<sup>1</sup>)

#### Article 117

##### Common provisions

The provisions relating to transfers exchanged by post shall apply to telegraph transfers, in all cases not expressly covered in this chapter V.

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<sup>1</sup>) See Agr, art 6, note 1.

#### Article 118

##### Preparation of telegraph transfers (Agr 12)

1 Telegraph transfers shall give rise to the transmission of transfer telegrams by the giro centre of origin direct to the giro centre which holds the payee's account.

2 Transfer telegrams shall be written in French in the absence of special agreement and shall invariably be drawn up as follows: (<sup>1</sup>)

The address part shall contain:

- **POSTFIN** (preceded by the telegraph service indications **URGENT** or **LT**, if appropriate, and followed by other telegraph service indications, if necessary);
- the postal service indication (AVIS INSCRIPTION), if appropriate;
- name of the giro centre of destination.

The text part shall contain:

- **VIREMENT**, followed by the postal issuing number;
- name or designation of the payer;
- number of the account debited;
- name of the giro centre holding the payer's account;
- amount to be credited;
- name or designation of the payee;

- number of the account to be credited;
- personal message (if any).

3 Administrations may agree to use a secret code for the complete or partial notification of the issue number and value of each telegraph transfer.

4 The amount to be credited shall be expressed as follows: total number of monetary units in figures, then in words, the name of the monetary unit and fractions of a unit, if any, in figures. **However, the repetition of the amount in words shall not be required if the amount transferred is included in a secret telex code.**

5 Neither the payer nor the payee may be designated by a coded abbreviation or word.

6 When administrations agree to use a form of telecommunications other than telegraph for transmission between their offices of exchange, they shall decide on the methods of operation. <sup>(2)</sup>

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<sup>1)</sup> See Money Orders, Det Regs, art 133, note 1, as regards the new wording adopted by the 1984 Hamburg Congress for postal financial service telegrams.

<sup>2)</sup> Agr, art 6, note 1.

## Article 119

### Telegraph transfer lists

Telegraph transfers shall be dealt with in separate VP 2 lists. No transfer advice shall be attached to these lists.

## Article 120

### Preparation of summary lists

Where telegraph transfers are collated in separate VP 3 summary lists, these shall be numbered in the same series as summary lists for postal transfers.

## Article 121

### Request for an advice of entry

The advice of entry for a telegraph transfer shall be prepared by the centre of destination as soon as the payee's account has been credited.

Article 122

Entry of telegraph transfers

The giro centre of destination shall credit telegraph transfers to the payee's account without waiting for the corresponding list.

Article 123

Advice of entry

The advice of entry for a telegraph transfer, as completed by the giro centre holding the account credited, shall be sent to the giro centre which holds the account.

Article 124

Verification of transmissions and treatment of irregularities

1 When a telegraphic transfer order cannot be executed for any reason for which the payee is not responsible, a telegraph service advice shall be sent to the giro centre of origin stating the reason why the order was not executed. If, after checking, the centre of origin ascertains that the irregularity was due to a service error, it shall rectify it immediately in a telegraph service advice. If not, the correction shall be made by post after consulting the payer; however, if the latter so wishes and offers to pay the charges, the correction may be sent by air or by means of a paid telegraph service advice.

2 Telegraph transfers containing an irregularity which has not been rectified within a reasonable time shall be rejected in accordance with the provisions of article 115.

## Part IV

### Giro inpayments

#### Chapter I

#### Inpayment advice (1)

##### Article 125

##### General provisions

1 Subject to the following paragraphs, the regulations relating to giro transfers shall also apply to giro inpayments.

2 Inpayment advices shall be prepared on VP 1 forms or, if administrations agree to their use, on the inpayment advice forms of the internal service, either by the inpayer or by the post office of inpayment or by the office of exchange in the country of origin. They shall be stamped with the date-stamp of one of these offices.

3 The inpayment lists to which the inpayment advices shall be attached shall be prepared by the offices of exchange on VP 2 forms.

4 The total of each of the transfer lists or inpayment lists addressed to the same office of exchange shall be carried over to a VP 3 summary list.

5 In the absence of special agreement, article 116 shall apply to inpayment lists and summary lists.

6 The above provisions shall apply to inpayments issued on a VP 1 form intended for an administration whose giro system is based on the use of the inpayment money order.

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<sup>1)</sup> Cf Agr, art 24, note 1.

## Chapter II

Inpayment money orders. Treatment of inpayments received on MP 16 inpayment money orders intended for an administration whose giro system is based on the use of the VP 1 inpayment advice

### Article 126

#### General provisions

Subject to what is expressly provided for in this chapter, inpayment money orders shall be subject to the provisions of part V of the Detailed Regulations of the Money Orders and Postal Travellers' Cheques Agreement. <sup>(1)</sup>

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<sup>1)</sup> This reference to the Det Regs of the Money Orders Agr is essential because the execution of certain services, particularly that of telegraph inpayment money orders, is not described in this Agr. (1974 Lausanne Congress, II 1439, prop 7500.1, art 126.)

### Article 127

#### Forwarding of inpayment money orders <sup>(1)</sup>

1 MP 16 inpayment money orders shall be forwarded direct by the issuing administration to the giro centre holding the payee's giro account.

2 MP 2 special lists, on which are described the list inpayment money orders, shall be sent:

- either through the intermediary of the offices of exchange of the giro service when the two administrations have a giro system;
- or through the intermediary of the list money order office of exchange and the office of exchange of the giro service when the issuing administration does not have such a service.

Where applicable, MP 2 lists shall be attached to the VP 2 transfer lists and their total transferred to the VP 3 summary list.

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<sup>1)</sup> The clarifications contained in this art are essential to avoid any confusion. Indeed, when money orders are exchanged between two countries by means of form MP 1 normally sent à découvert direct from the issuing office to the paying office, operational officials cannot be expected to send MP 1 card money orders and MP 16 inpayment money orders in different ways without running the risk of unfortunate confusion.

On the other hand, since the giro centre is a specialized body, it is easier and more rational to make provision at the inward end for MP 16 inpayment money orders reaching it from abroad to be treated differently from the VP 1 inpayment advices used in the domestic service of that country.

Moreover, when the countries concerned exchange money orders according to the list system, there is nothing to prevent the MP 2 lists, prepared by the office of exchange of the money orders service, from being sent by it to the giro office of exchange in the issuing country, which can then attach them to the transfer lists which it normally sends to the giro office of exchange of the country of destination (1974 Lausanne Congress, II 1439, prop 7500.1, art 127).

## Article 128

Preparation and settlement of accounts of MP 16 inpayment money orders arriving direct at a giro centre of destination which does not use money orders for crediting its giro accounts <sup>(1)</sup>

1 MP 16 inpayment money orders from a specific country shall, after being credited to the payee's account, be recorded by the giro centre of destination holding the liaison giro account of the issuing administration on a VP 2 list the heading of which shall be amended accordingly. This list shall be prepared in duplicate.

2 The total amount of the VP 2 list shall be debited from the liaison giro account opened in the name of the administration of origin of the money orders. The VP 2 list and the corresponding MP 16 money orders shall be attached to the account statement sent to the administration issuing the instruments. The money order shall be endorsed on the back with a note stating the date when the amount was credited to the payee's account and stamped with the date-stamp of the giro centre of destination. The coupon of the MP 16 money order may be detached by the giro centre of destination and used as an inpayment advice.

3 When the MP 16 inpayment money orders come from a country which has not yet set up a giro system, the account relating to the inpayment money orders shall be made out on the MP 8 form; it shall be sent, with the VP 2 list and money orders, to the service of the issuing administration responsible for exchanging money order accounts. The MP 8 account shall be settled direct by the issuing administration in favour of the giro service of destination of the money orders.

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<sup>1)</sup> The methods set out in this art are aimed at clarifying the accounting provisions, which must enable:

- a country with a giro service, but which does not use the MP 16 inpayment money order, to send inpayments to a country which only uses inpayment advices;
- a country which has not yet set up a giro system, to give its customers the benefit of the advantages of an inpayment money order (1974 Lausanne Congress, II, 1439, prop 7500.1, art 128).

## Part V

### Payments made by outpayment cheques <sup>(1)</sup>

#### Chapter I

#### Issue of outpayment cheques

##### Article 129

##### Outpayment cheque form (Agr 26)

1 Outpayment cheques shall be made out on a strong paper form with a white background printed in light azure blue in the form of the annexed VP 13 or VP 13bis specimens. <sup>(2)</sup>

2 The paper used for the manufacture of the forms shall meet the technical requirements of optical reading.

3 The lower part of the form shall have a white reading zone of a size in conformity with the specimens annexed to this Agreement.

4 With the exception of the reading zone referred to in paragraph 3, the VP 13 or VP 13bis forms shall bear a security print consisting of a recurrent imprint of the interlaced letters “CCP” in azure blue, sufficiently faint so as not to impede the reading of the details of the sum to be paid and of the name of the payer and of the payee. <sup>(3)</sup>

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<sup>1)</sup> Cf Agr, art 26, note 2.

<sup>2)</sup> As a consequence of the creation of the outpayment cheque (1969 Tokyo Congress, I, prop 7212), the dimensions of form VP 13 meet ISO standards. However, since some adms cannot process this size in their mechanized installations, a VP 13bis form of slightly large size is necessary. (1974 Lausanne Congress, II 1439, prop 7500.1, art 129).

<sup>3)</sup> A security print is essential to avoid falsification of transfer orders made by the payer (1974 Lausanne Congress, II 1439, prop 7529.1).

##### Article 130

##### Preparation of outpayment cheques (Agr 26)

1 Article 105 of the Detailed Regulations of the Money Orders and Postal Travellers' Cheques Agreement shall apply to outpayment cheques, subject to paragraphs 2, 3 and 4 below. However, postage stamps shall not be admitted.



2 The service instructions provided for on the front of the form shall be entered exclusively by the office of exchange of the administration of destination.

3 On the back of the form, the office of exchange of the administration of origin of the payment order shall apply in the places provided for that purpose the impression of its date-stamp and the various service instructions which it judges to be necessary. <sup>(1)</sup>

4 When the payer requests the simultaneous issue of several outpayment cheques, the administration of origin may excuse him from making his signature on the front of the VP 13 and VP 13bis forms.

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<sup>1)</sup> This para gives the payer of a large number of outpayment cheques the opportunity to give his orders to the adm of origin on magnetic tape, when the equipment of that adm allows of such a method of communication which is earmarked for development (1974 Lausanne Congress, II 1439, prop 7500.1, art 130).

#### Article 131

Prohibited or authorized entries. Automatic registration (Agr 31)

Articles 106 and 107 of the Detailed Regulations of the Money Orders and Postal Travellers' Cheques Agreement shall apply to outpayment cheques.

## Chapter II

### Notification of outpayment cheques

#### Article 132

List of outpayment cheques

1 Outpayment cheques shall be described on a VP 2 list prepared in duplicate by the giro office of exchange. <sup>(1)</sup>

2 **Articles 106 and 108** shall apply to lists of outpayment cheques.

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<sup>1)</sup> The VP 2 list has to be prepared in duplicate so that settlements between adms can be made through reciprocal liaison giro accounts (1974 Lausanne Congress, II 1439, prop 7500.1, art 132).

#### Article 133

##### Preparation of summary lists

- 1 The total of each list of outpayment cheques addressed to each particular office of exchange shall be carried over to a VP 3 summary list.
- 2 Article 107 shall apply to VP 3 summary lists of outpayment cheques.

#### Article 134

##### Special services. Entries to be made on lists

Article **124** of the Detailed Regulations of the Money Orders and Postal Travellers' Cheques Agreement shall apply to VP 2 lists of outpayment cheques whenever the sender asks to benefit from special services.

#### Article 135

##### Notification of outpayment cheques intended for administrations with a giro service

VP 3 summary lists and VP 2 lists, together with the relevant outpayment cheques, shall be sent by the office of exchange of the giro service of origin to the office of exchange of the giro service of destination. <sup>(1)</sup>

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<sup>1)</sup> Since the development of the giro service requires, for some services, the participation of adms which have not yet set up giro, two methods of transmission have to be provided for (cf art 136) (1974 Lausanne Congress, II 1439, prop 7500.1, art 135).

#### Article 136

##### Notification of outpayment cheques intended for administrations without a giro service

VP 2 lists and VP 3 summary lists, which replace the MP 2 lists mentioned in article **122**, paragraph 2, of the Detailed Regulations of the Money Orders and Postal Travellers' Cheques Agreement, shall be sent together with the corresponding outpayment cheques to the offices of exchange of the money orders service mentioned at article **121** of those Regulations. <sup>(1)</sup>

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<sup>1)</sup> Cf art 135, note 1.

#### Article 137

Withdrawal from the post. Alteration of address

Article **125** of the Detailed Regulations of the Money Orders and Postal Travellers' Cheques Agreement shall apply to outpayment cheques. For withdrawals and alterations of address, administrations may agree to use VP 5 or VP 6 forms.

### Chapter III

#### Operations in the paying administration

#### Article 138

Missing or incorrect lists

The following shall apply, as the case may be:

- article 113 of these Detailed Regulations;
- article **127** of the Detailed Regulations of the Money Orders and Postal Travellers' Cheques Agreement. <sup>(1)</sup>

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<sup>1)</sup> Countries which do not have a giro service do not apply the Giro Agr; reference should therefore also be made to the Money Orders Agr, the provisions of which are in any case identical on this point (1974 Lausanne Congress, II 1439, prop 7500.1, art 138).

#### Article 139

Treatment of lists and summary lists by the giro service of destination

1 After checking the list and the summary list, the giro service of destination shall debit from the liaison giro account opened in its service in the name of the administration of origin the total amount of the VP 3 summary list and the sum of the remunerations or additional charges due to it for each outpayment cheque attached to the list. This amount shall be carried over on to the VP 3 summary list below the total of the outpayment cheques. Administrations may agree to enter the remunerations periodically in the liaison account; in this case, the amount involved may be communicated separately by means of an account statement. <sup>(1)</sup>

2 In making payment of the outpayment cheques, the giro service of destination shall apply the regulations in force in its internal service.

3 The issue number which is allocated to each outpayment cheque shall be carried over to the two copies of the VP 2 list. <sup>(2)</sup>

4 An account statement shall be sent to the administration of origin with a copy of the VP 2 list and the VP 3 summary list. The list and the summary list shall be stamped with the date-stamp of the giro service of destination.

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<sup>1)</sup> Addition made by the 1979 Rio de Janeiro Congress. Depending on the agreed method of accounting for remunerations, the periodic debiting of remunerations is more rational and therefore also more frequent (II 1678, prop 7539.1).

<sup>2)</sup> To facilitate the investigation of inquiries, the issue number of each payment must be both on the list which remains with the issuing office and on that returned to the country of origin (1974 Lausanne Congress, II 1439, prop 7500.1, art 139).

#### Article 140

Treatment of lists and summary lists by the administration of destination without a giro service <sup>(1)</sup>

1 After checking the lists and summary lists received, the administration of destination shall make payment of the outpayment cheques received according to the procedure best suited to the requirements of its internal service.

2 Upon expiry of the accounting period, the administration of destination shall recapitulate the summary lists received from each of its correspondents on an MP 15 account on which it shall also enter the amount of the remunerations due to it by virtue of article 38 of the Agreement. This account, with a copy of each summary list, shall be sent for approval to the giro service of the administration of origin of the payment orders.

3 Upon receipt of the MP 15 account, the administration of origin shall settle its debt in accordance with articles **151** and **152** of the Detailed Regulations of the Money Orders and Postal Travellers' Cheques Agreement.

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<sup>1)</sup> A procedure arising from that contained in the Money Orders Agr is provided for to enable adms, which do not yet have giro, to participate in the payment of outpayment cheques (1974 Lausanne Congress, II 1439, prop 7500.1, art 140).

#### Article 141

##### Irregular outpayment cheques (1)

1 Subject to the following paragraphs, article **112** of the Detailed Regulations of the Money Orders and Postal Travellers' Cheques Agreement shall apply to irregular outpayment cheques.

2 Rectification of irregular outpayment cheques shall be done exclusively through the intermediary of the offices of exchange of the administration of destination and of the administration of origin.

3 Absence of the signature on the front of the VP 13 or VP 13bis form may in no case be considered as an irregularity preventing payment.

4 In case of non-reply by the payer, the MP 14 form shall be returned to the administration of destination through the intermediary of the offices of exchange.

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<sup>1)</sup> Paras 2, 3 and 4 make clear the cases of irregularity of outpayment cheques and the points which distinguish them from those of money orders (1974 Lausanne Congress, II 1439, prop 7500.1, art 141).

#### Article 142

##### Preparation of advice of payment

Administrations whose regulations do not permit the use of the form attached by the administration of origin shall be authorized to prepare the advice of payment on a form of their own service.

#### Article 143

##### Unpaid outpayment cheques (Agr 34) (1)

1 When for any reason it has not been possible for an outpayment cheque sent under the conditions laid down in article 135 to be paid to the payee, article 115 shall apply. The counterfoil intended for the payee shall be attached to the VP 4 form.

2 When the unpaid outpayment cheque was sent under the conditions laid down in article 136, the amount of the outpayment cheque shall be deducted from the total of the next MP 15 account prepared. The counterfoil intended for the payee shall be attached to an explanatory MP 15 form attached to the MP 15 account.

<sup>1)</sup> Two settlement procedures are provided for because of the two methods of forwarding outpayment cheques (1974 Lausanne Congress, II 1439, prop 7500.1, art 143).

#### Article 144

##### Inquiries

1 Article **112** or article **115**, as the case may be, of the Detailed Regulations of the Money Orders and Postal Travellers' Cheques Agreement shall apply to outpayment cheques.

2 The VP 7 form or the appropriately adapted MP 4 form, as the case may be, shall always be sent through the intermediary of the offices of exchange.

#### Article 145

Payment authorizations. Outpayment cheques lost or destroyed after payment (Agr 35)

1 Articles **117** and **118** of the Detailed Regulations of the Money Orders and Postal Travellers' Cheques Agreement shall apply to outpayment cheques. <sup>(1)</sup>

2 As regards outpayment cheques lost or destroyed after payment, article **119** of the Detailed Regulations of the Money Orders and Postal Travellers' Cheques Agreement shall apply but the VP 13 form shall replace the MP 1 form.

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<sup>1)</sup> Cf Agr, art 35, note 1.

#### Article 146

Preparation of telegraph outpayment cheques (Agr 30)

Article **133** of the Detailed Regulations of the Money Orders and Postal Travellers' Cheques Agreement shall apply to telegraph outpayment cheques. However, **in the text part, the words "Money order" shall be replaced by the term "Outpayment cheque", followed by the issuing number. The expression "Name of issuing post office" shall be replaced by "Name of issuing office of exchange".** <sup>(1)</sup>

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<sup>1)</sup> A consequence of the amendments to the Money Orders Det Regs, art 133. Cf also Det Regs, art 118, note 1, and Money Orders Det Regs, art 133, note 1.

#### Article 147

##### Advice of issue (Agr 30)

- 1 Each telegraph outpayment cheque shall give rise to the preparation, by the office of exchange of the issuing administration, of an MP 3 confirmatory advice of issue.
- 2 It shall be prohibited to affix postage stamps or apply postage-paid impressions to this advice.
- 3 The advice of issue shall be sent, under cover, by the first mail and by the quickest route (air or surface) to the office of exchange of destination.

#### Article 148

##### Transmission of telegraph outpayment cheques (Agr 30)

- 1 Telegraph outpayment cheques shall give rise to the preparation of a special VP 2 list headed "telegraph outpayment cheque". This list shall be sent by the first mail to the office of exchange of the administration of destination.
- 2 The total of each list of telegraph outpayment cheques intended for the same office of exchange shall be carried over to a special VP 3 summary list.
- 3 The VP 3 summary lists of the lists of telegraph outpayment cheques shall be given a serial number from the same series as the summary lists of the lists of ordinary outpayment cheques.
- 4 The office of exchange of origin may assign to the telegraph outpayment cheques described on such special lists an international number from a special series for telegraph outpayment cheques.
- 5 Article 139 or 140, as the case may be, shall apply to special lists of telegraph outpayment cheques.
- 6 When administrations agree to use telex (1) for transmission between their offices of exchange, they shall decide on the methods of operation.

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<sup>1)</sup> Cf Agr, art 6, note 1.

## Part VI

### Postcheques

#### Chapter I

##### Forms

###### Article 149 (Agr 40) <sup>(1)</sup> Postcheques

1 Postcheques shall be made out on paper in the form of the annexed specimen VP 14, **the technical characteristics of which shall be deposited with the International Bureau.** <sup>(2)</sup>

2 The paper shall bear, on the left-hand portion of the form, a vertical band of shaded watermarks or a localized watermark, each watermark representing an allegoric head.

3 The form shall bear a security print on the front and on the back.

4 **The wording and dark blue designs on the front of the form shall be embossed (intaglio).**

5 The wording on the postcheque shall be in the language or languages of the issuing country.

6 **Provided it satisfies the provisions in paragraphs 1 to 5,** administrations may agree among themselves to use a form adapted to the requirements of the internal service. <sup>(3)</sup>

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<sup>1)</sup> Cf Agr, art 40. notes 1 and 2.

<sup>2)</sup> For security reasons, the technical characteristics of the forms (paper, watermark, security print, design, colour and printing) must remain secret, to discourage counterfeiting. That is why the 1979 Rio de Janeiro Congress decided that the technical characteristics of the form should be deposited with the International Bureau (II 1677, prop 7549.1). See also 1984 Hamburg Congress resolution C 51, reproduced at the end of this vol, for the procedure of depositing these characteristics and that of any amendment to them.

<sup>3)</sup> Since this is a service whose operation depends on the data-processing equipment of the issuing adm, the adms concerned may use bilateral agreements (1974 Lausanne Congress, II 1439, prop 7500.1).



## Article 150

### Postcheque guarantee card (Agr 40)

The postcheque guarantee card shall be in the form of the annexed specimen VP 15, the technical characteristics of which shall be deposited with the International Bureau. <sup>(1)</sup> **However, if the issuing administration considers it necessary, the guarantee card may have an arrow on it showing the direction in which it is to be inserted into automatic bank-note dispensers.** <sup>(2)</sup>

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<sup>1)</sup> Cf Agr, art 40, note 2 and Det Regs, art 149, note 2.

<sup>2)</sup> Addition made by the 1984 Hamburg Congress (II Congress/C 8 – Rep 4, prop 7550.1).

## Chapter II

### Payment of postcheques

## Article 151

### Presentation of postcheques (Agr 40)

- 1 Upon presentation of the postcheque at the counter for payment, the payee, other than a third party, <sup>(1)</sup> shall enter, in the space reserved for that purpose, in arabic numerals, the sum to be paid, expressed in the currency of the paying country. <sup>(2)</sup>
- 2 The amount shall be preceded by the regulation initials representing the abbreviation of the name of the currency of payment.
- 3 The indication of the sum shall be made in ink and shall not include any deletions, erasures or overprinting, even if approved.

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<sup>1)</sup> The terms and conditions of payment to third parties will be set bilaterally (1979 Rio de Janeiro Congress II 1678, prop 7550.1). Cf art 152, para 5.

<sup>2)</sup> Since the sum of which payment is guaranteed is expressed in various currencies on the back, the indication of the equivalent in the currency of payment must be made by the bearer himself on the front of the postcheque. (The equivalent value of the postcheque in the various currencies of the adms participating in the service is printed on the back of the postcheque to relieve the paying officials from having to make the conversion.) (1974 Lausanne Congress, II 1439, prop 7500.1.)

## Article 152

### Conditions of payment (Agr 44) (¹)

1 The postcheque shall be endorsed with the signature of the payee, other than a third party, (²) made in the presence of the paying official.

2 The payee, other than a third party, (²) shall present his postcheque guarantee card. **Whenever three or more postcheques are cashed**, an identity document (passport, identity card admitted for crossing frontiers or postal identity card) shall also be **required. It shall also be** requested by the counter official in the following cases:

- in countries where legislation so requires;
- in cases of doubt about the identity of the person requesting payment of instruments or about the authenticity of such instruments or of the guarantee card;
- at the request of any issuing administration for a limited period in the event of theft or fraud relating to such instruments.

3 The paying official shall verify that the information (surname and, if necessary, forename of the account holder, number of the postal account and signature) appearing on the postcheque agrees with that on the guarantee card **and, if appropriate, the identity document.**

4 The paying official shall stamp the postcheque with the date-stamp of the paying office and shall note the number of the postcheque guarantee card in the spaces reserved for that purpose. He shall describe, if necessary, the identity document presented on the back of one of the postcheques paid.

5 The terms and conditions of payment of postcheques to third parties shall be fixed by agreement between the administrations concerned.

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¹) Payment conditions adopted by the 1979 Rio de Janeiro Congress (II 1678, prop 7551.1) and supplemented by the 1984 Hamburg Congress (II Congress/C 8 – Rep 4, prop 7552.2) with the aim of increasing security.

²) Cf art 151, note 1.

## Article 153

### Return of paid postcheques to the giro service of origin (¹)

1 Paid postcheques shall be centralized by the office of exchange of the paying administration.

2 They shall be described on a VP 2 list or on an MP 5 account showing the total amount of the payments made, expressed in the currency of the paying country. To the total amount of the VP 2 list or the MP 5 account shall

be added the sum of the remunerations payable by the issuing administration to the paying administration.

3 The total amount of the VP 2 list shall be debited from the liaison giro account opened in the name of the issuing administration. The VP 2 list and the paid postcheques shall be attached to the relevant account statement which shall be sent to the issuing administration.

**4 Paid postcheques shall be returned to the issuing administration as soon as possible and not later than one month after payment. <sup>(2)</sup>**

**5 Article 151** of the Detailed Regulations of the Money Orders and Postal Travellers' Cheques Agreement shall apply, where necessary, to payment of the MP 5 account.

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<sup>1)</sup> This procedure simplifies to a maximum the accounting and settlement formalities between adms (1974 Lausanne Congress, II 1439, prop 7500.1, art 152).

<sup>2)</sup> Condition laid down by the 1984 Hamburg Congress (II Congress/C 8 – Rep 4, prop 7553.2).

## Article 154

### Replacement of postcheques lost after payment

1 Postcheques lost or destroyed after payment shall be replaced by the paying administration by a duplicate prepared on a blank form. This form shall bear all the necessary indications of the original instrument as well as the words "*Duplicata établi en remplacement d'un postchèque perdu après paiement*" (Duplicate prepared to replace a postcheque lost after payment) and the date-stamp of the office of exchange of the paying administration. <sup>(1)</sup>

2 The administration issuing the postcheques shall provide the paying administrations with the postcheque forms necessary for the preparation of the above-mentioned duplicates.

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<sup>1)</sup> This procedure is based on the one laid down in the Money Orders Agr (1974 Lausanne Congress, II 1439, prop 7500.1, art 153).

## Part VII

### Instruments payable at giro centres

#### Article 155

##### Application of the Detailed Regulations of the Collection of Bills Agreement

Subject to the special provisions set out below, instruments payable at giro centres shall, in so far as these are applicable to them, <sup>(1)</sup> be subject to the provisions of the Detailed Regulations of the Collection of Bills Agreement, in particular with respect to conditions to be fulfilled by the instruments, the treatment of items bearing prohibited annotations or communications, presentation, time limits for payment and the indication of the reason for non-collection.

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<sup>1)</sup> It is not possible to apply, point by point, to instruments payable at giro centres, the provisions valid for bills for collection. The former are subject to certain rules of commercial law which vary from country to country. That is why the reservation "in so far as these are applicable to them" is contained in the text. Adms which decide to participate in this service must agree on this point. The text does not list the arts of the Collection of Bills Agr. It confines itself to detailing the provisions which are common to the two types of instrument; this list is not exhaustive as the phrase "in particular" in the text indicates (1957 Ottawa Congress, prop 220).

#### Article 156

##### Special conditions to be fulfilled by instruments

Instruments payable at giro centres shall bear the number of the giro account to be debited and the name of the giro centre which holds this account.

#### Article 157

##### Preparation and transmission of statements of instruments sent

- 1 Instruments payable at giro centres shall be set out in statements in the form of the annexed specimen VP 12 prepared in triplicate.
- 2 The giro centre of origin shall retain the original and send direct to the giro centre of payment the other two copies of the VP 12 statement, to which it shall attach the instruments to be collected.
- 3 After collection, the centre of payment shall return one of the copies of the statement, in accordance with the provisions of article 108, to the ad-

ministration of origin of the instruments; it shall attach thereto, if applicable, any unpaid instruments.

#### Article 158

##### Dispatch of funds

The giro centre of payment shall issue a transfer order to the amount of the items paid, after deduction of the transfer charge, in favour of the giro account designated by the giro centre of origin.

### Part VIII

#### Miscellaneous provisions

#### Article 159

##### Postage-free envelopes containing account statements

Envelopes containing account statements and sent post-free by giro centres to account holders shall bear the designation of the forwarding giro centre and the indication "Service des postes" (On postal service). <sup>(1)</sup>

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<sup>1)</sup> Formal opinion that adms should approach their giro centres to endorse envelopes containing account statements sent to account holders living abroad "Franchise de port" (post-free) (1939 Buenos Aires Congress, II 558).

#### Article 160

##### Application to open a giro account abroad (Agr 52)

1 Any application to open a giro account abroad shall be addressed by the applicant to the administration called upon to hold the account. It shall be sent to that administration either direct by the applicant or through the giro centre in the area where he resides. Where the applicant already has a national giro account, the application may be forwarded through the giro centre which manages his account.

2 This centre, acting in conformity with the regulations laid down for the opening of an account in its own country, shall verify applications whether made through the said centre or passed to it by a foreign administration to which they have been submitted direct.

3 If necessary, the above-mentioned centre, after consulting the applicant, shall rectify any incorrect information in the application and attach to it a fully completed attestation in the form of the annexed specimen VP 9. In certain special cases not covered by the wording of that form, it may supplement or correct the form if necessary by means of an explanatory letter; it shall then send all these documents to the office of exchange in the country of destination through the office of exchange in its own country. The attestations shall be stamped with an impression of the **date**-stamp of the intervening country's office of exchange and signed by the official or officials authorized to certify summary lists.

## Part IX

### Final provisions

#### Article 161

##### Entry into force and duration of the Regulations (Agr 58)

1 These Regulations shall come into force on the day on which the Giro Agreement comes into operation.

2 They shall have the same duration as that Agreement, unless renewed by common consent between the parties concerned. <sup>(1)</sup>

Done at **Hamburg, 27 July 1984.**

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<sup>1)</sup> For the names of the countries which signed the Det Regs, see note 1 on the final clause of the Agr.

(For the signatures, see 1984 Hamburg Docs, vol III, pp 587 to 619.)

## List of forms

No	Title or nature of form	References
1	2	3
VP 1	Advice of transfer or inpayment . . . . .	Art 105, para 1
VP 2	List of transfers, inpayments or outpayment cheques . . . . .	Art 106
VP 3	Summary list . . . . .	Art 107, para 1
VP 4	Regularization list. . . . .	Art 113, para 1
VP 5	Postal request to cancel a transfer, inpayment or outpayment	Art 110, para 1
VP 6	Telegraphic request to cancel a transfer, inpayment or out- payment . . . . .	Art 110, para 2
VP 7	Inquiry about a transfer, inpayment or outpayment . . . . .	Art 111
VP 9	Attestation (opening of a postal giro account abroad) . . . . .	Art 160, para 3
VP 10	Advice of entry . . . . .	Art 109, para 2
VP 12	Statement of banking instruments for collection . . . . .	Art 157, para 1
VP 13	Transfer or outpayment cheque order. . . . .	Art 129, para 1
VP 13bis	Transfer or outpayment cheque order (large size) . . . . .	Art 129, para 1
VP 14	Postcheque . . . . .	Art 149, para 1
VP 15	Postcheque guarantee card . . . . .	Art 150

## Annexes

VP 1 to VP 7, VP 9, VP 10, VP 12 to VP 15

<input type="checkbox"/> Postal administration of origin  <input type="checkbox"/> Postal giro centre or Inpayment office	<b>ADVICE</b> <span style="float: right;">VP 1 (1)</span>  <input type="checkbox"/> of transfer  <input type="checkbox"/> of inpayment
Name and address of payer or inpayer <hr style="border-top: 1px dashed black;"/>	
No of account or deposit	Date
Name and address of payee <hr style="border-top: 1px dashed black;"/>	
Account No of payee	Postal giro centre
Messages <hr style="border-top: 1px dashed black;"/>	
Amount in arabic figures <div style="border-top: 1px solid black; height: 10px; width: 100%;"></div>	

Giro, Hamburg 1984, art 105, para 1 — Size: 148 x 105 mm

1) Adms may stamp this form with the date-stamp of the giro office of destination as a guarantee for account holders of their country (1934 Cairo Congress, II 585 and 586).



☐ Postal administration of origin

VP 2

**LIST**  
☐ of transfers      ☐ of inpayments  
☐ of outpayments

☐ Postal giro centre

☐ Confirmation of a telegraphic transmission

Postal giro centre of destination			Date of list			No on VP 3 list		
			Number of VP 1, VP 13 or VP 13bis advices attached					

Payee			Payer or inpayer Account debited or deposit		Amount
Account (number of cheque form in case of outpayments)		Name and address			
Number	Office		Number	Office	
1	2	3	4	5	6
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
<b>Total</b>					

Stamp (in relief if possible) of the giro office of exchange and date

Giro, Hamburg 1984, art 106 – Size: 210 x 297 mm

Postal administration of origin

VP 3

Postal giro centre

SUMMARY LIST

☐ Lists of transfers

☐ Lists of inpayments

☐ Lists of outpayments

Postal giro centre of destination

Date of summary list

No of summary list

Number of VP 2 lists attached

Please carry out the orders shown on the attached VP 2 lists, the amounts of which are the following

Serial number	Amount	Serial number	Amount	Serial number	Amount
1	2	3	4	5	6
1		Brought forward		Brought forward	
2		15		28	
3		16		29	
4		17		30	
5		18		31	
6		19		32	
7		20		33	
8		21		34	
9		22		35	
10		23		36	
11		24		37	
12		25		38	
13		26		39	
14		27		40	
Carried forward		Carried forward		Total	

Total sum of

In words

Stamp (in relief if possible) of the giro office of exchange and date

Signatures

Giro, Hamburg 1964, art 107, para 1 – Size: 210 x 297 mm

☐ Postal administration of origin

VP 4

## REGULARIZATION LIST

☐ Transfers not made      ☐ Impayments not made

☐ Outpayments not made

☐ Postal giro centre

☐ CORRECTION  
to a summary list      ☐ NOTIFICATION  
of irregularity

Dispatching office of exchange			Date of the VP 4	
			Number of annexes	
			Date of summary list	
			No	
List No	Serial No	Payee Account No and name and address	Payer or impayer Account No and name and address	Amount
1	2	3	4	5
		Reason		
		Reason		
		Reason		
		Reason		
		Reason		
		Reason		
No of liaison giro account to which total amount is credited			Total	

Reasons for the correction or the notification

Total of the summary list described above after correction<sup>1</sup>

In figures	In words

Stamp (in relief if possible) of the giro office of exchange and date

Signatures

<sup>1</sup> Only if summary list corrected.

<input type="checkbox"/> Postal administration of origin	VP 5
<b>REQUEST FOR CANCELLATION</b>	
<div style="display: flex; justify-content: space-between;"> <span><input type="checkbox"/> Transfer</span> <span><input type="checkbox"/> Inpayment</span> </div>	
<input type="checkbox"/> Postal giro centre or inpayment office	
<div style="border: 1px solid black; height: 60px; margin-bottom: 5px;"></div> Giro centre of destination	<div style="border: 1px solid black; padding: 2px;"> <input type="checkbox"/> Outpayment          Date of request: _____           Notes. To be sent by registered post   <input type="checkbox"/> Confirmation of a telegraphic request       </div>
Confirmation of the telegraphic request	<div style="border: 1px solid black; padding: 2px;">         Giro centre or inpayment office of origin          Date of telegraphic request          Giro centre of destination       </div>
<b>Please cancel the order described below and return the relevant advice to us</b>	
Payer or inpayer	<div style="border: 1px solid black; padding: 2px;">         Giro centre or inpayment office of origin          Account or deposit No          Name and place of address          _____          _____       </div>
Amount	In figures, in currency of the country of destination
Payee	<div style="border: 1px solid black; padding: 2px;">         Giro centre          Account No          Name and place of address          _____          _____       </div>
Stamp of giro centre or inpayment office of origin and date Signature	
Advice sent	<div style="border: 1px solid black; padding: 2px;"> <div style="display: flex; justify-content: space-between;"> <span>Date</span> <span>Summary list No</span> </div> <div style="display: flex; justify-content: space-between;"> <span>No of list</span> <span>Serial No</span> </div> </div>
Stamp of giro office of exchange of administration of origin and date Signature	
Giro, Hamburg 1984, art 110, para 1 – Size: 210 x 297 mm	

☐ Postal administration of origin

**TELEGRAPHIC REQUEST FOR  
CANCELLATION**

VP 6

☐ Transfer

☐ Inpayment

☐ Outpayment

<input type="checkbox"/> "Postbur" cheques		Office where payee's account is held	Date of request
Cancel		<input type="checkbox"/> transfer	<input type="checkbox"/> inpayment
Giro centre or inpayment office of origin		Account No	
Name and address of payer or inpayer			
Amount in arabic figures			
Giro centre of destination		Account No	
Name and address of payee			
<input type="checkbox"/> "Postbur" cheques		<input type="checkbox"/> "Postbur"	
Notes. Confirm this request immediately in writing, by means of a VP 5 form.		Stamp of giro centre or inpayment office of origin and date	

<input type="checkbox"/> Postal administration of origin		<b>INQUIRY</b> <input type="checkbox"/> Transfer <input type="checkbox"/> Inpayment		VP 7
<input type="checkbox"/> Outpayment		Date of inquiry _____		
Giro centre or inpayment office of origin _____		Date of transfer or inpayment _____		
Payer or inpayer	Name and place of address _____			
	_____			Account or deposit No _____
	_____			
Amount	In figures, in currency of the country of destination _____			
Payee	Name and place of address _____			
	_____			
	Giro centre _____		Account No _____	
Dispatch by the giro centre or inpayment office of origin	Giro centre or office of inpayment _____		Stamp _____	
	Exchange office of origin _____			
	List No _____		Date _____	
	Signature _____			
Dispatch by the giro office of exchange of the administration of origin	Exchange office of origin _____		Stamp _____	
	Exchange office of destination _____			
	List No _____		Serial No _____	
	Date _____			
	Signature _____			
Dispatch by the giro office of exchange of the administration of destination	Exchange office of destination _____		Stamp _____	
	Giro centre of destination _____			
	List No _____		Date _____	
	Signature _____			
Reply from the giro centre of destination	_____			
	_____			
	_____			
	_____			
	_____			
Stamp of the giro centre of destination and date _____ Signature _____				

Giro, Hamburg 1984; art 111 — Size: 210 x 297 mm

☐ Postal administration of origin

VP 9 (Front)

**ATTESTATION**  
**Opening of a postal giro account abroad**

Postal giro centre	Date of attestation
Giro centre of destination	Notes. No abbreviation may be used except where the applicant so requires
	Number of annexes

**Description of the giro account for which application is made**

.....

.....

.....

.....

**Information concerning the applicant**

Give a fuller description of the applicant(s) on the dotted lines, eg private person; spouse; commercial or industrial establishment not entered in the register of companies; non-commercial association not entered in the register of friendly societies; registered firm (state nature of firm, eg commercial partnership, ordinary partnership, company, joint-stock association of partners, joint-stock limited company, limited liability company, etc) – entered in the register of companies under No X—; registered cooperative society registered under No X— in the appropriate register; registered non-commercial association – entered in the register of friendly societies under No X—; Government department. <sup>(1)</sup>

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

**Address**

☐ The applicant

☐ has just taken up residence ☐ is a sub-tenant

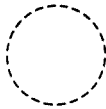
Giro, Hamburg 1984, art 160, para 3 – Size: 210 x 297 mm

<sup>1)</sup> It is left to each adm to give examples according to the internal legislation of its country (1934 Cairo Congress, II 586).

Description of the persons representing the applicant		VP 9 (Back)
Names and full descriptions of the persons who are legally entitled to represent the applicant according to the register of companies, the appropriate register for cooperative societies, the register of friendly societies, deed of partnership, articles of association, etc		
Names and titles	May sign alone	
	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>The powers conferred on the persons enumerated above are subject to the following restrictions</b>		
<b>Result of investigation</b>		
The attached request to open a postal giro account has been verified by us in conformity with the regulations in force in our country regarding the opening of such accounts		
<input type="checkbox"/> As a result of this investigation we should feel no hesitation, if application were made, in opening a giro account in our service for the applicant described above		
<input type="checkbox"/> 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		
<small>Stamp (in relief if possible) of the giro centre and date</small> <small>Signatures of officials</small>		

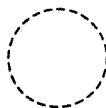


(Front)

<input type="checkbox"/> Postal administration of origin	VP 10	<b>ADVICE OF ENTRY</b>	On postal service
<input type="checkbox"/> Giro centre or inpayment office		<input type="checkbox"/> Postal transfer <input type="checkbox"/> Telegraph transfer <input type="checkbox"/> Postal inpayment <input type="checkbox"/> Telegraph inpayment	Stamp of the giro centre preparing the advice 
This advice should be returned by the quickest route, including air, without surcharge. A blue "PAR AVION" (BY AIRMAIL) label or impression shall be affixed to advices which are returned by air.			
Name of payer or inpayer			
Street and number			
Place of destination			
Country of destination			

Giro, Hamburg 1984, art 109, para 2 — Size: 148 x 105 mm

(Back)


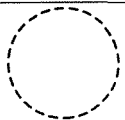


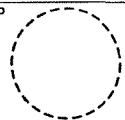
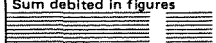
Amount in figures, in currency of the country of destination	
Payer or inpayer. Name and address	
	Account No
Payee. Name and address	
	Account No
Giro centre holding the account to be credited	
Action on the order described	Date
<input type="checkbox"/> Carried out	Reason
<input type="checkbox"/> Not carried out	
Stamp, date and signature	
	

[illegible]

37 mm	111 mm	(Front)
Postal administration of origin <b>COUNTERFOIL</b>	Postal administration of origin Giro centre	<b>ORDER</b> VP 13
Intended for payee	<input type="checkbox"/> <b>Transfer</b> <input type="checkbox"/> <b>Outpayment</b>	
Name and giro account No of payer	Name and giro account No of payer    No of cheque	
Amount in arabic figures	Amount in arabic figures	
	Amount in words and roman letters	
Name and address of payee	Name and address of payee	
	Street and No	
Payee's giro account	Place and country of destination	Payee's giro account
Stamp	Stamp	Date and signature
		Record number    Sum debited in figures
Messages (see overleaf)	Do not write below	

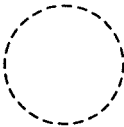
Giro, Hamburg 1984, art 129, para 1 — Size: 148 x 105 mm

(Back)		
Reserved for office of origin	Space for endorsements, if any	Messages
Equivalent value	Payee's receipt Received the sum shown overleaf Place and date Signature of payee	
Charges		
Total		
Stamp		
Reserved for office of exchange of origin	In-register No    Stamp Identity document	
Do not write below		Do not write below

Postal administration of origin <b>COUNTERFOIL intended for payee</b> Name and giro account No of payer  Amount in arabic figures   Name and address of payee  Payee's giro account  Stamp   MESSAGES (see overleaf)	Postal administration of origin Giro centre <div style="text-align: right;"> <b>ORDER</b> VP 13bis  <input type="checkbox"/> Transfer    <input type="checkbox"/> Outpayment         </div> Name and giro account No of payer  Amount in arabic figures  Amount in words and roman letters  Name and address of payee  Street and No  Place and country of destination  Payee's giro account  Stamp  <div style="display: inline-block; width: 150px; vertical-align: top;">         Date and signature           Record number       </div> <div style="display: inline-block; width: 150px; vertical-align: top;">         Sum debited in figures   </div> <div style="border-top: 2px solid black; padding-top: 5px;">         DO NOT WRITE BELOW       </div>
----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

25.4 mm

Giro, Hamburg 1984, art 129, para 1 — Size: 185.9 x 105 mm

Reserved for office of origin		Space for endorsements, if any		Messages
Equivalent value		<div>Payee's receipt</div> <div>Received the sum shown overleaf</div> <div>Place and date</div> <div>Signature of payee</div>		
Charges				
Total				
Stamp				
Reserved for office of exchange of origin		In-register No	Stamp	DO NOT WRITE BELOW
		Identity document		
DO NOT WRITE BELOW				

Watermark

Symbol of issuing administration

VP 14

Issuing country and authority

Date-stamp

Abbreviation of issuing country

Name and account No

Pay the sum of

Currency

Amount in figures

Signature

Guarantee card

Date \_\_\_\_\_ No \_\_\_\_\_

Do not write below this line

Scanning area

**POST CHEQUE**

P

G

Giro, Hamburg 1984, art 149, para 1 — Size: 150 × 85 mm

NB. — The obligatory technical characteristics of this form are deposited with the International Bureau.

The diagram illustrates the layout of a Giro Postcheque form, which is a rectangular card divided into several sections. The top section contains the word "POSTCHEQUE" in bold capital letters, followed by a stylized logo consisting of two overlapping circles. To the right of the logo is a small rectangular area with a grid pattern. Below this section is a horizontal line, and below that is the text "carte de garantie". The bottom section is divided into two main areas: "Account No" on the left and "Card No" on the right. Arrows point from various labels to specific parts of the form: "Symbol of issuing administration" points to a box in the top left; "Abbreviation of issuing country" points to a box in the top left; "Signature" points to a box in the middle left; "To be translated into the language of the issuing country" points to the "Card No" field; and "The term 'carte de garantie' is to be repeated in the language of the issuing country" points to the "carte de garantie" text. The code "VP 15" is printed in the top right corner.

Symbol of issuing administration

VP 15

POSTCHEQUE

carte de garantie

Signature

Account No

Card No

To be translated into the language of the issuing country

The term "carte de garantie" is to be repeated in the language of the issuing country

Giro, Hamburg 1984, art 150 — Size: 85.72 x 53.98 mm

NB. — The obligatory technical characteristics of this form are deposited with the International Bureau.

## Alphabetical Index

**N.B.** The figures and letters in small type placed above the line refer to the paragraphs and subparagraphs of the various articles.

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# Cash-on-Delivery Agreement

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Agreement

Detailed Regulations

– Forms



# Cash-on-Delivery Agreement

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# Cash-on-Delivery Agreement

The undersigned, plenipotentiaries of the Governments of the member countries of the Union, having regard to article 22, paragraph 4, of the Constitution of the Universal Postal Union concluded at Vienna on 10 July 1964, have, by common consent and subject to the provisions of article 25, paragraph 3, of the Constitution, drawn up the following Agreement: <sup>(1)</sup> <sup>(2)</sup>

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## <sup>1)</sup> Background note

The Cash-on-Delivery service was introduced by the 1885 Lisbon Congress which adopted a provision allowing the dispatch of parcels up to a COD amount of Fr 500. The 1891 Vienna Congress extended this to registered corr and insured letters and boxes. It was not until the 1947 Paris Congress, however, that the provisions on COD items were collected in a separate Agr. Like the other postal financial services Agrs, the Agr was recast between the 1952 Brussels and 1957 Ottawa Congresses. The latter gave the public the option of paying the COD amount by a transfer to an account held in the collecting country; further possibilities of settlement were added later (see Agr, art 5).

The 1964 Vienna Congress brought the wording of the Agr into line with that of the Money Order Agr so as to establish some harmony in the operations which share common features. That Congress also admitted the possibility of paying COD amounts by list money order.

<sup>2)</sup> The list of member countries among which the Agr is concluded was deleted from the preamble of all the Acts by the 1964 Vienna Congress; it is now drawn up by the IB in accordance with Gen Regs, art 112.

## Chapter I

### Preliminary provisions

#### Article 1

#### Purpose of the Agreement

This Agreement shall govern the exchange of cash-on-delivery items that contracting countries agree to set up in their reciprocal relations.

## Chapter II

### General conditions. Charges. Transfer of funds

#### Article 2

##### Items accepted

1 Unregistered letter-post items whose COD amount does not exceed 100 francs (**32.67 SDR**), <sup>(1)</sup> registered items, insured letters <sup>(2)</sup> and postal parcels, which fulfil the conditions laid down in the Convention or the Postal Parcels Agreement may be sent cash-on-delivery.

2 Administrations shall be entitled to restrict the cash-on-delivery service to some only of the above-mentioned categories of item.

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<sup>1)</sup> Option introduced by the 1974 Lausanne Congress to permit dispatch of unregistered COD items (II 1440, prop 8002.1).

This amount was fixed at 50 fr by the Lausanne Congress and raised to 100 fr by the 1979 Rio de Janeiro Congress (II 1680, prop 8002.1).

<sup>2)</sup> Insured boxes were abolished by the 1974 Lausanne Congress (II 1386, prop 4001.2).

#### Article 3

##### Maximum amount

When the COD amount is paid by COD money order, the amount of the latter may not exceed the maximum adopted in the collecting country for the issue of the money orders intended for the country of origin of the item. However, when payment to the sender is made by COD inpayment money order or by transfer, the maximum amount may be adjusted to the amount fixed for inpayment money orders or transfers. <sup>(1)</sup> In both cases, a higher maximum may be mutually agreed on.

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<sup>1)</sup> The 1979 Rio de Janeiro Congress considered it appropriate to give senders of COD items, who were holders of giro accounts, the benefit of higher maximum amounts than those fixed for ordinary money orders, when payment to the sender is made by COD inpayment money order or by transfer (II 1680, prop 8003.1).

#### Article 4

##### Currency

In the absence of special agreement, the COD amount shall be expressed in the currency of the country of origin of the item; however, if the COD

amount is paid in or transferred <sup>(1)</sup> to a postal giro account held in the collecting country, this amount shall be expressed in the currency of that country.

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<sup>1)</sup> See art 5, note 2.

## Article 5

### Methods of settling with the sender <sup>(1)</sup>

The funds intended for the sender of the items **may** be sent to him:

- a by COD money order, the amount of which shall be paid in cash in the country of origin of the item; however, if the regulations of the paying administration so permit, this amount may be paid into a postal giro account held in that country;
- b by COD inpayment money order, the amount of which shall be entered to the credit of a postal giro account held in the country of origin of the item, if the regulations of that country's administration so permit;
- c by transfer or inpayment to a postal giro account held either in the collecting country or in the country of origin of the item if the administrations concerned allow such procedures. <sup>(2)</sup>

---

<sup>1)</sup> Text adopted by the 1979 Rio de Janeiro Congress to arrange systematically the various possibilities already offered in the UPU Acts for settling COD (II 1680, prop 8005.1).

<sup>2)</sup> The method of settling by transfer was introduced by the 1957 Ottawa Congress (I 836 and 837, prop 221), by inpayment into a postal giro account held in the country of origin by the 1964 Vienna Congress (I 889, prop 8400, art 4).

## Article 6

### Methods of exchanging COD money orders

The exchange of COD money orders may be carried out by cards or lists, as administrations prefer. In the first case, the instruments shall be called "COD card money orders" and in the second "COD list money orders".

## Article 7

### Charges

1 The administration of origin of the item shall freely decide the charge to be paid by the sender <sup>(1)</sup>, in addition to the postal charges payable on the

category to which the item belongs, when payment is made by COD money order or COD inpayment money order.

2 The charge payable on a COD item paid for by COD inpayment money order shall be lower than that which would be payable on an item of the same amount paid for by COD money order.

3 COD money orders and COD inpayment money orders shall automatically be sent by the quickest route (air or surface) to the paying office or to the giro centre responsible for crediting the accounts.

4 If the COD amount is to be paid by means of an inpayment form or an advice of inpayment or transfer to be credited to a postal giro account either in the collecting country or in the country of origin of the item, a set charge of 50 centimes (**0.16 SDR**) at most shall be collected from the sender.

5 Furthermore, for the transfers or inpayments mentioned in paragraph 4, the administration of the collecting country shall collect on the COD amount the following charges:

- a a set charge of 2 francs (**0.65 SDR**) at most; <sup>(2)</sup>
- b any internal charge payable on transfers or inpayments when they are made to the credit of a postal giro account held in the collecting country;
- c the charge payable on international transfers or inpayments when they are made to the credit of a postal giro account in the country of origin of the item.

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<sup>1)</sup> The free setting of charges was admitted by the 1974 Lausanne Congress (II 1440, prop 8007.1). See art 17 and Money Orders Agr, art 6, note 1.

<sup>2)</sup> The 1974 Lausanne Congress raised from 30 centimes to 2 francs the charge which the adm of the collecting country may charge on transfers and inpayments to take account of the operations carried out by that adm (II 1440, prop 8007.1).

## Article 8

### Cancellation or alteration of the COD amount (Det Regs 107)

1 The sender of a COD item may, under the conditions prescribed in article 33 of the Convention, ask for the COD amount to be cancelled, reduced or increased.

2 If the COD amount is increased, the sender shall pay, on the increase, the charge mentioned in article 7, paragraph 1; this charge shall not be collected when the amount is to be credited to a postal giro account by means of an inpayment form or an advice of inpayment or transfer.

#### Article 9

##### COD money orders and COD inpayment money orders

1 COD money orders and COD inpayment money orders shall be admitted up to the maximum amounts adopted by virtue of article 3.

2 Subject to the reservations made in the Detailed Regulations, COD money orders and COD inpayment money orders shall be subject to the provisions laid down in the Money Orders and Postal Travellers' Cheques Agreement. <sup>(1)</sup>

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<sup>1)</sup> For inquiries, see Conv, art 42, note 3.

#### Article 10

##### Payment of COD money orders relating to parcels

COD money orders relating to COD parcels shall be paid to senders under the conditions laid down by the administration of origin of the item.

#### Article 11

##### Non-payment of payee (Det Regs 113 and 121)

1 The amount of a COD money order which, for any reason, has not been paid to the payee shall be kept at his disposal by the administration of the country of origin of the item; it shall be permanently acquired by that administration upon expiry of the legal prescription period in force in that country.

2 When, for any reason, the inpayment or transfer to a postal giro account requested under article 5, b, cannot be carried out, the administration which collected the funds shall convert them into a COD money order made out to the sender of the item.

## Chapter III

### Liability

#### Article 12

##### Principle and extent of liability

1 Administrations shall be liable for the funds collected <sup>(1)</sup> until the COD money order has been duly paid or until due entry to the credit of a postal giro account. <sup>(2)</sup>

2 Furthermore, administrations shall be liable, up to the COD amount, <sup>(3)</sup> for the delivery of items without collection of funds or against collection of a sum lower than the COD amount. <sup>(4)</sup>

3 Administrations shall assume no liability for delays which may occur in the collection and dispatch of funds.

---

<sup>1)</sup> The question of whether it is permissible to seize the collected sum from the sender before it has been transferred must be dealt with according to the internal laws of the country in which the office of destination is situated (1920 Madrid Congress, II 400 and 401).

<sup>2)</sup> In relations where variations in the exchange rate or even devaluation of the currency of one of the countries concerned are to be expected, there is a risk of loss. If it is the currency of the country of the sender of the COD item which weakens, the sender will admittedly receive the nominal COD amount but this nominal amount may have suffered an intrinsic loss of value between dispatch of the COD item and payment of the money order. On the other hand, if it is the currency of the country of destination which is affected, the adm of that country must have taken precautions by fixing for the collection of the COD amount, a conversion rate covering, in any event, the amount of the COD money order payable to the dispatching adm, in the latter's currency. However, if the COD money order is not paid during its period of validity (Money Orders Agr, art 13) and it has to be submitted to the issuing adm for authorization to extend the period of validity, that adm could refuse such authorization if, in the meantime, its currency has fallen so far that it would have to pay an amount greatly exceeding the amount it collected. However, in the case of a service error, the COD amount will be guaranteed on the sender (1924 Stockholm Congress, II 368 and 369, 530 and 531).

<sup>3)</sup> By "COD amount" is to be understood the amount which the adm of destination should normally take into account according to the regulations (1939 Buenos Aires Congress, II 550).

<sup>4)</sup> The concept of fraudulent collection contained in the 1952 Brussels Agr, art 7, para 1 ("...the sender shall be entitled to an indemnity ... if collection has been effected fraudulently") was not retained; it was assimilated to non-collection or collection of a sum lower than the COD amount and is therefore implicitly covered by para 2 above (I 837 and 838, prop 221). Fraudulent collection means, in effect, collection by a swindler of the COD amount payable on a registered article stolen in the service (1924 Stockholm Congress, II 367, art 60).

Article 13  
Exceptions

No indemnity shall be payable in respect of the COD amount:

- a if the failure to collect is due to an error or negligence on the part of the sender;
- b if the item has not been delivered because it falls within the prohibitions specified in the Convention – article 36, paragraphs 1, 2 and 3, b, or in the Postal Parcels Agreement – article 19, a, ii, iv, v, vi, vii, viii and b, and article 23;
- c if no inquiry has been made within the period specified in article 42, paragraph 1, of the Convention.

Article 14  
Payment of indemnity. Recourse. Time allowed

1 The obligation to pay the indemnity shall rest with the administration of origin of the item; that administration may exercise its right of recourse against the administration which was liable and which shall be bound to reimburse it, under the terms laid down in article 59 of the Convention, the sums paid out on its behalf.

2 The administration which finally bore the payment of the indemnity shall have the right of recourse, up to the amount of that indemnity, against the addressee, against the sender or against third parties.

3 Article 58 of the Convention relating to the time allowed for payment of the indemnity for the loss of a registered item shall apply, for all categories of COD items, to the payment of the sums collected or the indemnity.

Article 15  
Determination of liability with regard to collection

1 The collecting administration shall not be liable for irregularities committed when it can:

- a prove that the error was due to the non-observance of a statutory provision by the administration of the country of origin; <sup>(1)</sup>
- b establish that, at the time of transfer to its service, the item and, in the case of a postal parcel, the dispatch note relating thereto did not bear the regulation endorsements.

2 When liability cannot be clearly assigned to one of the two administrations, they shall bear the loss equally.

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<sup>1)</sup> An adm which does not provide the COD service could not be made liable for delivering, without collecting the COD amount, a COD item sent to it by mistake by another adm. Only the adm of origin, which was responsible for the mistake, could be made liable in such a case (1906 Rome Congress, II 114).

## Article 16

Return to sender of an item delivered to the addressee without collection of the COD amount

1 When the addressee returns an item which has been delivered to him without collection of the COD amount, the sender shall be advised that he may take possession of it within a period of three months, on condition that he drop all claim to payment of the COD amount or return the amount received by virtue of article 12, paragraph 2.

2 If the sender takes delivery of the item, the amount reimbursed shall be repaid to the administration or administrations which bore the loss.

3 If the sender does not take delivery of the item, it shall become the property of the administration or administrations which bore the loss.

## Chapter IV

### Miscellaneous and final provisions

#### Article 17

Remuneration of the collecting administration (<sup>1)</sup>)

1 The administration of origin of the item shall allocate to the collecting administration, on the amount of the charges that it has collected in application of article 7, a remuneration the amount of which shall be fixed at **3 francs (0.98 SDR)**.

2 COD items paid for by COD inpayment money order shall give rise to the allocation of the same remuneration as that which is allocated when payment is made by COD money order.

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<sup>1)</sup> Art introduced by the 1974 Lausanne Congress because of the discontinuation of the principle of the sharing of charges (II 1440, prop 8017.1). See art 8 and Money Orders Agr, art 28, note 1.



## Article 18

### Application of the Convention and certain Agreements

The Convention, the Money Orders and Postal Travellers' Cheques Agreement, the Giro Agreement and the Postal Parcels Agreement shall be applicable, <sup>(1)</sup> where appropriate, in all cases which do not run counter to this Agreement.

---

<sup>1)</sup> The 1964 Vienna Congress standardized in the various Agreements the wording on the application of the Conv (II 399, Doc 88). Expressed in general terms, this clause makes it possible to cover all the cases where the Conv and the Agreements apply.

## Article 19

### Conditions for approval of proposals concerning this Agreement and its Detailed Regulations

1 To become effective, proposals submitted to Congress relating to this Agreement and its Detailed Regulations shall be approved by a majority of the member countries present and voting which are parties to the Agreement. At least half of these member countries represented at Congress shall be present at the time of voting.

2 To become effective, proposals introduced between two Congresses <sup>(1)</sup> relating to this Agreement and its Detailed Regulations shall obtain:

- a unanimity of votes, if they involve the addition of new provisions or amendments to articles 1 to 9, 11 to 17, 19 and 20 of this Agreement and article 123 of its Detailed Regulations;
- b two thirds of the votes, if they involve amendments to the provisions of this Agreement other than those mentioned under a;
- c a majority of the votes, if they involve interpretation of the provisions of this Agreement and its Detailed Regulations, except in the case of a dispute to be submitted to arbitration as provided for in article 32 of the Constitution.

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<sup>1)</sup> As regards the procedure for presenting and considering these proposals, see Const, art 29 and Gen Regs, arts 119 to 123.

Article 20

Entry into force and duration of the Agreement (Det Regs 123)

This Agreement shall come into force on **1 January 1986** and shall remain in operation until the entry into force of the Acts of the next Congress.

In witness whereof, the plenipotentiaries of the Governments of the contracting countries have signed <sup>(1)</sup> this Agreement in a single original, which shall be deposited in the archives of the Government of the **Swiss Confederation**. A copy thereof shall be delivered to each party by the Government of the country in which Congress is held.

Done at **Hamburg, 27 July 1984**.

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<sup>1)</sup> Names of the countries which signed the Agr:

People's Democratic Republic of Algeria	Republic of Indonesia
Argentine Republic	Republic of the Ivory Coast
Republic of Austria	Republic of Korea
Belgium	Principality of Liechtenstein
People's Republic of Benin	Luxembourg
Burkina Faso	Republic of Mali
Republic of Burundi	Islamic Republic of Mauritania
United Republic of Cameroon	Principality of Monaco
Central Africa	Kingdom of Morocco
Republic of Chad	Netherlands
Chile	Netherlands Antilles
Republic of Colombia	Republic of the Niger
Islamic Federal Republic of the Comoros	Norway
People's Republic of the Congo	Republic of Peru
Republic of Cyprus	Portugal
Czechoslovak Socialist Republic	Republic of San Marino
Kingdom of Denmark	Republic of Senegal
Republic of Ecuador	Spain
Arab Republic of Egypt	Republic of Suriname
Republic of Finland	Sweden
French Republic	Swiss Confederation
Gabonese Republic	Thailand
Federal Republic of Germany	Togolese Republic
United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man	Tunisia
Greece	Turkey
Hungarian People's Republic	Eastern Republic of Uruguay
Republic of Iceland	Vatican City State
	Socialist Federal Republic of Yugoslavia

(For the signatures, see 1984 Hamburg Docs, vol III, pp 673 to 705.)

# Detailed Regulations of the Cash-on-Delivery Agreement

Having regard to article 22, paragraph 5, of the Constitution of the Universal Postal Union concluded at Vienna on 10 July 1964, the undersigned, on behalf of their respective postal administrations, have by common consent drawn up the following measures for ensuring the implementation of the Cash-on-Delivery Agreement.

## Chapter I

### Preliminary provisions

#### Article 101

Information to be supplied by administrations (\*)

1 Each administration shall transmit to the other administrations, through the intermediary of the International Bureau, any relevant information concerning the cash-on-delivery service.

2 Any amendment shall be notified without delay.

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\*) Cf Money Orders Det Regs, art 101, note 1, about the rapid communication of this information after each Congress.

#### Article 102

Forms for the use of the public

For the purpose of applying article 10, paragraph 4, of the Convention, the following shall be considered as forms for the use of the public:

R 3 (International COD money order, letter-post service),

R 4 (International COD money order, postal parcels service)

R 6 (International COD inpayment money order, letter-post service),

R 7 (International COD inpayment money order, postal parcels service),

R 8 (International COD money order to be filled in by machine, letter-post service),

R 9 (International COD money order to be filled in by machine, postal parcels service).

## Chapter II

### Posting

#### Article 103

Indications to be given on the items and dispatch notes

1 Unregistered and registered items, <sup>(1)</sup> insured letters, <sup>(2)</sup> postal parcels on which a COD charge is payable and the corresponding dispatch notes shall bear very prominently, on the address side in the case of the items, the heading “*Remboursement*” (COD) followed by the COD amount in roman letters and arabic numerals, without erasure or alteration, even if certified. The entry relating to the COD amount may not be made in pencil or indelible pencil; however, service instructions may be made with an indelible pencil.

2 **The COD amount and the name of the currency unit shall be written out in words in the language prescribed by the administration of origin. The amount given in words may be written digit by digit separately. The amount shall also be given in numerals and, if necessary, with the abbreviation of the name of the unit provided that it is usual and does not create confusion. In the sum in numerals, fractions of the currency unit shall be expressed by means of two (or three) figures including zeros, corresponding to the tenths, hundredths (and thousandths). In the sum in words, where repetition of the fractions is not obligatory, they may be expressed in figures after the indication of the number of currency units. <sup>(3)</sup>**

3 The sender shall write on the address side of the item and, in the case of a parcel, on the front of the dispatch note his name and address in roman letters. When the sum collected is to be entered to the credit of a postal giro account, the item and, where applicable, the dispatch note shall also bear on the address side the following wording in French or in another language known in the country of destination “*A porter au crédit du compte courant postal No... de M... à ...tenu par le bureau de chèques de...*” (Credit to postal giro account No... of Mr... at... held by giro centre of...).

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<sup>1)</sup> See art 2, para 1, of the Agr for unregistered items.

<sup>2)</sup> The 1974 Lausanne Congress abolished insured boxes.

<sup>3)</sup> The 1984 Hamburg Congress, in adopting the new wording of this para, removed the obligation to indicate fractions of the currency unit in the sum in letters as well as the reference to currencies not based on the decimal system. It also introduced the possibility of writing the COD amount digit by digit, written separately (thus the amount 1850 would be written “one/eight/five/zero” instead of “one thousand eight hundred and fifty”). This new form of entry is designed to make counter work easier by simplifying checking of the amount at the time of payment and, above all, eases

the task of programming for high-speed printers (II Congress/C 8 – Rep 3, Congress/C 10 – PV 11, prop 8503.1).

## Article 104

### Labels

1 When a COD charge is payable on them, letter-post items shall bear, on the address side, in so far as possible in the top left-hand corner, beneath the sender's name and address where these are given, <sup>(1)</sup> an orange label in the form of the annexed specimen R 1. The C 4 label provided for in article 131, paragraph 4, of the Detailed Regulations of the Convention (or impression of the special stamp instead) shall be applied wherever possible in the top corner of the R 1 label; however, administrations may use, instead of the two above-mentioned labels, a single label in the form of the annexed specimen R 2 bearing in roman letters the name of the office of origin, the letter R, the serial number of the item and an orange triangle containing the word "*Remboursement*" (COD).

2 COD postal parcels and their dispatch notes shall bear the R 1 label on the address side.

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<sup>1)</sup> See Conv, Det Regs, art 113, note 3.

## Article 105

### Forms to be attached to the items

1 Apart from the cases provided for in paragraphs 4 and 6, every COD item shall be accompanied by a COD money order form in strong cardboard conforming to the annexed specimens R 3, R 6, or R 8, light green in the case of a letter-post item and conforming to the annexed specimens R 4, R 7, or R 9, white in the case of a parcel. The money order form shall bear the indication of the COD amount in the currency of the country of origin of the item and, as a general rule, show the sender of that item as the payee of the money order.

2 When the amount of the COD money order can be entered to the credit of a postal giro account held in the country of origin of the item, the sender wishing to take advantage of this facility shall give on the instrument, instead of his address, the holder and number of the postal giro account as well as the centre holding this account.

3 Each administration may have money orders relating to items originating in its country addressed to the office of origin of the item or to any other

of its offices. In that case, the name of the office shall be given on the R 3, R 4, R 6, R 7, R 8 or R 9 form.

4 If the sender asks for the COD amount to be paid into a postal giro account held in the collecting country, the item shall in the absence of a special agreement, be accompanied by an inpayment form of the type prescribed by the regulations of that country. This form shall name the holder of the account to be credited and contain any other particulars required by the form apart from the amount to be credited which, after collection, shall be entered by the administration of destination of the item. If the inpayment form has a counterfoil, the sender shall write thereon his name, address and any other particulars he thinks necessary.

5 The money order shall be firmly attached to the item or, in the case of a parcel, to the dispatch note; the same shall apply, where appropriate, to the inpayment form.

6 No form shall be attached to the item or to the dispatch note if the sender, pursuant to article 5, c, of the Agreement, asks for the COD amount to be paid into a postal giro account held in the country of origin of the item or transferred to a postal giro account.

#### Article 106

Transmission of unregistered letter-post items on which a COD charge is payable <sup>(1)</sup>

Unregistered letter-post items on which a COD charge is payable shall be inserted in mails in accordance with article 159 of the Detailed Regulations of the Convention.

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<sup>1)</sup> Cf Agr, art 2, note 1. The admission without the formality of registration of COD items whose COD amount does not exceed 100 gold fr requires the introduction into the Det Regs of a provision specifying how such items have to be sent (1974 Lausanne Congress, II 1441, prop 8505.91).

## Chapter III

### Special provisions relating to certain facilities offered to the public

#### Article 107

##### Cancellation or alteration of the COD amount (Agr 8)

1 Every request for cancellation or alteration of the COD amount shall be subject to article 144 of the Detailed Regulations of the Convention.

2 In the case of a telegraphic request, this shall be confirmed by the first post by a postal request accompanied by the facsimile referred to in the above-mentioned article 144, paragraph 1. The collecting office shall hold the item until receipt of this confirmation; the collecting administration may, on its own responsibility, act on the telegraphic request without waiting for confirmation by post.

3 If the COD amount is to be settled by money order, the postal request for alteration shall be accompanied by a new R 3, R 4, R 6, R 7, R 8 or R 9 form, as the case may be, giving the corrected amount. In the case of a telegraphic request, the COD money order shall be replaced by the collecting office under the conditions laid down in article 112, paragraph 2.

#### Article 108

##### Redirection

1 Any item on which a COD charge is payable may be redirected if the country of new destination provides, in its relations with the country of origin, the service for items of this type; in that case, the COD money order form shall remain attached to the item.

2 If the sender has asked for settlement by entry to the credit of a postal giro account and if the country of new destination does not allow this form of payment, article 11, paragraph 2, of the Agreement shall apply. The office of new destination shall convert the COD amount into the currency of its country, taking as a basis the rate specified in article 109, paragraph 1.

## Chapter IV

### Operations at the collecting office

#### Article 109

##### Conversion. Treatment of payment instruments

1 In the absence of special agreement, the COD amount expressed in the currency of the country of origin of the item shall be converted into the currency of the collecting country by the postal administration of the latter country; this administration shall use the conversion rate it uses for money orders intended for the country of origin of the item. <sup>(1)</sup> <sup>(2)</sup>

2 Immediately after collecting the COD amount, the collecting office or any other office appointed by the collecting administration shall fill in the “*indications de service*” (Service instructions) part of the COD money order and, after applying its date-stamp, shall send it without charge to the address on it or to its office of exchange, as the case may be.

3 In the case of redirection and subject to article 108, paragraph 2, the administration of new destination shall follow the same procedure as if the items had been sent to it direct.

4 COD money orders and COD inpayment money orders shall be automatically sent by the quickest route (air or surface) to the paying office or to the giro centre responsible for crediting the accounts.

5 If the funds collected are paid into or transferred to a postal giro account, the advice of transfer or inpayment intended for the holder of the account shall bear on the front the word “Remboursement” (COD) and, on the back, the category, the number of the COD item and, if applicable, the name of the addressee of the item. <sup>(3)</sup>

6 Inpayment forms for COD items the amount of which is to be entered to the credit of a postal giro account in the collecting country shall be treated according to the regulations of that country.

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<sup>1)</sup> The adm of destination takes care to adapt this rate in good time to the tendencies and fluctuations of the exchange rate when this is unstable. Cf Const, art 32, note, arbit 12. This adaptation comes under the domestic system (1934 Cairo Congress, I 1322).

<sup>2)</sup> Cf Agr, art 12, note 2.

<sup>3)</sup> The information mentioned in the last part of this para, which was introduced by the 1964 Vienna Congress, is very useful, if not essential, for senders of a large number of COD items (II 1300, prop 8401, art 108).



## Article 110

### Treatment of irregularities

1 In case of discrepancy between the indications of the COD amount on the item, on the one hand, and on the money order or dispatch note, on the other, the higher figure shall be collected from the addressee.

2 If the sender refuses to pay that sum, the item may, subject to paragraph 5, be delivered against payment of the lower figure, provided that he pledges to make, if necessary, an additional payment on receipt of information supplied by the administration of origin; if he does not accept this condition, delivery of the item shall be postponed. (1)

3 In every case, a request for information shall be sent immediately, by the quickest route (air or surface), to the service indicated by the administration of origin, which shall reply as soon as possible and by the quickest route (air or surface), stating the exact COD amount and applying, where applicable, article 107, paragraph 3.

4 Dispatch of the COD money order, the inpayment form or the transfer order shall be postponed until receipt of the reply to the request for information.

5 When the addressee is a transient or has to leave, payment of the higher figure shall always be required; in the case of refusal, the item shall not be delivered until receipt of the reply to the request for information.

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<sup>1</sup>) Whether this reservation can be satisfied by a written declaration is a question for internal legislation (1934 Cairo Congress, I 316 and 1322, prop 355).

## Article 111

### Payment period. **Return to origin**

1 The COD amount shall be paid within seven days reckoned from the day after the arrival of the item at the collecting office; this period may be extended to one month at most when the legislation of the collecting country so permits.

2 If a letter-post item is involved, it shall be returned to the office of origin upon expiry of the payment period; the sender may, however, ask in a note for the immediate return of the article if the addressee will not pay the COD amount at the first presentation. The article shall also be returned immediately if the addressee, upon presentation, categorically refuses all payment. **The reasons for return shall in all cases be indicated on the item, pursuant to article 143 of the Detailed Regulations of the Convention.**

3 If a parcel is involved, it shall be treated upon expiry of the payment period in accordance with articles 22, 25, paragraphs 2 and 3, 28 and 29 of the Postal Parcels Agreement; the sender may, however, ask for the instructions given by him by virtue of article 106, paragraph 7, of the Detailed Regulations of the Postal Parcels Agreement to be carried out immediately if the addressee will not pay the COD amount at the first presentation. These instructions shall also be carried out immediately if the addressee, upon presentation, categorically refuses all payment. If, in reply to an advice of non-delivery, the sender has given instructions to the collecting office, the above-mentioned periods shall be reckoned from the day after arrival of these instructions.

#### Article 112

##### **Destruction or replacement of payment instrument forms**

- 1 The following shall be destroyed by the collecting administration:
  - a any COD money order form which has become unusable because of discrepancy between the indications of the COD amount or as a result of cancellation or alteration of the amount;
  - b any inpayment form which has become unusable because of cancellation of the COD amount;
  - c **any COD money order form or inpayment form relating to an item returned to origin for any reason.**
- 2 When forms relating to COD items are mislaid, lost or destroyed before collection, the collecting office shall make duplicates of them on regulation forms.

#### Article 113

##### **Undelivered or uncollected card money orders**

- 1 COD money orders which it has not been possible to deliver to the payees shall, where applicable after being subjected to the formality of authorization to extend the validity period, be receipted by the administration of origin of the items to which these instruments refer and credited to the account of the administration which issued them.
- 2 The same shall apply to COD money orders which have been delivered to the rightful owners, but the amount of which has not been collected. Such instruments shall first be replaced by payment authorization prepared by the administration of origin of the money orders.

#### Article 114

##### COD money orders not received by payees

Any issued COD money order that is mislaid, lost or destroyed before payment may be replaced by a payment authorization issued by the collecting administration on a green form conforming to the annexed specimen R 10.

## Chapter V

### Accounting

#### Article 115

##### Preparation and settlement of accounts relating to card money orders

1 In the absence of special agreement, accounts relating to paid COD money orders shall be prepared on a form conforming to the annexed specimen R 5. If necessary, paid money orders shall be summarized on a special list conforming to the annexed specimen R 5bis, <sup>(1)</sup> which shall be attached to the monthly account prepared in this case on a form conforming to the annexed specimen R 5ter. <sup>(1)</sup>

2 In the absence of special agreement, R 5 forms may be used for COD money orders relating to letter-post items or parcels.

3 The paid and receipted COD money orders shall accompany the R 5 detailed account. They shall be entered in the alphabetical or numerical order of the issuing offices, as agreed, and according to the numerical order of entry in the registers of those offices, wherever possible in chronological order. The administration preparing the account shall deduct from its total debt the amount of the charges payable to the corresponding administration in accordance with article 17 of the Agreement.

4 The balance of the R 5 account shall be added, wherever possible, to that of the monthly account for money orders prepared for the same period. Verification and settlement of the R 5 account shall be carried out in accordance with the Money Orders and Postal Travellers' Cheques Agreement and its Detailed Regulations.

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<sup>1)</sup> Forms introduced by the 1979 Rio de Janeiro Congress (II 1680 and 1681, props 8514.1, 8905.91 and 8905.92).

## Chapter VI

### Special provisions for COD list money orders <sup>(1)</sup>

#### Article 116

##### Offices of exchange for COD list money orders

“COD list money orders” shall be exchanged only through the intermediary of offices called “offices of exchange” designated by the administration of each of the contracting countries.

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<sup>1)</sup> This chapter was introduced by the 1964 Vienna Congress. For details, cf I 803 and 804.

#### Article 117

##### Preparation and transmission of COD lists

1 Each office of exchange shall prepare, daily or upon agreed dates, MP 2 lists bearing the impression “*Remboursement*” (COD) and summarizing the COD list money orders sent to it by the collecting offices. <sup>(1)</sup> If the money orders are not attached, the category and number of the COD items shall be noted in the “Remarks” column of the MP 2 list.

2 Every COD money order entered on a list shall bear a serial number called an international number; this number shall be assigned from an annual series beginning, by agreement between the administrations concerned, on 1 January or 1 July.

3 When the numbering changes, the first list which follows shall bear, in addition to its serial number, the last number of the preceding series.

4 The lists themselves shall be numbered according to the natural sequence of numbers, beginning on 1 January and 1 July of each year.

5 The lists shall be transmitted to the corresponding office of exchange by the first post by the quickest route (air or surface) and, in the absence of special agreement, without the COD money orders relating thereto.

6 The corresponding office of exchange shall acknowledge receipt of each list by an appropriate entry on the first list dispatched in the opposite direction.

7 In the absence of special agreement, one list may be used for COD charges relating to letter-post items and parcels.

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<sup>1)</sup> When form MP 2 is used in the list system, instead of COD or Collection of Bills Money Orders, the words “sender” and “payee” in cols 3 and 4 refer to the settlement money orders themselves

and not to the COD items or the bills for collection (1964 Vienna Congress, II 1287, 1288 and 1313, prop 8058).

#### Article 118 Special COD lists

A special MP 2 list shall be prepared for the money orders exempt from charges <sup>(1)</sup> referred to in both article 16 of the Convention and article 7 of the Money Orders and Postal Travellers' Cheques Agreement; the list shall be endorsed, at the top, "*Mandats exempts de taxe*" (Money orders exempt from charges).

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<sup>1)</sup> The exemption granted to items for prisoners of war and internees, as well as to braille literature for the blind (Conv, arts 16 and 17) extends also to COD items (1952 Brussels Congress, II 968).

#### Article 119 Verification and correction of COD lists

Verification and correction of amounts and entries made in the COD lists as well as the treatment of other irregularities shall be subject to article **127** of the Detailed Regulations of the Money Orders and Postal Travellers' Cheques Agreement.

#### Article 120 Payment of COD list money orders

Upon receipt of an MP 2 list, the office of exchange of the country of origin of the item shall, by means of a form selected by its administration according to its requirements, pay the payees of the COD list money orders.

#### Article 121 Undelivered or uncollected money orders (Agr 11)

1 COD money orders which have been included in the lists but whose payment instruments it has not been possible to deliver to the payees shall be allocated to the administration of origin of the items.

2 The same shall apply in the case of payment instruments which have been delivered to the rightful owners but the amounts of which have not been collected.

#### Article 122

##### Preparation and settlement of accounts

1 Subject to the following special provisions, COD list money orders shall be subject, with regard to the preparation and settlement of accounts, to the provisions relating to list money orders contained in the Money Orders and Postal Travellers' Cheques Agreement.

2 Each administration of origin of COD items shall prepare at the end of each month, for each administration of destination, an R 5 monthly account. The totals of the lists received during the month shall be recapitulated in this account.

3 The administration preparing the account shall deduct from the total the amount of the charges payable to the corresponding administration in accordance with article 17 of the Agreement.

4 The balance of the R 5 account shall be added, wherever possible, to that of the monthly account for money orders prepared for the same period. Verification and settlement of the R 5 account shall be carried out in accordance with the Money Orders and Postal Agreement and its Detailed Regulations.

## Chapter VII

### Final provisions

#### Article 123

##### Entry into force and duration of the Regulations (Agr 20)

1 These Regulations shall come into force on the day on which the Cash-on-Delivery Agreement comes into operation.

2 They shall have the same duration as that Agreement, unless renewed by common consent between the parties concerned. (¹)

Done at **Hamburg, 27 July 1984.**

'1) For the names of the countries which signed the Det Regs, see note 1 to the final clause of the Agr.

(For the signatures, see 1984 Hamburg Docs, vol III, pp 673 to 705).

List of forms <sup>(1)</sup>

No	Title or nature of form	References
1	2	3
R 1	"COD" label .....	Art 104, para 1
R 2	"R" label combined with name of office of origin, number of item and triangle bearing the indication "COD" .....	Art 104, para 1
R 3	International COD money order (Letter-post items) .....	Art 105, para 1
R 4	International COD money order (Postal parcels) .....	Art 105, para 1
R 5	Detailed account – COD money orders .....	Art 115, para 1
R 5bis	Summary list – COD money orders .....	Art 115, para 1
R 5ter	Detailed account – COD money orders .....	Art 115, para 1
R 6	International COD inpayment money order (Letter-post items) .....	Art 105, para 1
R 7	International COD inpayment money order (Postal parcels) .....	Art 105, para 1
R 8	International COD money order to be filled in by machine (Letter-post items) .....	Art 105, para 1
R 9	International COD money order to be filled in by machine (Postal parcels) .....	Art 105, para 1
R 10	Replacement of an international COD money order .....	Art 114

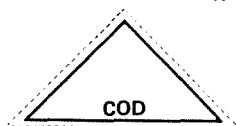
## Annexes

### Forms R 1 to R 10

<sup>1)</sup> A background note on the standardization of forms, followed by a general note, is given in Annotated Acts, vol 2, after the list of forms.

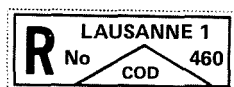


R 1



COD, Hamburg 1984, art 104, para 1 — Size: base 37 mm, height 18 mm, colour: orange

R 2



COD, Hamburg 1984, art 104, para 1 — Size: 37 x 13 mm, triangle orange

(Front)

COUNTERFOIL		INTERNATIONAL COD MONEY ORDER R 3	
Letter-post items			
Sender		Office of posting of item	
Amount in arabic figures	Amount in arabic figures		
Item No	Amount in words and roman letters	Country of destination of item	
Office			
Date of posting	Name and forenames of payee	Item No	
Addressee of item	Street and No	Date of posting	
	Place of destination	Sum collected	
	Country of destination		
Stamp of issuing office	Stamp of issuing office	Money order No	Date
		Issuing office	
		Signature of the official	

Service instructions

COD, Hamburg 1984, art 105, para 1 — Size: 148 x 105 mm, colour: light green

(Back)

Space for endorsements, if any	
Payee's receipt	
Received the sum shown overleaf	
Place and date	
Signature of payee	
In-register	Stamp of paying office
No	

(Front)

<b>COUNTERFOIL</b>		<b>INTERNATIONAL COD MONEY ORDER R 4</b>	
Sender		Postal parcels	
Amount in arabic figures		Office of posting of parcel	
Parcel No	Amount and currency unit in words and roman letters	Country of destination of parcel	
Office	Name and forenames of payee	Parcel No	
Date of posting	Street and No	Date of posting	
Addressee of parcel	Place of destination	Sum collected	
	Country of destination		
Stamp of issuing office	Stamp of issuing office	Money order No	Date
		Issuing office	
		Signature of the official	

Service instructions

COD, Hamburg 1984, art 105, para 1 – Size: 148 x 105 mm, colour: white

(Back)

Space for endorsements, if any	
Payee's receipt	
Received the sum shown overleaf	
Place and date	
Signature of payee	
In-register	Stamp of paying office
No	

Debtor administration		Date of dispatch			
		Month	Year		
Number		Date of issue	Issuing office	Amount of money orders	Remarks
se- rial	of issue				
1	2	3	4	5	6
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
<b>Totals</b>					
<b>Less</b>					
Remuneration (3 g fr/0.98 SDR per money order)					
Balance to the credit of the creditor administration					

☐ Creditor administration

R 5bis (Front)

**SUMMARY LIST  
COD money orders**

Debtor administration			Date of dispatch		Number
			Month		Year
Serial No	Issue		Number	Amount of money orders	Remarks
	Date	Office			
1	2	3	4	5	6
		Brought forward . . . . .			
1					
2					
3					
4					
5					
6					
7					
8					
9					
0					
1					
2					
3					
4					
5					
6					
7					
8					
9					
0					
			<input type="checkbox"/> Carried forward . . . . .		
			<input type="checkbox"/> Totals		

COD, Hamburg 1984, art 115, para 1 – Size: 210 x 297 mm

R 5bis (Back)

Serial No	Issue			Amount of money orders	Remarks
	Date	Office	Number		
1	2	3	4	5	6
		Brought forward . . . . .			
1					
2					
3					
4					
5					
6					
7					
8					
9					
0					
1					
2					
3					
4					
5					
6					
7					
8					
9					
0					
<input type="checkbox"/> Carried forward . . . . .					
<input type="checkbox"/> Totals					

☐ Creditor administration

R 5ter

**DETAILED ACCOUNT  
COD money orders**

Debtor administration	Date of dispatch	
	Month	Year

Instrument			Number of money orders	Amount of money orders	
1			2	3	
Money orders (total on R 5bis forms attached) . . . . .					
Remuneration (3 g fr/0.98 SDR per money order) . . . . .					
Alterations . . . . .					
Totals . . . . .					
Remuneration to be deducted . . . . .					
Balance to the credit of the creditor administration					

COD, Hamburg 1994, art 115, para 1 – Size: 210 x 297 mm

(Front)

COUNTERFOIL intended for holder of giro account No. ....		INTERNATIONAL COD INPAYMENT MONEY ORDER		R 6
Sender		Letter-post items		
Amount in arabic figures		Office of posting of item		
Item No	Amount in words and roman letters	Country of destination of item		
Office				
Date of posting	Name and forenames of payee	Item No		
Addressee of item	Giro account No	Date of posting		
	Giro centre	Sum collected		
	Country of destination			
Stamp of issuing office	Stamp of issuing office	Money order No	Date	
		Issuing office		
		Signature of the official		

Service instructions to be entered after collection

COD, Hamburg 1984, art 105, para 1 – Size: 148 x 105 mm, colour: light green with yellow diagonal stripe

(Back)

	Space for giro service
	Stamp of the giro centre that credited the money order to the payee's giro account



(Front)

COUNTERFOIL intended for holder of giro account No..... Sender		INTERNATIONAL COD INPAYMENT MONEY ORDER R 7 Postal parcels	
Amount in arabic figures		Office of posting of parcel	
Parcel No	Amount in words and roman letters	Country of destination of parcel	
Office			
Date of posting	Name and forenames of payee	Parcel No	
Addressee of parcel	Giro account No.	Date of posting	
	Giro centre	Sum collected	
	Country of destination		
Stamp of issuing office	Stamp of issuing office	Money order No	Date
		Issuing office	
		Signature of the official	

Service instructions to be entered after collection

COD, Hamburg 1984, art 105, para 1 — Size: 148 x 105 mm, colour: white with yellow diagonal stripe

(Back)

Space for giro service	
Stamp of the giro centre that credited the money order to the payee's giro account	

(Front)

<b>COUNTERFOIL</b>		<b>INTERNATIONAL COD MONEY ORDER R 8</b> to be filled in by machine Letter-post items	
Sender		Office of posting of item	
Amount in arabic figures	Amount in arabic figures		
Item No	Amount in words and roman letters	Country of destination of item	
Office			
Date of posting	Payee	Item No	
Address of item		Date of posting	
		Sum collected	
Stamp of issuing office	Stamp of issuing office	Money order No	Date
		Issuing office	
		Signature of the official	

Service instructions

COD, Hamburg 1984, art 105, para 1 — Size: 148 x 105 mm, colour: light green

(Back)

Space for endorsements, if any	
Payee's receipt	
Received the sum shown overleaf	
Place and date	
Signature of payee	
In-register	Stamp of paying office
No	

(Front)

<b>COUNTERFOIL</b>		<b>INTERNATIONAL COD MONEY ORDER R 9</b> to be filled in by machine Postal parcels	
Sender		Office of posting of parcel	
Amount in arabic figures	Amount in arabic figures		
Parcel No	Amount in words and roman letters	Country of destination of parcel	
Office			
Date of posting	Payee	Parcel No	
Addressee of parcel		Date of posting	
		Sum collected	
Stamp of issuing office	Stamp of issuing office	Money order No	Date
		Issuing office	
		Signature of the official	

Service instructions

COD, Hamburg 1984, art 105, para 1 — Size: 148 x 105 mm, colour: white

(Back)

Space for endorsements, if any	
Payee's receipt	
Received the sum shown overleaf	
Place and date	
Signature of payee	
In-register	Stamp of paying office
No	

(Front)

COUNTERFOIL		REPLACEMENT OF AN INTERNATIONAL COD MONEY ORDER Postal parcels or letter-post items		R 10
Number	Payment authorization No			
Sender				
File No	File No	Office of posting of item		
Amount in arabic figures	Amount in arabic figures			
Item No	Amount in words and roman letters	Country of destination of item		
Office				
Date of posting	Name and forenames of payee	Item No		
Addressee of item	Street and No or giro account No	Date of posting		
	Place of destination or giro centre	Sum collected		
	Country of destination			
Stamp of issuing service	Stamp of issuing service	Money order No	Date	
		Issuing office		
		Signature of the official		

Service instructions

COD, Hamburg 1984, art 114 — Size: 148 x 105 mm, colour: green

(Back)

Replacement of a COD money order	Space for giro service	
	Payee's receipt	
	Received the sum shown overleaf	
	Place and date	
	Signature of payee	
	Stamp of paying office	
	In-register	
	No	

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**N.B.** The figures and letters in small type above the line refer to the paragraphs and sub-paragraphs of the articles concerned.

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# Collection of Bills Agreement

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Agreement

Detailed Regulations

– Forms



# Collection-of-Bills Agreement

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## Collection of Bills Agreement (1)

The undersigned, plenipotentiaries of the Governments of member countries of the Union, having regard to article 22, paragraph 4, of the Constitution of the Universal Postal Union concluded at Vienna on 10 July 1964, have, by common consent and subject to the provisions of article 25, paragraph 3, of the Constitution, drawn up the following Agreement: (2)

### <sup>1)</sup> Background note

Draft Agrs concerning the international collection-of-bills service were submitted at the 1885 Lisbon Congress by Germany, Belgium and Luxembourg, on the one hand, and France, on the other. On the basis of a single text drawn up by a subcommittee, Congress adopted an Agr concerning the collection, by the Post, of receipts, invoices, promissory note, drafts and, in general, any commercial or other securities payable without charge. The maximum amount of 1000 fr per item originally set was replaced at the 1920 Madrid Congress by the maximum of the postal money orders issued in the country of destination (see Agr, art 7).

Like the other Postal Financial Service Agrs, the Agr was redrafted between the 1952 Brussels and 1957 Ottawa Congresses. The latter Congress introduced the possibility of paying the amounts collected by transfer to a postal giro account held in the collecting country (see Agr, art 12).

The 1964 Vienna Congress brought the provisions of this Agr into line with those of money orders bearing in mind the introduction of international inpayments. It also introduced the possibility of using the "list" system for settling bills for collection.

<sup>2)</sup> The list of member countries among which the Agr is concluded was deleted from the preamble by the 1964 Vienna Congress; it is now drawn up by the IB in accordance with Gen Regs, art 12.

## Chapter I

### Preliminary provisions

#### Article 1

##### Purpose of the Agreement

This Agreement shall govern the exchange of bills for collection that contracting countries agree to set up in their reciprocal relations.

#### Article 2

##### Bills accepted for collection

1 Receipts, invoices, promissory notes, drafts, interest and dividend coupons, redeemed instruments (1) and, in general, any commercial or other securities payable without charge shall be accepted for collection.

2 Administrations shall be entitled to accept for collection only some of the categories of bills mentioned in paragraph 1.

---

<sup>1)</sup> "Redeemed" instruments are to be understood as being instruments which have reached the end of the redemption period but have not yet been repaid. A "redeemable" instrument which has not yet reached the end of this period cannot be collected (1924 Stockholm Congress, II 694).

### Article 3 Protests. Proceedings

Administrations may agree to have commercial bills protested and legal proceedings brought with regard to debts. They shall, by common consent, draw up the provisions necessary for that purpose.

### Article 4 Currency

In the absence of special agreement, the amount of the bills for collection shall be expressed in the currency of the collecting country.

## Chapter II

### Posting of bills-for-collection items

#### Article 5 Form and charge of the item (Det Regs 104 and 105)

Bills for collection shall be posted in the form of a duly prepaid registered letter sent direct by the sender to the post office assigned to collect the funds.

#### Article 6 Number of bills per item

The number of bills insertable in one item shall be unlimited. (<sup>1)</sup> The bills may be for collection from different debtors provided that they are served

by the same post office and the collections are made for the benefit of or on behalf of the same person. In addition, the bills inserted in the same item shall be collectable at sight or on the same date.

---

<sup>1)</sup> Abolition of the limit on the number of bills dates from the 1947 Paris Congress (II 785 to 787, prop 470).

## Article 7

### Maximum amount

The total amount to be collected shall not exceed per item the maximum allowed by the collecting administration for the issue of postal money orders intended for the country of origin of the item, unless a higher maximum has been mutually agreed on.

## Article 8

### Prohibitions (Det Regs 110)

It shall be prohibited:

- a to make, on the bills, notes not concerning the article for collection;
- b to attach to the bills letters or notes which could represent correspondence between the creditor and the debtor;
- c to countersign, on the dispatch note, annotations other than those required by its make-up.

## Chapter III

### Special provisions relating to certain facilities offered to the public

## Article 9

### Withdrawal of bills from the post. Correction of statement

The sender may, under the conditions prescribed in article 33 of the Convention, have all or some of the bills withdrawn from the post or, in case of error, have the dispatch statement corrected.

#### Article 10

##### Redirection (Det Regs 107)

1 Bills shall be redirected only inside the collecting country and in the following cases:

- a the debtor has changed his address;
- b the bills are addressed to persons living in a part of the residence served by another office;
- c all the debtors are served by another office.

2 No charge shall be collected for redirection.

## Chapter IV

### Collection of bills. Dispatch of funds collected to the sender. Return

#### Article 11

##### Prohibition of part payments

Each bill shall be paid in full and on one occasion, otherwise it shall be regarded as refused.

#### Article 12

##### Methods of settling with the sender (Det Regs 113 and 114)

The funds relating to one and the same item and intended for the sender of the bills shall be sent to him:

- a by collection-of-bills money order;
- b if the administrations concerned allow such procedures, by transfer or inpayment to a postal giro account held either in the collecting country or in the country of origin of the bills. <sup>(1)</sup>

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<sup>1)</sup> The transfer method was introduced by the 1957 Ottawa Congress (I 864, prop 225, art 9), the inpayment method by the 1964 Vienna Congress (I 937, prop 8600, art 13).



#### Article 13

##### Collection-of-bills money orders (Det Regs 113)

1 Collection-of-bills money orders shall be admitted up to the maximum amount adopted by virtue of article 7.

2 Subject to the reservations made in the Regulations, collection-of-bills money orders shall be subject to the Money Orders and Postal Travellers'-Cheques Agreement.

#### Article 14

##### Methods of exchanging collection-of-bills money orders

The exchange of collection-of-bills money orders may be carried out by cards or lists, as administrations prefer. In the first case, the instruments shall be called "collection-of-bills card money orders" and in the second "collection-of-bills list money orders".

#### Article 15

##### Non-payment of payee

Article 11, paragraph 2, of the Cash-on-Delivery Agreement shall apply to collection-of-bills money orders and to inpayments or transfers to giro accounts of the amount of bills collected.

#### Article 16

##### Charges and fees

1 Unless paragraph 3 applies, the following charges shall be levied on the amount of bills collected:

- a a set charge of 60 centimes (**0.20 SDR**) per collected bill, called "collection charge";
- b a set charge of 60 centimes (**0.20 SDR**) per uncollected bill, called "presentation charge"; <sup>(1)</sup>
- c charges relating to the dispatch of the funds, viz:
  - i charge relating to money orders, if dispatch takes place by collection-of-bills money order;
  - ii any internal charge payable on transfers or inpayments when they are made to the credit of a postal giro account held in the collecting country;

- iii the charge payable on international transfers or inpayments when they are made to the credit of a postal giro account held in the country of origin of the bills;
  - d in the absence of special agreement and if the sender asks for the settled collection documents <sup>(2)</sup> to be sent by air: the air surcharge calculated in relation to the weight;
  - e any fiscal dues payable on the bills.
- 2 Bills which it has not been possible to collect as a result of some irregularity or error of address shall not be subject to the collection charge or the presentation charge.
- 3 If it has not been possible to collect any of the bills in an item or if the sums collected are not sufficient for the full presentation charges to be levied, these charges shall be claimed from the sender of the item.

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<sup>1)</sup> The collecting adm deducts from the amount of each instrument collected a payment which, as a result, does not give rise to any account between the adms concerned. This payment, originally set at 10 c, was raised to 30 c by the 1920 Madrid revision and supplemented by a presentation charge of 20 c for any uncollected bill. The 1929 London Congress combined these two charges in a single charge of 25 c, which was lowered to 20 c by the 1939 Buenos Aires Congress. The 1957 Ottawa Congress reintroduced the two charges (collection and presentation) setting each at 25 c. These two charges were successively raised to 30 c and 60 c by the 1964 Vienna and 1969 Tokyo Congresses.

<sup>2)</sup> The term "settled collection documents" better reflects the practice than "collection-of-bills money orders", since they have to be accompanied by the dispatch note (1957 Ottawa Congress, II 714, 715 and 782, prop 364).

## Article 17

Calculation of certain charges and determination of amount to be sent (Det Regs 112)

- 1 The charges mentioned in article 16, paragraph 1, c, shall be calculated on the basis of the sums remaining after deduction of the collection and presentation charges, the air surcharge mentioned in article 16, paragraph 1, d, and the fiscal dues.
- 2 The amount of the funds to be sent to the sender of the bills shall result from the difference between the sums collected and the charges and fees levied.

## Article 18

### Return of unpaid, uncollectable or misdirected bills (Det Regs 109)

- 1 Unless they can be redirected by virtue of article 10 or have to be delivered to an appointed third party, bills uncollected for any reason shall be returned to sender through the intermediary of the office of origin.
- 2 Return shall take place post-free in the manner and within the time limits prescribed in the Detailed Regulations.
- 3 The collecting administration shall not be obliged to hold the bills or to take any action to establish the non-payment of the bills.

## Chapter V

### Liability

## Article 19

### Principle and extent of liability <sup>(1)</sup>

- 1 Postal administrations shall be liable for the loss of bills after the envelopes containing them have been opened either in the collecting country or, in the case of return to sender of uncollected bills, in the country of origin of the bills.
- 2 The administration of the country in which the loss occurred shall reimburse the sender the actual amount of the loss incurred, although this amount may not exceed that of the indemnity provided for in article 50 of the Convention.
- 3 Administrations shall assume no liability for delays: <sup>(2)</sup>
  - a in the transmission or presentation of the bills for collection;
  - b in the preparation of protests or the bringing of legal proceedings which they may have taken on themselves in application of article 3.
- 4 Subject to the above provisions, articles 12 to 16 of the Cash-on-Delivery Agreement relating to the liability of administrations shall apply to the collection-of-bills service, the idea of collection being substituted for that of cash-on-delivery.

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<sup>1)</sup> The liability of the Post with regard to the collection of bills covers the following points:

- a loss of the registered letter: lump sum indemnity of 60 fr (19.60 SDR) (para 2);
- b loss of attached instruments either in the collecting office or in the office responsible for returning them to the sender: compensation for damage caused, maximum of 60 fr (19.60 SDR) (para 2);

- c transfer of the sums collected: sums properly collected are guaranteed in accordance with the provisions on COD items (para 4);
  - d irregular delivery of an instrument to the debtor without collecting the amount of the bill or collecting a lower amount: compensation up to the amount of the bill (para 4).  
The indemnity may only be in the form of restitution of the sum or the part of the sum which could not be otherwise recovered by the sender. All other liability is excluded (1920 Madrid Congress, II 646):
- <sup>2)</sup> Delays in the settlement of the sums collected do not involve the liability of adms either (1934 Cairo Congress, II 559).

## Chapter VI

### Miscellaneous and final provisions

#### Article 20

##### Remuneration of paying administration

Article 28 of the Money Orders and Postal Travellers'Cheques Agreement shall apply in the case of remunerations to be allocated to certain administrations on issue of collection-of-bills money orders.

#### Article 21

##### Offices participating in the service

The collection-of-bills service shall be provided by all the post offices participating in the international money orders service.

#### Article 22

##### Application of the Convention and certain Agreements (<sup>1)</sup>)

The Convention, the Money Orders and Postal Travellers'Cheques Agreement and the Giro Agreement shall be applicable, where appropriate, by analogy, in all cases not expressly governed by this Agreement.

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<sup>1)</sup> The 1964 Vienna Congress standardized the text relating to the application of the Conv in the different Agrs (II 399, Doc 88). Couched as it is in general terms, this provision makes it possible to cover all cases in which the Conv and the Agrs are applied.

## Article 23

### Exception to the application of the Constitution

Article 4 of the Constitution <sup>(1)</sup> shall not apply to this Agreement.

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<sup>1)</sup> This art concerns exceptional relations.

## Article 24

### Conditions for approval of proposals concerning this Agreement and its Detailed Regulations

1 To become effective, proposals submitted to Congress relating to this Agreement and its Detailed Regulations shall be approved by a majority of the member countries present and voting which are parties to the Agreement. At least half of these member countries represented at Congress shall be present at the time of voting.

2 To become effective, proposals introduced between two Congresses <sup>(1)</sup> relating to this Agreement and its Detailed Regulations shall obtain:

- a unanimity of votes, if they involve the addition of new provisions or amendments to articles 1 to 20 and 22 to 25 of this Agreement and 103 to 107, 110, 111, 113, paragraphs 1 to 6, 114, 115, paragraphs 1, 2 and 4, and 123 of its Detailed Regulations;
- b two-thirds of the votes, if they involve amendments to the provisions of this Agreement other than those mentioned in the preceding paragraph and of articles 108, 112, 113, paragraph 7, and 115, paragraph 3, of its Detailed Regulations;
- c a majority of the votes, if they involve amendments to other articles of the Detailed Regulations or interpretation of the provisions of this Agreement and its Detailed Regulations, except in the case of a dispute to be submitted to arbitration as provided for in article 32 of the Constitution.

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<sup>1)</sup> As regards the procedure for presenting and considering these props, see Const, art 29 and Gen Regs, arts 119 to 123.

## Article 25

### Entry into force and duration of the Agreement (Det Regs 123)

This Agreement shall come into force on **1 January 1986** and shall remain in operation until the entry into force of the Acts of the next Congress.

In witness whereof, the plenipotentiaries of the Governments of the contracting countries have signed <sup>(1)</sup> this Agreement in a single original, which shall be deposited in the archives of the Government of the **Swiss Confederation**. A copy thereof shall be delivered to each party by the Government of the country in which Congress is held.

Done at **Hamburg, 27 July 1984**.

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<sup>1)</sup> Names of the countries which signed the Agr:

The People's Democratic Republic of Algeria	The Republic of Mali
The Argentine Republic	The Islamic Republic of Mauritania
The Republic of Austria	The Principality of Monaco
Belgium	The Kingdom of Morocco
The People's Republic of Benin	The Netherlands Antilles
Burkina Faso	The Republic of the Niger
The United Republic of Cameroon	The Republic of Peru
Central Africa	Portugal
Chile	The Republic of San Marino
The People's Republic of the Congo	The Republic of Senegal
The Republic of Cyprus	Spain
The Republic of Ecuador	The Republic of Suriname
The Arab Republic of Egypt	The Swiss Confederation
The French Republic	Thailand
The Gabonese Republic	The Togolese Republic
The Federal Republic of Germany	Tunisia
Greece	Turkey
The Republic of Indonesia	The Eastern Republic of Uruguay
The Republic of the Ivory Coast	The Socialist Federal Republic of Yugoslavia
Luxembourg	

(For the signatures, see 1984 Hamburg Docs, vol III, pp 741 to 773.)

## Detailed Regulations of the Collection of Bills Agreement

Having regard to article 22, paragraph 5, of the Constitution of the Universal Postal Union concluded at Vienna on 10 July 1964, the undersigned, on behalf of their respective postal administrations, have by common consent drawn up the following measures for ensuring the implementation of the Collection of Bills Agreement:

### Chapter I

#### Preliminary provisions

##### Article 101

Information to be supplied by administrations <sup>(1)</sup>

1 Each administration shall transmit to the other administrations, through the intermediary of the International Bureau, an extract from its laws or regulations applicable to the collection-of-bills service, particularly with regard to the collection of interest and dividend coupons and redeemed instruments. At the same time it shall also state whether it carries out the collection of these coupons and instruments.

2 Any amendment shall be notified without delay.

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<sup>1)</sup> Cf Money Orders Det Regs, art 101, note 1, about the rapid communication of this information after each Congress.

##### Article 102

Forms for the use of the public

For the purpose of applying article 10, paragraph 4, of the Convention, the following shall be considered as forms for the use of the public:

RP 1 (Statement of bills for collection)

RP 2 ("Collection-of-bills" envelope).

## Chapter II

### Posting of items

#### Article 103

##### Conditions to be met by bills

To be eligible for collection, each bill shall:

- a set forth the sum to be collected, in roman letters if it is written in full, and in arabic numerals if it is expressed in figures;
- b give the name and address of the debtor;
- c show the date and place where the bill was drawn;
- d in the case of a bill of exchange, a cheque or a promissory note, bear the signature of the drawer;
- e have the stamp duty paid on it in the country of origin, if it is subject to that duty;
- f have at least the minimum dimensions laid down for letters in article 19, paragraph 1 (table, col 7), of the Convention.

#### Article 104

##### Make-up of dispatches of bills (Agr 5)

- 1 Bills for collection forming one item shall be described on a statement in the form of the annexed specimen RP 1.
- 2 Interest or dividend coupons relating to instruments of the same category for collection at the same address shall be noted beforehand on a special bill; they shall then be regarded as one instrument.
- 3 If the sender asks for the settled collection documents to be returned by air, he shall indicate this on the RP 1 statement in the space provided.
- 4 The instruments together with any vouchers in support (invoices, bills of lading, accounts of re-exchange, deeds of protest, etc) shall be inserted, with the dispatch statement, in an envelope in the form of the annexed specimen RP 2. This envelope shall bear, in addition to the name and full address of the sender, the name of the collecting office; annexes shall be attached to the instruments to which they refer.
- 5 Any item the amount of which is to be paid into a postal giro account in the collecting country shall be accompanied, in the absence of special agreement, by an inpayment form of the type prescribed by the regulations of that country. This form shall name the holder of the account to be credited



and contain any other particulars required by the form, apart from the amount which shall be entered by the collecting office after collection. If the inpayment form has a counterfoil, the sender shall write thereon his name, address and any other particulars he thinks necessary. The inpayment form shall be inserted in the RP 2 envelope.

6 When the amount of a collection-of-bills money order can be entered to the credit of a postal giro account held in the country of origin of the item, the sender wishing to take advantage of this facility shall give, on the RP 1 statement, the holder and number of the postal giro account as well as the centre holding this account.

7 The particulars prescribed in paragraph 6 shall also be entered on the RP 1 statement when the giro service intervenes in operations carried out by transfers or inpayments if the administrations concerned allow such procedures.

#### Article 105 Posting (Agr 5)

1 The RP 2 envelope containing the documents mentioned in article 104, paragraph 4, shall be sealed by the sender and posted at the counter.

2 If the item is found in a box, duly prepaid, it shall be treated as if it had been posted at the counter. Unpaid or underpaid items shall not be forwarded.

### Chapter III

#### Special provisions relating to certain facilities offered to the public

#### Article 106 Withdrawal of bills from the post. Correction of statement

1 Subject to paragraphs 2 to 4, article 144 of the Detailed Regulations of the Convention shall apply to requests for withdrawal of bills from the post and requests for correction of the dispatch statement.

2 Every request for correction of a statement shall be accompanied by a duplicate of the statement.

3 If the request is sent by telegraph, it shall be confirmed by the first post by a postal request; the duplicate mentioned in paragraph 2 shall be attached to that request. Upon receipt of the telegram, the collecting office shall hold the item and wait for confirmation by post to act on the request.

4 However, the collecting administration may, on its own responsibility, act on the telegraphic request without waiting for such confirmation.

#### Article 107

##### Redirection (Agr 10)

1 If all the bills for collection in one item are redirected, the statement shall be endorsed "*Réexpédié par le bureau de...*" (Redirected by the office of...). The office required to collect the bills shall follow the same procedure as if they had been sent direct to it by the sender.

2 If only some of the bills for collection in one item are redirected, the office collecting these bills shall send, without deducting any charge, the sums collected to the office to which the statement was sent by the sender; it shall also return to that office any unpaid bills. The latter office shall remain the only one in charge of settling accounts with the sender.

#### Article 108

##### Inquiries

Inquiries shall be subject to articles 147 and 148 of the Detailed Regulations of the Convention. A duplicate of the statement which accompanied the bills shall be supplied by the sender, to be sent to the collecting office with the inquiry.

## Chapter IV

### Operations at the collecting office

#### Article 109

##### Verification of items (Agr 18)

1 The collecting office shall verify the bills making up the item, check each of them off against the corresponding entries in the statement and enter the result of the verification in the statement.

2 Regular bills found in an item but not mentioned in the statement shall be automatically entered thereon.

3 If bills entered in the statement are missing, the collecting office shall immediately inform the office of origin, which shall advise the sender.

4 If bills are entered in the statement with inexact amount or if they are irregular, they shall immediately be returned to the sender via the office of origin, accompanied by a slip giving the reason for non-presentation and also stating that settlement of the account of the bills retained will be made later; a slip recalling the earlier return of the non-presented bills shall be attached to the RP 1 statement (part 2).

5 Bills other than those mentioned in paragraphs 3 and 4 shall be collected normally.

6 If none of the bills in an item can be collected, they shall be returned together with an explanatory note and part 2 of the statement.

7 Bills which it has not been possible to collect shall be returned in an envelope in the form of the annexed specimen RP 3; the envelope shall be automatically registered.

#### Article 110

Treatment of items containing prohibited annotations or messages (Agr 8)

1 Prohibited annotations or notes made on the statement shall be ignored. Separate notes or letters shall be treated as unpaid letters from the country of origin and, if the bills are collected, delivered to the addressees against collection of the charge payable. If payment of this charge is refused, these notes or letters shall be regarded as undeliverable items and returned to the office of origin in support of the statement.

2 When prohibited annotations are made on the bills themselves, the latter shall be collected and delivered against payment of their amount and of the charge on an unpaid letter from the country of origin. If payment of this charge is refused, the bills may be collected, but the charge payable shall be deducted from the sums collected; an explanatory note shall be attached to the RP 1 statement (part 2).

#### Article 111

Presentation. Payment period

1 The bills shall be presented to debtors on the day of maturity, <sup>(1)</sup> where applicable, or as soon as possible. <sup>(2)</sup>

2 Bills unpaid on presentation and payment of which has not been categorically refused by the debtors in person shall be held at the disposal of those concerned for a period of seven days reckoned from the day after the day of presentation; <sup>(3)</sup> this period may be extended to one month at most by administrations obliged to do so by their legislation. Debtors shall be advised that they may come and settle the account at the office during this period; the sender may however ask in a note on the statement for the instruments to be returned to him immediately after unsuccessful presentation or delivered to persons named for that purpose.

3 The vouchers in support mentioned in article 104, paragraph 4, shall be delivered to the debtor only against payment of the bills to which they relate.

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<sup>1)</sup> Cf Agr, art 6.

<sup>2)</sup> The expression “as soon as possible” refers to cases where the bills do not show the day of maturity.

<sup>3)</sup> Refused bills must not be returned immediately unless all the bills making up an item have been refused (1924 Stockholm Congress, II 604).

## Chapter V

### Operations after presentation

#### Article 112

##### Settlement of account (Agr 17)

The collecting office shall prepare the settlement of account of the RP 1 statement (part 2), taking care to mention any particulars that the sender may have omitted and deleting those which are inapplicable.

#### Article 113

##### Dispatch of funds by money order (Agr 12 and 13)

1 The card money order, endorsed “*Recouvrement*” (Collection of bills) on the front, shall be sent in an RP 3 envelope to the office of posting of the bills accompanied by the RP 1 statement (part 2) and any uncollected bills.

2 When the amount of the collection-of-bills money orders can be paid into a postal giro account held in the country of origin of the item and the sender has asked to take advantage of this facility, the preparation of the money

order, return of the uncollected bills and return of the RP 1 form (part 2) shall be carried out in accordance with article 114, paragraphs 2 and 3.

3 In relations where the money order service requires the intervention of offices of exchange, the envelope shall be sent to the relevant office of exchange.

4 If the sender has asked for the settled collection documents to be returned (\*) by air, the envelope, bearing a “*Par avion*” label and, if applicable, the postage representing the air surcharge authorized by article 16, paragraph 1, d, of the Agreement, shall be sent by the first airmail.

5 The envelopes mentioned in paragraphs 1 to 4 shall be registered if they contain uncollected bills. The particulars printed on the RP 3 envelope shall be supplemented accordingly.

6 When charges are to be collected from the sender either in application of article 16, paragraph 3, of the Agreement, or under article 110 of these Regulations, the RP 3 envelope shall be endorsed with the T stamp and the amount of charges to be collected given in bold figures on the front of the envelope.

7 When the name and address of the sender appear neither on the envelope, on the statement nor on the bills themselves, the office of destination, if it has been unable to obtain this information from the debtor or debtors, shall advise the office of origin of the fact, act according to the provisions set out above and name the latter office as payee in the collection-of-bills money order.

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\*) See Agr, art 16, note 2.

## Article 114

### Settlement by inpayment or transfer to a postal giro account (Agr 12)

1 If the funds are paid into or transferred to a postal giro account, the advice of credit or transfer intended for the holder of the account shall be endorsed “*Recouvrement*” (Collection of bills).

2 When the internal organization of the collecting office does not permit the transfer of the sums collected to a postal giro account abroad, the funds shall be sent by collection-of-bills money order; but, instead of the full address of the sender, the instrument shall bear the name of the holder of the account followed by the words “*Compte courant postal N°...tenu par le bureau de...*” (Postal giro account N°... held by the centre of...). (\*) The money order shall be sent direct to the giro centre concerned.

3 After the operations mentioned in paragraphs 1 and 2 above have been carried out, the RP 1 statement (part 2) accompanied by any uncollected bills shall be returned to the office of origin as laid down in article 113, paragraphs 1 to 6.

---

1) The first sentence of para 2 covers two cases:

- There is no giro service in the country of origin of the bill for collection.
- There is a giro service in the country of origin but the internal organization of the service in that country is such that the amount of postal bills collected by the adms of other countries cannot be transferred to the credit of such accounts.

In both cases, the same solution is provided – the one mentioned in this text (1934 Cairo Congress, II 448).

## Article 115

### Miscellaneous operations

1 Uncollected bills, attached where applicable to the money order issued in settlement of the collected bills, shall be returned automatically registered in an RP 3 envelope under the conditions laid down in article 113, paragraphs 1 to 6.

2 The reason for non-collection shall be given, with no further statement, in the form prescribed in article 143, paragraphs 1 to 3, of the Detailed Regulations of the Convention either in a slip attached to the instruments or by means of the RP 1 statement (part 2).

3 Missing or irregular RP 1 statements (part 2) shall be either inquired about or returned direct from office to office.

4 Article 113 of the Detailed Regulations of the Cash-on-Delivery Agreement shall apply to collection-of-bills money orders.

## Chapter VI

### Special provisions for collection-of-bills list money orders <sup>(1)</sup>

#### Article 116

##### Offices of exchange for collection-of-bills list money orders

“Collection-of-bills list money orders” shall be exchanged only through the intermediary of offices called “offices of exchange”, designated by the administration of each of the contracting countries.

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<sup>1)</sup> This chapter was introduced by the 1964 Vienna Congress. For details, cf I 804.

#### Article 117

##### Preparation and transmission of collection-of-bills lists

1 Each office of exchange shall prepare, daily or upon agreed dates, MP 2 lists bearing the impression “*Recouvrements*” (Collection of bills) recapitulating the bills collected by the collecting office. <sup>(1)</sup>

2 Every collection-of-bills money order entered on a list shall bear a serial number called an international number; this number shall be assigned from an annual series beginning, by agreement between the administrations concerned, on 1 January or 1 July.

3 When the numbering changes, the first list which follows shall bear, in addition to its serial number, the last number of the preceding series.

4 The lists themselves shall be numbered, according to the natural sequence of the numbers, beginning on 1 January or on 1 July of each year.

5 The lists shall be transmitted to the corresponding office of exchange by the first post by the quickest route (air or surface), together with the RP 1 statements (part 2) to which shall be attached any uncollected bills.

6 The corresponding office of exchange shall acknowledge receipt of each list by an appropriate entry on the first list dispatched in the opposite direction.

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<sup>1)</sup> When form MP 2 is used in the list system, instead of COD or collection-of-bills money orders, the words “sender” and “payee” in cols 3 and 4 refer to the settlement money orders themselves and not to the COD items or the bills for collection (1964 Vienna Congress, II 1287, 1288 and 1313, prop 8058).

Article 118

Special collection-of-bills lists

A special MP 2 list, endorsed "*Recouvrements*" (Collection of bills), shall be prepared for each of the following categories of money orders:

- a money orders exempt from charges referred to in both article 16 of the Convention and article 7 of the Money Orders and Postal Travellers' Cheques Agreement; the list shall be endorsed, at the top, "*Mandats exempts de taxe*" (Money orders exempt from charges);
- b money orders which the sender of the bill has asked to be sent by air; the list shall be endorsed "*Mandats par avion*" (Money orders by air-mail) and shall be forwarded by the first airmail.

Article 119

Verification and correction of collection-of-bills lists

Verification and correction of amounts and entries made in the collection-of-bills lists as well as the treatment of other irregularities shall be subject to article **127** of the Detailed Regulations of the Money Orders and Postal Travellers' Cheques Agreement.

Article 120

Payment of collection-of-bills list money orders

Upon receipt of an MP 2 list, the office of exchange of the country of posting of the bills shall, by means of a form selected by its administration according to its requirements, pay the payees of the collection-of-bills list money orders.

Article 121

Undelivered or uncollected money orders

1 Collection-of-bills money orders included in the lists but whose payment instruments it has not been possible to deliver to the payees shall be allocated to the administration of posting of the items.

2 The same shall apply in the case of payment instruments delivered to the rightful owners but the amounts of which have not been collected.



## Article 122

### Preparation and settlement of accounts

1 Subject to the following special provisions, collection-of-bills list money orders shall be subject, with regard to the preparation and settlement of accounts, to the provisions relating to list money orders contained in the Money Orders and Postal Travellers' Cheques Agreement.

2 Each administration of origin of collection-of-bills items shall prepare at the end of each month, for each collecting administration, an MP 5 monthly account bearing the impression "Recouvrements" (Collection of bills). The totals of the lists received during the month shall be recapitulated in this account.

3 The administration preparing the account shall add to the total the amount of the remunerations payable to it in accordance with article 20 of the Agreement.

4 The balance of the MP 5 account shall be added, wherever possible, to that of the monthly account for money orders prepared for the same period. Verification and settlement of the MP 5 account shall be carried out in accordance with the Money Orders and Postal Travellers' Cheques Agreement and its Detailed Regulations.

## Chapter VII

### Final provisions

## Article 123

### Entry into force and duration of the Regulations (Agr 25)

1 These Regulations shall come into force on the day on which the Collection-of-Bills Agreement comes into operation.

2 They shall have the same duration as that Agreement, unless renewed by common consent between the parties concerned. <sup>(1)</sup>

Done at **Hamburg, 27 July 1984.**

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<sup>1)</sup> For the names of the countries which signed the Det Regs, see note 1 to the final clause of the Agr.

(For the signatures, see 1984 Hamburg Docs, vol III, pp 741 to 773).

### List of forms <sup>(1)</sup>

No	Title or nature of form	References
1	2	3
RP 1	Statement of bills for collection .....	Art 104, para 1
RP 2	"Collection-of-bills" envelope.....	Art 104, para 4
RP 3	{ "Uncollected bills" ..... } envelope { "Money order for settlement of collected bills". }	Art 109, para 7

### Annexes

#### Forms RP 1 to RP 3

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<sup>1)</sup> A background note on the standardization of forms, followed by a general note, is given in Annotated Acts, vol 2, after the list of forms.

☐ Postal administration of origin

RP 1 (Part 1)

☐ Office of posting

**STATEMENT**  
**Bills for collection**

Sender: Name and full address	Date of statement

Notes: Bills for different debtors, 5 at most per statement, must be collectable by the same office and have the same date of maturity. The amounts of the bills, unless the administrations concerned agree otherwise, must be expressed in the currency of the collecting country.

Serial number	Names and full addresses of debtors	Amount of bills	Date of maturity	Remarks	Result of verification by office of destination
1	2	3	4	5	6
1					
2					
3					
4					
5					
Total					

Method of settlement chosen	<input type="checkbox"/> By collection-of-bills money order to the address given above,
	sent by <input type="checkbox"/> surface <input type="checkbox"/> air
	<input type="checkbox"/> By collection-of-bills money order to be credited to the postal giro account given below
	<input type="checkbox"/> By transfer to be credited to the postal giro account given below
	<input type="checkbox"/> By inpayment to be credited to the postal giro account given below
	Giro account No
	Name of payee
	Name of giro centre
Place and date	Stamp of office of destination Signature of official
Signature of sender	

Collection of Bills, Hamburg 1984, art 104, para 1 - Size: 210 x 297 mm

[Postal administration		RP 1 (Part 2)	
[Collecting office		<b>STATEMENT</b> <b>To be returned to sender</b>	
Sender, Name and full address (To be completed by the sender)		Date of dispatch of bills <hr/> Office of posting	
If the documents are to be returned by air, affix a "Par avion" label or impression on the right			
Serial number	Names of debtors (To be completed by the sender)	Amount of bills not collected	Amount of bills collected
1	2	3	4
1			
2			
3			
4			
5			
Total of bills collected			
Less	Collection charge Presentation charge for unpaid bills Stamp duty Charge for the <input type="checkbox"/> money order <input type="checkbox"/> inpayment <input type="checkbox"/> transfer Charge for the return by air of the settlement documents		
Total deductions			
Sender's credit			
Method of settlement	<input type="checkbox"/> By the attached money order	Money order No	
	<input type="checkbox"/> By transfer credited to the postal giro account given below	Stamp of the collecting office	
	<input type="checkbox"/> By inpayment credited to the postal giro account given below		
	Giro account No		
	Name of payee		
Name of giro centre			
Number of bills not collected		The uncollected bills are attached to this statement	

<input type="checkbox"/> Postal administration of origin		RP 2
<div style="text-align: right; margin-bottom: 20px;">Postage</div> <div style="margin-bottom: 20px;"><b><u>REGISTERED</u></b></div>		
<b>BILLS FOR COLLECTION</b>	Office of destination	
Sender	<b>POST OFFICE</b>	
	of	
	Country of destination	

Collection of Bills, Hamburg 1984, art 104, para 4 – Size: 114 x 162 mm or 125 x 176 mm

<input type="checkbox"/> Postal administration		On postal service    RP 3
<div style="border: 1px solid black; height: 30px; width: 150px; margin-bottom: 20px;"></div> <div style="border: 1px dashed black; border-radius: 50%; width: 80px; height: 80px; margin: 0 auto;"></div>	<div style="margin-bottom: 10px;"> <input type="checkbox"/> <b>UNCOLLECTED BILLS</b> </div> <div> <input type="checkbox"/> <b>MONEY ORDER FOR SETTLEMENT</b> of collected bills         </div>	
<b>Notes</b>  Stick the "Par avion" label in the space provided for this purpose in the top left-hand corner when the settlement money order is to be sent by air, and cover the corresponding air surcharge.  If the item contains uncollected bills, register it officially.	<div style="border-bottom: 1px solid black; margin-bottom: 10px;">Office of destination</div> <div style="margin-bottom: 10px;"><b>POST OFFICE</b></div> <div style="border-bottom: 1px solid black; margin-bottom: 10px;">of</div> <div style="border-bottom: 1px solid black;">Country of destination</div>	

Collection of Bills, Hamburg 1984, art 109, para 7 – Size: 114 x 162 mm or 125 x 176 mm

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# International Savings Agreement

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Agreement

Detailed Regulations  
– Forms



# International Savings Agreement

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## International Savings Agreement (1) (2)

The undersigned, plenipotentiaries of the Governments of the member countries of the Union, having regard to article 22, paragraph 4, of the Constitution of the Universal Postal Union concluded at Vienna on 10 July 1964, have by common consent and subject to the provisions of article 25, paragraph 3, of the Constitution, drawn up the following Agreement: (3)

### 1) Background note

Acting on proposals submitted by France and Switzerland for creating a special Agr concerning postal savings banks, the 1952 Brussels Congress instructed the ELC to study the problem as a whole. The draft Agr concerning the international savings service, drawn up by the ELC, was adopted by the 1957 Ottawa Congress.

2) With a view to promoting savings banks in developing countries, the 1979 Rio de Janeiro Congress adopted resolution C 19, providing for cooperation between the UPU and the International Savings Bank Institute (ISBI) (III 899). The protocol of agreement concluded between the IB of the UPU and the ISBI to this end and formally signed in Berne on 15 December 1980 is given below:

"Considering

"resolution C 19 adopted by the 18th Congress of the UPU at Rio de Janeiro in 1979 concerning cooperation between the ISBI and the UPU for promoting savings bank operations in the developing countries,

"Having studied

"the various aspects of the question in the light of the results of contacts between their respective secretariats,

"Noting

"that many postal savings banks or savings banks using post offices are members of the ISBI,

"Wishing

"to assist these savings banks as much as possible so that they may play their essential role in collecting private savings more effectively,

"Recognizing

"the importance, for this purpose, of sustained communication between the two organizations, the UPU and the ISBI agree as follows:

#### "1 Exchange of information

"The UPU and the ISBI will establish a permanent exchange of their general documentation and specialized publications in areas of common interest.

#### "2 Reciprocal participation in meetings of the appropriate bodies of each organization

"The UPU and the ISBI will invite each other to meetings of common interest.

#### "3 Cooperation in devising and implementing projects

"The UPU and the ISBI may cooperate in the planning, programming and preparation of projects involving savings banks, especially in the field of vocational training, by the following means:

- granting of fellowships for courses/practical training/seminars;

- participation by consultants from one organization as lecturers at seminars organized by the other;
- joint holding of seminars/colloquia;
- joint studies on savings and possibilities of financing the equipment of savings banks;
- missions by experts to provide technical assistance in devising and carrying out projects relating to the mobilization of savings.

“4 Other forms of cooperation

“Other forms of cooperation may be considered by mutual agreement if the need arises.”

<sup>3)</sup> The list of member countries among which the Agr is concluded was deleted from the preamble by the 1964 Vienna Congress; it is now drawn up by the IB in accordance with Gen Regs, art 112.

## Chapter I

### Preliminary provisions

#### Article 1

##### Purpose of the Agreement

This Agreement shall govern the savings service that contracting countries agree to set up in their reciprocal relations.

#### Article 2

##### Operation of the service and participation

1 Contracting countries shall be entitled to provide the service for only one or several of the types of operation governed by this Agreement, namely deposits, withdrawals and transfers.

2 Any national savings bank under the direct control of the postal administration or which operates throughout the country through post offices may take part in the savings service.

3 The postal administrations of countries in which the national savings bank taking part in the international service comes under an administration other than the postal administration shall come to an agreement with that administration to ensure full implementation of all the provisions of the Agreement. The postal administration shall serve as intermediary in the bank's relations with the postal administrations of the other contracting countries and with the International Bureau.

### Article 3

#### Extent of the service

Savings banks shall agree to serve as intermediary for opening savings books, replacing or renewing books, entering interest in the books and sending all the documents normally necessary for the smooth running of the international savings service.

## Chapter II

### General provisions

#### Article 4

##### Transmission of funds (Det Regs 104, 113 and 119)

- 1 The transmission of funds in implementation of a savings transaction shall be done by international money order or giro transfer. It shall be subject to the conditions governing the method used.
- 2 The costs of sending the funds shall be borne by the saver.

#### Article 5

##### Interest (Det Regs 124)

Subject to article 17 relating to transfers, the date for calculating interest shall be established in relation to the receipt or dispatch of the funds by the savings bank which holds the account credited or debited.

#### Article 6

##### Transmission of books and various documents (Det Regs 103 and 106)

- 1 The post offices of contracting countries shall assist one another in the withdrawal of books to be settled or verified.
- 2 The books as well as correspondence and documents normally necessary for the smooth running of the international savings service shall be admitted post-free when they are sent by the administration or bank of a contracting country to the administration or bank of another contracting

country. Envelopes containing books shall also be admitted post-free when they are sent by the administration or bank of a contracting country to the holders of the books. (1)

3 Transmissions shall be made by the most favourable means.

4 Costs entailed by any rapid transmission (by air, for instance) at the saver's request may be charged to him.

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1) Under the Giro Agr, art 53, envelopes containing account statements addressed by giro centres to account holders are forwarded post-free. It would therefore be quite appropriate to put envelopes containing savings bank books addressed to holders on the same footing as envelopes containing account statements (1957 Ottawa Congress, II 722, prop 1175).

## Article 7

### Provisions common to deposits and transfers

Funds deposited or transferred shall, particularly with regard to the rate and calculation of interest as well as the conditions of withdrawal, be subject to the laws, decrees, ordinances and regulations governing the service of the bank for which the funds are intended.

## Chapter III

### Deposits

#### Article 8

##### Paying in of deposits (Det Regs 104)

1 Any holder of a current savings account may make deposits into his account by paying in the funds at the savings bank or post office of the place where he is.

2 In the absence of special agreement, the book shall be produced.

3 Any person residing in a contracting country may make a deposit at the savings bank of that country or in a post office to open a book in the savings bank of another contracting country.



## Article 9

### Maximum amount

- 1 Each administration may set a minimum and a maximum for the deposits which may be entered in the book.
- 2 The savings bank holding the account shall reserve the right to refuse all or part of the deposit which would bring the credit of the account over the maximum limit fixed by its regulations.
- 3 In the country recording the deposit, the amount of the deposit may be limited to the portion of the funds which may be exported.

## Article 10

### Rounding off to currency unit

Deposits, expressed in the currency of the country holding the account, shall not include fractions of the currency unit.

## Article 11

### Return of book (Det Regs 109)

- 1 After entry of the deposit, the book, if it has been produced, shall be returned direct <sup>(1)</sup> to the saver by officially registered letter. <sup>(2)</sup>
- 2 If it is a book made out following an initial deposit, it shall be sent to the holder in the same way.

---

<sup>1)</sup> For practical reasons, it is preferable not to have recourse to the intermediary of the savings bank for returning the book to the saver (1947 Ottawa Congress, II 722 and 795, prop 1178).

<sup>2)</sup> Cf art 6, note 1.

## Chapter IV

### Withdrawals

#### Article 12

##### Withdrawal applications (Det Regs 110)

- 1 Any holder of a savings book may withdraw all or part of his credit by sending, through the intermediary of the savings bank of the contracting country where he is, an application to the bank holding his account.
- 2 The sum for which withdrawal is requested shall be expressed in the currency of the country holding the account; in case of partial withdrawal, it shall not include fractions of the currency unit.
- 3 In relations between countries whose postal administrations have reached agreement on this, savers may send at their own expense their withdrawal applications direct to the bank holding their account.

#### Article 13

##### Withdrawal authorizations (Det Regs 111)

- 1 Withdrawal authorizations shall be prepared by the bank holding the account in the currency of the country where the saver resides and for the net sum to be paid. They shall be sent, with the corresponding funds, to the bank which is due to make the withdrawal.
- 2 The bank which prepares a withdrawal authorization shall determine the conversion rate of the currency of its country into the currency of the country where the saver resides.

#### Article 14

##### Withdrawals (Det Regs 113)

- 1 Withdrawals shall not be subject to any limitation as to amount other than those resulting from the legislation of the contracting countries.
- 2 They shall be paid into the hands of the person or persons empowered (!) to give a receipt under the terms of the savings contract and named in the authorization.
- 3 The sum to be paid shall be that shown on the authorization in the currency of the paying country without any deduction on behalf of the paying

bank. However, when the legislation of the country to which the paying service belongs so requires, this service may ignore fractions of the currency unit or round the sum off to the currency unit.

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<sup>1)</sup> It was considered appropriate to limit the number of people authorized to make withdrawals (1957 Ottawa Congress, II 722, prop 1280).

## Article 15

### Telegraph withdrawals

In relations between countries whose postal administrations have reached agreement on this, savers may, at their own expense, request and obtain withdrawals by telegraph. The administrations themselves shall lay down the rules for implementing the service.

## Article 16

### Other withdrawal procedures (Det Regs 117) (<sup>1</sup>)

In relations between countries whose postal administrations have reached agreement on this, withdrawals may be made without observing the formalities relating to withdrawal applications and authorizations.

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<sup>1)</sup> This art opens the way to simplification in the implementation of the service on conditions more favourable to users on the basis of bilateral agreements (1964 Vienna Congress, II 1309, prop 8802).

# Chapter V

## Transfers

### Article 17

#### General principles applicable to transfers (Det Regs 118)

1 Any holder of a savings account may have all or part of his credit transferred to another savings bank of his choice. The transfer application may be made at any bank or post office in the contracting countries.

2 In the absence of special agreement, the saver shall deposit his book in support of his application.

3 In relations between countries whose postal administrations have reached agreement on this, savers may send at their own expense direct to the bank holding their account their transfer applications drawn up according to internal regulations and accompanied where applicable by the book.

4 Interest on the sums transferred shall be paid by the bank originally holding the funds (called “bank of origin”) up to the end of the month during which the account is debited and by the bank receiving the transfer (called “recipient bank”) from the first day of the following month.

## Chapter VI

### Liability

#### Article 18

##### Extent of liability

1 The sums converted into an international postal money order or giro transfer to carry out a savings transaction shall be subject to the guarantees prescribed for the method selected for transmission of funds.

2 Savings banks shall be liable for errors of conversion, errors in entering transactions in the current accounts and, generally, for any errors which they might make in preparing documents relating to the international savings service.

3 The savings banks through which withdrawals are made shall be liable for the funds they have received and for the correctness of payment transactions.

4 Savings banks shall assume no liability for delays which may occur in the transmission of funds.

5 Savings banks shall assume no liability for any inaccuracy discovered in the information supplied by users for carrying out the transactions mentioned in article 3.

#### Article 19

##### Determination of liability

1 Liability shall rest with the savings bank in whose service the error occurred.

2 If the error is attributable to both banks or if liability cannot be established, the banks shall share the settlement equally.

#### Article 20

##### Reconstitution of the savings account

Reconstitution of the savings account shall be borne by the savings bank holding it, subject to its right of recourse against the administration which was liable.

#### Article 21

##### Reimbursing the creditor savings bank

1 The savings bank which was liable shall reimburse the bank which settled the account within four months of notification of reconstitution of the account.

2 Reimbursement of the creditor savings bank shall be made without charge for that bank. After the four-month period, the amount due to the creditor bank shall be chargeable with interest at the rate of 6 percent per annum, reckoned from the date of expiry of that period.

## Chapter VII

### Miscellaneous and final provisions

#### Article 22

##### Application of the Convention and certain Agreements (<sup>1</sup>)

The Convention, the Money Orders and Postal Travellers' Cheques Agreement and the Giro Agreement shall be applicable, where appropriate, by analogy, in all cases not expressly governed by this Agreement.

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<sup>1</sup>) The 1964 Vienna Congress standardized the text relating to the application of the Conv in the different Agrs (II 399, props 8801 and 8804, Doc 88). Couched as it is in general terms, this provision makes it possible to cover all cases in which the Conv and Agrs are applied.

#### Article 23

##### Exception to the application of the Constitution

Article 4 of the Constitution (1) shall not apply to this Agreement.

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<sup>1)</sup> This art concerns exceptional relations.

#### Article 24

##### Conditions for approval of proposals concerning this Agreement and its Detailed Regulations

1 To become effective, proposals submitted to Congress relating to this Agreement and its Detailed Regulations shall be approved by a majority of the member countries present and voting which are parties to the Agreement. At least half of these member countries represented at Congress shall be present at the time of voting.

2 To become effective, proposals introduced between two Congresses (1) relating to this Agreement and its Detailed Regulations shall obtain:

- a two thirds of the votes, if they involve the addition of new provisions or amendments to the provisions of this Agreement and its Detailed Regulations;
- b a majority of the votes, if they involve interpretation of this Agreement and its Detailed Regulations, except in the case of a dispute to be submitted to arbitration as provided for in article 32 of the Constitution.

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<sup>1)</sup> As regards the procedure for presenting and considering these props, see Const, art 29 and Gen Regs, arts 119 to 123.

#### Article 25

##### Entry into force and duration of the Agreement (Det Regs 127)

This Agreement shall come into force on **1 January 1986** and shall remain in operation until the entry into force of the Acts of the next Congress.

In witness whereof, the plenipotentiaries of the Governments of the contracting countries have signed (1) this Agreement in a single original, which shall be deposited in the archives of the Government of the **Swiss Confederation**. A copy thereof shall be delivered to each party by the Government of the

country in which Congress is held.

Done at **Hamburg, 27 July 1984.**

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1) Names of the countries which signed the Agr:

Belgium	Republic of Mali
People's Republic of Benin	Kingdom of Morocco
Burkina Faso	Netherlands
United Republic of Cameroon	Norway
Central Africa	Republic of Peru
Republic of Chad	Republic of San Marino
Chile	Republic of Senegal
Islamic Federal Republic of the Comoros	Spain
Republic of Cyprus	Sweden
Republic of Ecuador	Togolese Republic
Arab Republic of Egypt	Tunisia
Republic of Finland	Turkey
French Republic	Eastern Republic of Uruguay
Federal Republic of Germany	Socialist Federal Republic of Yugoslavia
Republic of Indonesia	

(For the signatures, see 1984 Hamburg Docs, vol III, pp 799 to 831.)

## Detailed Regulations of the International Savings Agreement

Having regard to article 22, paragraph 5, of the Constitution of the Universal Postal Union concluded at Vienna on 10 July 1964, the undersigned on behalf of their respective postal administrations, have by common consent drawn up the following measures for ensuring the implementation of the International Savings Agreement.

### Chapter I

#### Preliminary provisions

##### Article 101

Information to be supplied by administrations (\*)

- 1 Each administration shall transmit to the other administrations, through the intermediary of the International Bureau, the following information:
  - a the operations which it carries out;
  - b whether it takes part or not in the telegraph withdrawal service;
  - c the maximum and minimum admitted for deposit, withdrawal and transfer respectively;
  - d operations for which production of the books is required.
- 2 Each administration shall inform the other administrations direct:
  - a whether it admits direct transmission, by the saver to the bank holding his account, of withdrawal and transfer applications;
  - b whether it centralizes or not deposit forms and withdrawal applications.
- 3 Any amendment to the information mentioned above shall be notified without delay.
- 4 Each administration may, in addition, ask the other administrations direct to inform it of the methods of authentication of documents exchanged, and, where applicable, specimen books and seals used in the banks as well as a list of specimen signatures of the officials who are authorized in those banks to sign the summary lists and withdrawal authorizations mentioned in articles 105, 111 and 114.
- 5 In cases of amendment of the list mentioned in paragraph 4, a complete new list shall be sent to the corresponding administration; however, if it is



just a question of cancelling one of the listed signatures, it shall be sufficient to have it struck off the existing list which shall continue to be used.

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<sup>1)</sup> Cf Money Orders Det Regs, art 101, note 1, for the rapid communication of this information after each Congress.

## Article 102

### Forms for the use of the public

For the purpose of applying article 10, paragraph 4, of the Convention, the following shall be considered as forms for the use of the public:

CE 1 (Savings deposit form),

CE 3 (Withdrawal application),

CE 6 (Transfer application).

## Article 103

### Postage-free correspondence (Agr 6)

Correspondence admitted post-free under the terms of article 6, paragraph 2, of the Agreement shall bear the name of the bank holding the savings accounts and the words “*Service des postes*”, (On postal service).

# Chapter II

## Deposits

### Article 104

#### Paying in of deposits (Agr 4 and 8)

1 The holder of a savings bank book who wishes to make a deposit shall hand in at the savings bank or in a post office in his country of residence, against a receipt issued free of charge, the book, a savings deposit form made out on a form conforming to the annexed specimen CE 1, the amount of the funds and the cost of sending such funds.

2 If a deposit is made to open a new book, the savings deposit forms shall mention the place and date of birth of the saver and his marital status. This information shall be confirmed by means of an identity document.

3 The bank or post office which receives the deposit shall complete the form filled in by the saver and indicate the method of transmission of the funds, noting the corresponding dispatch costs. The savings deposit form shall then be endorsed with the impression of the bank's seal or post office's date-stamp.

4 The savings deposit form and the book, if there already is one, shall be sent to the savings bank of destination.

#### Article 105

##### Summary list

1 Savings banks may centralize savings deposit forms.

2 In that case, the forms shall be described in part one of the summary list in the form of the annexed specimen CE 2 sent to the savings bank of destination. Part two shall certify that the funds have been sent to the bank concerned by postal money order or giro transfer.

3 The grand total of the attestation shall be written out in full and in figures; this total may however be written in figures only if a cheque protection machine is used to write it. The attestation shall bear the impression of the stamp of the service of origin and the signature of the representative of that service.

4 The savings books shall, where applicable, be attached to the summary list.

#### Article 106

##### Transmission of books and service documents (Agr 6)

The books, the savings deposit forms which shall remain attached to the books to which they refer, and the summary lists shall be sent under officially registered cover to the savings bank of destination.

#### Article 107

##### Exception with regard to production of the book

Notwithstanding articles 104 to 106, a contracting country may decide not to require production of the book on deposit of funds, provided that it informs the other contracting countries in advance through the intermediary of the International Bureau.

#### Article 108

##### Refusal of all or part of a deposit

1 In case of refusal of all or part of a deposit, the refused sum shall be returned to the saver by either postal money order or giro transfer, with an explanatory note, through the intermediary of the bank or post office which received the deposit.

2 If the refusal is the result of a service error, the costs of returning shall be borne by the bank or administration in whose service the error was committed. If not, they shall be borne by the saver.

#### Article 109

##### Return of book (Agr 11)

1 After entry of the deposit in the book, the latter shall, where applicable, be returned to the saver by officially registered letter. <sup>(1)</sup>

2 The same shall apply in the case of a new book.

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<sup>1)</sup> Cf Agr, arts 6 and 11, notes.

## Chapter III

### Withdrawals

#### Article 110

##### Drafting and depositing of withdrawal applications (Agr 12)

1 Withdrawal applications shall be made on forms conforming to the annexed specimen CE 3.

2 Subject to article 12, paragraph 3, of the Agreement, the saver shall make his withdrawal application at the bank of the country where he resides or in the corresponding post offices of this bank. The service receiving the application may verify the title and identity of the depositor thereof.

3 Banks may agree that applications shall be centralized by the bank of the country where the saver resides and that that bank shall forward them to their destinations after making them up into groups. They may then agree on verification being carried out before they are sent to the bank holding the funds.

4 The bank required to authorize withdrawal may require the book to be produced when the withdrawal application is made, either merely to check the balance in the book or for the book to be attached to the withdrawal application. In that case, the contracting country concerned shall inform the other countries in advance through the intermediary of the International Bureau. If production of the book is required only to check the balance, the official on duty shall certify on the CE 3 form that the balance given by the holder corresponds to the balance entered in the book. <sup>(1)</sup>

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<sup>1)</sup> Certification of the balance of the savings accounts is of major importance for savings banks in cases where there is no requirement for the book to be attached to the withdrawal application (1957 Ottawa Congress, II 722, 795 and 800, prop 1187).

## Article 111

### Withdrawal authorizations (Agr 13)

1 Withdrawal authorizations shall be prepared on forms conforming to the annexed specimen CE 4. They shall comprise:

- a the number of the savings book and the designation of its holder;
- b the exact designation of the person or persons empowered to give a receipt according to article 14, paragraph 2, of the Agreement;
- c the amount to be paid, expressed in figures and letters in the currency of the paying country; it shall suffice to express this amount in figures only, if a cheque protection machine is used to write it;
- d the amount to be written in the book, expressed in figures in the currency in which the savings book is held and, if applicable, the credit before and after withdrawal;
- e details of the money order or bulk or individual transfer sent to the bank of the paying country or to the paying post office.

2 A document bearing specimen signatures of the person or persons mentioned in paragraph 1, b, may be attached to the CE 4 withdrawal authorization.

3 The withdrawal authorizations shall be sent:

- a either separately to the bank or paying post office;
- b or collectively to the paying bank; in that case, they shall be described in part one of the summary list in the form of the annexed specimen CE 5 and show, in the currency of the paying country, the total net amounts to be paid. Part two of the summary list shall certify that the funds have been sent to the bank concerned by postal money order or giro transfer. The grand total of the attestation shall be written out in full and in figures; this total may however be written in figures only if a cheque protection

machine is used to write it. The attestation shall bear the impression of the stamp of the service of origin and the signature of the representative of that service.

- 4 The costs of sending the funds to that bank shall be deducted from the saver's credit.

#### Article 112

##### Treatment of the book

If production of the book is required when the application is made, the bank which authorizes the withdrawal shall note in the book the amount to be withdrawn plus the dispatch costs. If the whole credit is withdrawn, it shall retain the book. If, however, only part is withdrawn, it shall send the book direct to the saver by officially registered letter, unless that book is to be deposited.

#### Article 113

##### Payment of withdrawals (Agr 4 and 14)

- 1 Withdrawals shall be paid into the hands of the person or persons empowered to give a receipt according to article 14, paragraph 2, of the Agreement, on production of the book, unless it has been produced beforehand, and in accordance with the proofs of identity prescribed by the regulations of the paying bank.

- 2 Except when the withdrawal has already been noted in the book by the bank which prepared the withdrawal authorization, the amount withdrawn, as given in the authorization in the currency of the country where the account is held, plus the dispatch costs, shall be entered in the book and deducted from the available credit. In either case, the entry shall be supported by the stamp or seal of the paying service. In case of part withdrawal, the book, unless it is to be deposited, shall be returned direct to the saver by officially registered letter.

- 3 The receipt of the payee shall be given on the CE 4 withdrawal authorization. The signature shall match the specimen which may be attached to the form.

- 4 When the available credit is lower than the amount to be withdrawn or when there is a discrepancy between the new credit left in the book after withdrawal and that entered by the bank of origin in the withdrawal autho-

rization, the transaction shall be postponed and instructions requested from the bank which prepared the CE 4 form.

5 If the paying bank so desires, it may have a second receipt made on a duplicate authorization which it prepares itself.

6 Banks may not make the withdrawals until they have cashed the money orders or giro transfers transferring the corresponding funds.

#### Article 114

##### Validity of authorizations

1 Banks shall agree on the conditions of validity and authenticity of the withdrawal authorizations which they exchange. They may agree in particular that only authorizations bearing a signature or impression of a seal, a specimen of which has been communicated beforehand, shall be valid.

2 In the absence of special agreement, the validity period of withdrawal authorizations shall expire at the end of the month following their preparation.

#### Article 115

##### Return of receipted authorizations

The CE 4 withdrawal authorizations, duly provided with the receipt of the payee, shall be returned, where applicable in support of the settled books, to the bank which prepared them.

#### Article 116

##### Unused authorizations

1 Withdrawal authorizations which for any reason are not acted on shall be returned with an appropriate note to the bank which prepared them. Where applicable, they shall be accompanied by the corresponding book.

2 The corresponding funds, less costs, shall be returned to that bank by one of the means prescribed in article 4, paragraph 1, of the Agreement. The banks may however agree on their being simply deducted from the next CE 5 summary list.

3 These costs shall be borne by the saver, unless the return is the result of an error made by one of the banks. In that case, they shall be borne by the bank which committed the error.

#### Article 117

##### Other withdrawal procedures (Agr 16) <sup>(1)</sup>

The procedures concerning withdrawals made without carrying out the formalities relating to withdrawal applications and authorizations shall be drawn up by common consent between the administrations of the countries which have agreed to set up such simplified procedures.

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<sup>1)</sup> Cf Agr, art 16, note 1.

## Chapter IV

### Transfers

#### Article 118

##### Depositing of applications (Agr 17)

1 Subject to article 17, paragraph 3, of the Agreement, transfer applications prepared in duplicate on a form conforming to the annexed specimen CE 6 shall be deposited at the savings bank or post office in the place where the holder of the account is. The book shall accompany the transfer application unless it is held at the bank which issued it.

2 A receipt for the deposited documents shall be issued to the holder of the book free of charge.

3 Books subject to special conditions of withdrawal may be transferred, unless express reservations in this respect were made on issue of the book or the bank of destination does not accept such conditions.

4 After verifying the identity and, where applicable, the credentials of the signatory or signatories, the two copies of the application and the book, if applicable, shall be sent to the savings bank of origin.

#### Article 119

##### Treatment of transfer applications (Agr 4)

1 Transfer applications shall be subject to the rules observed by the savings bank of origin with regard to withdrawal applications.

2 In the case of total transfer, the amount transferred shall comprise the balance of the depositor's account and the interest calculated as prescribed in article 17, paragraph 4, of the Agreement.

3 In the case of partial transfer, the interest on the amount transferred shall accrue on behalf of the depositor on the account held by the bank of origin up to the end of the month during which the account was debited and on the account held by the bank of destination from the first day of the following month.

4 After verifying the book, the savings bank of origin shall enter the transaction therein and complete the back of the transfer application.

5 The funds corresponding to the transfer requested shall be sent to the recipient bank as prescribed in article 4 of the Agreement.

6 One copy of the transfer application duly completed by the bank of origin shall be attached to the CE 5 summary list; the second copy shall be retained by the bank of origin. Any special conditions of withdrawal applied shall be mentioned by the latter bank on the back of the transfer application so that they can be reproduced on the account and on the book to be issued by the recipient bank.

#### Article 120

##### Issue of new book

1 Immediately after receipt of the funds and documents mentioned in article 119, the recipient bank shall issue a book in the name of the holder to the amount of the sum received from the bank of origin.

2 Unless it is to be deposited, the book shall be sent direct to the saver by officially registered letter. (1)

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<sup>1)</sup> Cf Agr, arts 6 and 11, notes.

#### Article 121

##### Transfer to an existing account

1 If the saver requesting the transfer already has a book of the bank to which funds are to be transferred, he shall attach it to the dossier formed or declare that the book is deposited at the bank which issued it.

2 The bank of origin shall attach the book to the transfer application, which it shall forward to the recipient bank. After making the transfer and entering the amount transferred in the book, the recipient bank shall send the book direct to the holder by officially registered letter, (1) unless the holder deposits it.



<sup>1)</sup> Cf Agr, arts 6 and 11, notes.

#### Article 122

##### Treatment of original book after transfer

1 In case of total transfer to either a new account or an existing account, the book from which the amount transferred has been deducted shall be retained by the bank of origin.

2 Unless it is to be deposited, the book, in the case of partial transfer, shall be returned direct to the saver by officially registered letter. (<sup>1</sup>)

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<sup>1)</sup> Cf Agr, arts 6 and 11, notes.

## Chapter V

### Sundry operations

#### Article 123

##### Replacement of books

1 The bank or post office receiving a book for replacement shall give the depositor a receipt.

2 The book shall be sent by that bank or post office to the savings bank concerned.

3 The new book shall be sent direct to the saver by officially registered letter. (<sup>1</sup>)

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<sup>1)</sup> Cf Agr, arts 6 and 11, notes.

#### Article 124

##### Calculation of interest (Agr 5)

The amount of interest relating to each transaction shall be calculated according to the rules in force in the bank holding the account.

Article 125

Depositing of book for entry of interest

The book shall be deposited, against issue of a receipt free of charge, at the savings bank or post office of the country where the holder resides; that bank or office shall send the book to the savings bank concerned.

Article 126

Return of book after entry of interest

After entering the interest, the bank holding the account shall return the book direct to the saver by officially registered letter. <sup>(1)</sup>

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<sup>1)</sup> Cf Agr, arts 6 and 11, notes.

## Chapter VI

### Final provisions

Article 127

Entry into force and duration of the Regulations (Agr 25)

1 These Regulations shall come into force on the day on which the International Savings Agreement comes into operation.

2 They shall have the same duration as that Agreement, unless renewed by common consent between the parties concerned. <sup>(1)</sup>

Done at **Hamburg, 27 July 1984.**

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<sup>1)</sup> For the names of the countries which signed the Det Regs, see note 1 to the final clause of the Agr.

(For the signatures, see 1984 Hamburg Docs, vol III, pp 799 to 831).

List of forms <sup>(1)</sup>

No	Title or nature of form	References
1	2	3
CE 1	Savings deposit form .....	Art 104, para 1
CE 2	Summary list of savings deposit forms .....	Art 105, para 2
CE 3	Withdrawal application .....	Art 110, para 1
CE 4	Withdrawal authorization .....	Art 111, para 1
CE 5	Summary list of savings withdrawal and transfer authorizations .....	Art 111, para 3, b
CE 6	Transfer application .....	Art 118, para 1

## Annexes

## Forms CE 1 to CE 6

<sup>1)</sup> A background note on the standardization of forms, followed by a general note, is given in Annotated Acts, vol 2, after the list of forms.

INTERNATIONAL SAVINGS SERVICE		SAVINGS DEPOSIT FORM	CE 1
Savings bank		Date of dispatch	
<b>To be completed by the saver</b>			
Bank holding (or which will hold) the account		No of account (if there is one)	
Holder	Name and forenames		
	Present address		
To be completed if an account is to be opened			
Place of birth		Date	
Marital status			
Amount to be credited	In the currency of the country where the account is held and without fractions of the currency unit		
	In arabic figures		
	In words and roman letters		
Book	The book is		
	<input type="checkbox"/> attached <input type="checkbox"/> deposited		
Return of book	Address to which the book is to be returned		
Place and date Signature of depositor			
<b>To be completed by the bank or post office receiving the deposit</b>			
Amount deposited	In the currency of the country in which the deposit is made		
Exchange rate			
Dispatch costs			
Transmission of amount			
	<input type="checkbox"/> Money order <span style="margin-left: 100px;"><input type="checkbox"/> Giro transfer</span>		
	<input type="checkbox"/> Individual <span style="margin-left: 100px;"><input type="checkbox"/> Bulk</span>		
	Date of issue		
Place, date and signature		Stamp of service of origin	
Occupation of signatory		<div style="border: 1px dashed black; width: 50px; height: 50px; margin: 0 auto;"></div>	
Savings, Hamburg 1964, art 104, para 1 - Size: 210 x 297 mm			



(Front)

INTERNATIONAL SAVINGS SERVICE		<b>WITHDRAWAL APPLICATION</b>		CE 3
Savings bank holding the account			Date	
Holder (name and forenames)				
Place of birth			Date	
Address where the holder wishes to draw the funds				
Amount to be withdrawn <sup>1</sup>			In arabic figures	
In words and roman letters				
<input type="checkbox"/> Total withdrawal (capital and interest)			No of book	
Credit <sup>2</sup>			The book is	
The undersigned certifies that the credit shown conforms to the balance entered in the book			<input type="checkbox"/> attached <input type="checkbox"/> deposited	
Signature of the official			Place and date	
			Signature of the holder	

1 2 See notes overleaf.

Savings, Hamburg 1984, art 110, para 1 – Size: 148 x 105 mm


(Back)


<p><b>Notes</b></p> <p>1 The amount to be withdrawn must be shown in the currency of the country where the account is held. Fractions of a currency unit are not allowed.</p> <p>2 The credit need be shown and certified only when the book has to be produced for the balance to be checked.</p>	<div style="border-bottom: 1px dotted black; height: 20px; margin-bottom: 5px;"></div> <div style="border-bottom: 1px dotted black; height: 20px; margin-bottom: 5px;"></div> <div style="border-bottom: 1px dotted black; height: 20px; margin-bottom: 5px;"></div> <div style="border-bottom: 1px dotted black; height: 20px; margin-bottom: 5px;"></div> <div style="border-bottom: 1px dotted black; height: 20px; margin-bottom: 5px;"></div> <div style="border-bottom: 1px dotted black; height: 20px; margin-bottom: 5px;"></div>
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## INTERNATIONAL SAVINGS SERVICE


## WITHDRAWAL AUTHORIZATION

CE 4

Savings bank		Date of authorization	
		Number of authorization	
Paying savings bank	Paying post office	Number of book	
Name and forenames of holder			
Amounts to be entered in the book (in the currency of the country where the account is held). To be filled in only if the book has not been handed to the holding bank	Credit before withdrawal		
	Withdrawal		
	Costs		
	Total to be deducted		
	New credit		
Amount to be paid (in the currency of the paying country)	In figures		Exchange rate
	In words		
Persons empowered to give a receipt	Name and forenames		
	Street and No		
	Locality		
Observations by the savings bank of origin			
Transmission of amount	<input type="checkbox"/> Money order		<input type="checkbox"/> No
	<input type="checkbox"/> Giro transfer		<input type="checkbox"/> No
	<input type="checkbox"/> Individual		<input type="checkbox"/> Bulk
	Date of issue		
Place, date and signature		Stamp of the savings bank of origin	
Occupation of signatory			

<b>RECEIPT</b>  The undersigned certifies that he has received the sum shown above  Place and date  Signature of payee	Place and date Signature of paying official	Service stamp  

Savings, Hamburg 1964, art 111, para 1 — Size: 210 x 297 mm

INTERNATIONAL SAVINGS SERVICE		SUMMARY LIST Savings withdrawal and transfer authorizations	CE 5
Savings bank	Date of dispatch		
<b>Part one</b>			
Number	Names of recipients of authorizations	Amounts (in the currency of the paying country)	
Total of amounts			
		Withdrawals	Transfers
Number of authorizations			
<b>Part two</b>			
I, the undersigned, certify dispatch of the following sum representing the amount of the withdrawal and transfer authorizations described above			
Amount	<div style="border: 1px solid black; padding: 2px;">In figures</div> <div style="border: 1px solid black; padding: 2px;">In words</div>		
Transmission of the amount	<input type="checkbox"/> Money order <input type="checkbox"/> Giro transfer <div style="border: 1px solid black; padding: 2px;">Number</div> <div style="border: 1px solid black; padding: 2px;">Date of dispatch</div> <div style="border: 1px solid black; padding: 2px;">Bank or post office of destination</div>		
Place, date and signature		Stamp of service of origin	
Occupation of signatory			
Savings, Hamburg 1964, art 111, para 3, b - Size: 210 x 297 mm			



INTERNATIONAL SAVINGS SERVICE

TRANSFER APPLICATION  
To be made out in duplicate

CE 6 (Front)

## To be completed by the saver

Bank from which the transfer takes place		Date of application	
Bank receiving the transfer			
Holder	Name and forenames (maiden and married names, where applicable)		
	Nationality	Profession	
	Place of birth	Date	
	Address (street, number, locality, country)		
Transfer	<input type="checkbox"/> Total transfer (capital and interest)		Amount (in arabic figures)
	<input type="checkbox"/> Partial transfer		
	Account to be debited	Book No	The book is <input type="checkbox"/> attached <input type="checkbox"/> deposited
	Account to be credited	Book No	The book is <input type="checkbox"/> attached <input type="checkbox"/> deposited
	The debited book should be returned to holder		<input type="checkbox"/> deposited
	The credited book should be sent to holder		<input type="checkbox"/> deposited
	Address to which the debited book is to be sent		
	Address to which the credited book is to be sent		
Signatures	Signature(s)		
	Occupation of signatory or signatories		

## Service notes

Proof of identity	Stamp of the service receiving the application
Signature of the official receiving the application	

Savings, Hamburg 1984, art 118, para 1 - Size: 210 x 297 mm

Part reserved for the bank holding the savings account		CE 6 (Back)
Details of the account (in the currency of the country of origin)	Total amount of credit	
	Dispatch costs borne by saver	
	Sum to be transferred	
	Total to be entered	
	New credit	
Amount of transfer (in the currency of the country of destination)	In figures	Exchange rate
	In words	
Interest	The interest has been credited (total transfer) up to	Date
	The interest has been credited to the original account (partial transfer) up to	Date
Special conditions of withdrawal to which the transferred funds are subject (to be completed where applicable)		
Transmission of the amount	<input type="checkbox"/> Money order <input type="checkbox"/> Giro transfer	No
	<input type="checkbox"/> Individual <input type="checkbox"/> Bulk	No
Place, date and signature		Stamp of the savings bank of origin
Occupation of signatory		

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# Subscriptions to Newspapers and Periodicals Agreement

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Agreement

Detailed Regulations

– Forms





# Subscriptions to Newspapers and Periodicals Agreement

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## Subscriptions to Newspapers and Periodicals Agreement (1)

The undersigned, plenipotentiaries of the Governments of member countries of the Union, having regard to article 22, paragraph 4, of the Constitution of the Universal Postal Union concluded at Vienna on 10 July 1964, have, by common consent and subject to article 25, paragraph 3, of the Constitution, drawn up the following Agreement: (2)

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### 1) Background note

The first drafts of an Agr were submitted to the 1885 Lisbon Congress by Austria-Hungary, Germany and Portugal. On the basis of a common text prepared at a Conf in Brussels, the 1891 Vienna Congress created the "Agreement concerning the intervention of the Post in subscriptions to newspapers and periodicals".

At the 1924 Stockholm Congress, Italy proposed the abolition of the Agr and the introduction of a reduced rate for newspapers sent direct by publishers. Congress accepted the reduced rate for newspapers (cf Conv, art 19) but also kept the Agr.

The 1952 Brussels Congress considerably simplified the Agr with the aim of promoting the service. The Agr was further recast by the 1969 Tokyo Congress to make the service more profitable and induce more adms to accede to the Agr.

2) The list of member countries among which the Agr is concluded was deleted from the preamble by the 1964 Vienna Congress; it is now drawn up by the IB in accordance with Gen Regs, art 112.

## Chapter I

### Preliminary provisions

#### Article 1

##### Purpose of the Agreement

This Agreement shall govern the subscriptions to newspapers and periodicals service that contracting countries agree to set up in their reciprocal relations.

## Chapter II

### Subscriptions

#### Article 2

##### Subscriptions (Det Regs 105)

- 1 Post offices in each country shall accept subscriptions by the public to newspapers published in the various contracting countries for which the publishers have accepted the services of the Post in the international subscription service. (1)
- 2 They may also accept subscriptions to newspapers of any other country which postal administrations are able to supply.
- 3 In pursuance of article 36 of the Convention, each country may refuse subscriptions to newspapers debarred from transport or delivery on its territory.

---

<sup>1</sup>) Formal opinion according to which relations between adms and publishers should be regulated to the effect that publishers, having accepted the services of the post in this service, must accept all subscriptions to their newspaper made through the post, whoever the subscriber may be (firm or private individual) (1939 Buenos Aires Congress, II 558).

#### Article 3

##### Subscription periods. Late applications for subscriptions

- 1 Subscriptions may be made for periods of three, six or twelve months. They shall begin on the first day of the month requested by the subscriber and may, with the consent of the publishers, be extended beyond the end of the current year.
- 2 Administrations may also agree to accept subscriptions for one or two months on condition that the newspaper is published at least four times per month.
- 3 Subscribers who have not subscribed in time shall not be entitled to numbers issued before the beginning of the subscription period. However, administrations may help the subscribers to obtain such numbers if possible.

#### Article 4

##### Continuation of subscriptions on termination of the service

When a country ceases to be a party to the Agreement, current subscriptions shall be fulfilled on the terms laid down until expiry of the period for which they were made.

### Chapter III

#### Charges and prices. Payment and transmission of funds

#### Article 5

##### Charges <sup>(1)</sup>

1 Administrations shall establish for newspapers which are addressed to the contracting countries and for which the subscription has been made in accordance with this Agreement or obtained by the publishers in another way a special charge ranging from 40 to 100 percent of the ordinary charge for printed papers.

2 In the event of late subscription referred to in article 3, paragraph 3, the special charge mentioned in paragraph 1 shall be applicable to the dispatch of the numbers which have appeared since the beginning of the subscription period.

3 Each administration may fix, within the limits of the charge mentioned in paragraph 1, special weight steps and make any changes in rates that will enable it to adapt the international charge to its method of calculating domestic newspaper charges. <sup>(2)</sup>

---

<sup>1)</sup> For newspaper charges, cf 1952 Brussels Congress, II 858 and 859, prop 1048 ELC, general explanation.

<sup>2)</sup> With regard to the principle of a single world charge, cf 1952 Brussels Congress, II 861 and 862, discussion on art 6.

#### Article 6

##### Delivery prices

1 Each administration shall publish the prices at which it delivers newspapers to other administrations, based on the delivery prices indicated

by the publishers and including the charge provided for in article 5, paragraph 1. <sup>(1)</sup>

2 The delivery prices for airmail subscriptions may be published in the same way.

3 The delivery prices shall be quoted in the currency used for postal money orders addressed to the country of publication.

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<sup>1)</sup> According to an IB opinion, the question of fixing the subscription prices at which adms supply one another with their country's newspapers is the responsibility of the contracting adms only (cf IB opinion, 1947 Rep, p 13).

## Article 7

### Conversion rates

The administration of destination shall convert the delivery price into the currency of its country according to the rate applicable to postal money orders.

## Article 8

### Subscription price

1 The administration of destination shall establish the price payable by the subscriber, adding to the delivery price:

- a the charge for the subscription order fixed, according to the method of settlement, in accordance with article 6 or article 37 of the Money Orders and Postal Travellers' Cheques Agreement;
- b the commission charge it considers appropriate which shall not, however, exceed the commission charge it collects, if any, for domestic subscriptions;
- c the stamp duty, if any, payable under the legislation of its country.

2 The subscription price shall be payable at the time of subscription and for the entire period of subscription.

## Article 9

### Changes in delivery prices

1 Changes in delivery prices shall take effect only from 1 January, 1 April, 1 July and 1 October. <sup>(1)</sup>

2 In order to be taken into consideration, notifications of changes in delivery prices must reach the central administration of the country of destination or a specially designated office no later than 20 November, 20 February, 20 May or 20 August.

---

<sup>1)</sup> Price changes notified too late for current subscriptions and for subscriptions received after receipt of the notification for the same period are ignored. The price change will therefore come into effect only from the next subscription period. However, this interpretation must not rigorously exclude, in some exceptional cases, exceptions which participating adms consider justified (1934 Cairo Congress, I 1194, 1195 and 1404); eg, in the case of a substantial and unexpected devaluation of the currency.

## Article 10

### Printed enclosures

1 Price lists, prospectuses, advertisements, etc, that are inserted in but are not an integral part of the newspaper shall be subject, in principle, to the international service rate for printed papers. If the conditions of admission for these insertions do not conflict with the corresponding regulations of the internal service, a lower charge, which may not be lower than the rate for inserted papers in the internal service, may be collected; this charge may, at the discretion of the administration of origin, be recorded or represented either on the wrapper or envelope or on the newspaper itself by means of one of the franking methods provided for in the Convention.

2 Subscription order forms, whether completed or not, that are inserted in the newspapers shall be regarded as an integral part thereof. (<sup>1</sup>)

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<sup>1)</sup> The exemption from postage is justified because the use of the form, essential for the operation of the service, is compulsory (1969 Tokyo Congress, II 1573, prop 7900).

## Article 11

### Methods of transmitting funds to publishers

Funds intended for publishers shall be sent by subscription money order or subscription inpayment order, both types being called "subscription orders". (<sup>1</sup>)

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<sup>1)</sup> Sending by transfer is deliberately excluded since it links only subscriber and publisher without the intervention of the post from the subscription service point of view. It goes without saying that all methods – giro transfers, cheques, registered letters, etc – are authorized for subscribing direct with the publisher (1969 Tokyo Congress, II 1573, prop 7900).

## Article 12

### Subscription orders

Subject to the reservations made in the Detailed Regulations, the provisions of the Money Orders and Postal Travellers' Cheques Agreement shall apply to subscription orders.

## Chapter IV

### Miscellaneous provisions

## Article 13

### Changes of address (Det Regs 107)

1 A subscriber who changes his address may, for a period not exceeding the duration of his subscription, have the newspaper sent direct to his new address in the original country of destination, in another contracting country, including the country of publication, or in a non-contracting country. <sup>(1)</sup>

2 Request for changes of address shall be made out on the form provided for that purpose and shall be subject to the charge for postcards. This charge shall be paid by the sender. If the subscriber wishes the request for a change of address to be forwarded by air, he shall also pay the air surcharge.

3 Changes of address under the terms laid down in paragraph 1 may also be made for newspapers subscribed to in the country of publication that have to be sent to a new address in another country. The charge payable shall be fixed by the administration of the country of publication.

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<sup>1)</sup> Internal legislation applies when the subscriber asks for a simple change of address within his place of residence (1934 Cairo Congress, I 1405, prop 1396).

## Article 14

### Claims (Det Regs 108)

Administrations shall be bound to satisfy, without costs for the subscriber, any justified claim concerning delays or irregularities of any kind in the subscription service.



## Article 15

### Liability

Administrations shall not be liable for any responsibilities or obligations of the publishers. <sup>(1)</sup> They shall not be bound to refund any amount if the publication of a newspaper is stopped or interrupted during a subscription. <sup>(2)</sup>

---

<sup>1)</sup> According to an IB opinion, this provision is to be interpreted as applying to the general responsibilities and obligations of a publisher, not only if the subscription service is stopped or interrupted but also, for instance, with regard to regularity of issue, the promised quantity and quality of the content of the publication, the value of the information, etc.

<sup>2)</sup> This provision appears to be of a corroborative nature while, at the same time, specifying a particular case in which subscribers are most inclined to send their complaints to adms. The interpretation in <sup>1)</sup> and <sup>2)</sup> seems to be confirmed by art 109 of the Det Regs (cf Rep 1947, pp 13 and 14).

## Article 16

### Allocation of charges and fees

All charges and fees shall be kept by the administration that collected them, with the exception of the charge for subscription money orders collected under article 8, paragraph 1, a, which shall be allocated in accordance with article 28 of the Money Orders and Postal Travellers' Cheques Agreement.

## Chapter V

### Final provisions

## Article 17

### Application of the Convention and certain Agreements <sup>(1)</sup>

The Convention and the Money Orders and Postal Travellers' Cheques Agreement shall be applicable, where appropriate, by analogy, in all cases not expressly governed by this Agreement.

---

<sup>1)</sup> The 1964 Vienna Congress standardized the text relating to the application of the Conv in the different Agrs (II 399, prop 8916, Doc 88). Couched as it is in general terms, this provision makes it possible to cover all cases in which the Conv applies.

## Article 18

### Exception to the application of the Constitution

Article 4 of the Constitution (1) shall not apply to this Agreement.

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1) This art concerns exceptional relations.

## Article 19

### Conditions for approval of proposals concerning this Agreement and its Detailed Regulations

1 To become effective, proposals submitted to Congress relating to this Agreement and its Detailed Regulations must be approved by a majority of the member countries present and voting which are parties to the Agreement. At least half of these member countries represented at Congress shall be present at the time of voting.

2 To become effective, proposals introduced between two Congresses (1) relating to this Agreement and its Detailed Regulations must be approved by:

- a unanimity of votes if they involve new provisions or amendments of substance to articles 1 to 10 and 14 to 20 of the Agreement or articles 101 to 105 and 112 of the Detailed Regulations;
- b two thirds of the votes if they involve amendments of substance to articles 106, 108, 109 and 111 of the Detailed Regulations;
- c a majority of the votes if they involve:
  - i amendments of substance to other articles of the Agreement and its Detailed Regulations or interpretation of the provisions of the Agreement and its Detailed Regulations, except in the case of a dispute to be submitted to arbitration as provided for in article 32 of the Constitution;
  - ii drafting amendments to any of the provisions of the Agreement and its Detailed Regulations.

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1) As regards the procedure for presenting and considering these props, see Const, art 29 and Gen Regs, arts 119 to 123.

Article 20

Entry into force and duration of the Agreement

This Agreement shall come into force on **1 January 1986** and shall remain in operation until the entry into force of the Acts of the next Congress.

In witness whereof, the plenipotentiaries of the Governments of the contracting countries have signed <sup>(1)</sup> this Agreement in a single original which shall be deposited in the archives of the Government of the **Swiss Confederation**. A copy thereof shall be delivered to each party by the Government of the country in which Congress is held.

Done at **Hamburg, 27 July 1984**.

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<sup>1)</sup> Names of the countries which signed the Agr:

Argentine Republic	Republic of Korea
Republic of Austria	Principality of Liechtenstein
Belgium	Luxembourg
People's Republic of Benin	Kingdom of Morocco
People's Republic of Bulgaria	Norway
Burkina Faso	Republic of Peru
United Republic of Cameroon	Portugal
Chile	Republic of San Marino
Islamic Federal Republic of the Comoros	Spain
Republic of Cyprus	Sweden
Democratic People's Republic of Korea	Swiss Confederation
Kingdom of Denmark	Thailand
Republic of Ecuador	Togolese Republic
Arab Republic of Egypt	Tunisia
Republic of Finland	Turkey
Gabonese Republic	Eastern Republic of Uruguay
Federal Republic of Germany	Vatican City State
Greece	Socialist Federal Republic of Yugoslavia
Republic of Indonesia	

(For the signatures, see 1984 Hamburg Docs, vol III, pp 861 to 893.)

## Detailed Regulations of the Subscriptions to Newspapers and Periodicals Agreement

Having regard to article 22, paragraph 5, of the Constitution of the Universal Postal Union concluded at Vienna on 10 July 1964, the undersigned, on behalf of their respective postal administrations, have by common consent drawn up the following measures for ensuring the implementation of the Subscriptions to Newspapers and Periodicals Agreement:

### Chapter I

#### General provisions

##### Article 101

Information to be supplied by administrations (\*)

- 1 Each administration shall transmit to the other administrations, through the intermediary of the International Bureau:
  - a a list of the countries with which it maintains a service for subscriptions to newspapers under the Agreement;
  - b the newspaper rate applicable in the international service;
  - c the commission charge and the stamp duty, if any, collected under article 8, paragraph 1, b and c, of the Agreement;
  - d its decision regarding the option of putting the addresses on the newspapers themselves as provided for in article 106, paragraph 3;
  - e an extract from the provisions of its laws or regulations applicable to the subscription service;
  - f the offices, if any, designated to deal with matters for which otherwise the central administration is responsible.
- 2 Any subsequent amendment shall be notified without delay.

---

\*) Cf Money Orders Det Regs, art 101, note 1, for the rapid communication of this information after each Congress.

## Article 102

### Forms for the use of the public

For the purpose of applying article 10, paragraph 4, of the Convention, the following shall be considered as forms for the use of the public:

AP 4 (Claim concerning a newspaper),

AP 5 (International subscription money order),

AP 5bis (International subscription money order, wide counterfoil), <sup>(1)</sup>

AP 6 (International subscription inpayment order),

AP 6bis (International subscription inpayment order, wide counterfoil), <sup>(1)</sup>

AP 9 (Change of address for a newspaper).

---

<sup>1)</sup> Forms introduced by the 1974 Lausanne Congress (II 1441, prop 11502.1).

## Article 103

### List of newspapers. Prohibited newspapers

1 Each administration shall transmit to the other administrations a list of newspapers that may be subscribed to in accordance with the Agreement. <sup>(1)</sup> This list shall be made out on a form conforming to the annexed specimen AP 1 and shall reach the administrations concerned not later than 20 November, 20 February, 20 May or 20 August. Administrations shall ensure that the names and addresses of the newspapers are brought completely up to date at the very latest in the list transmitted by 20 August.

2 Any subsequent change in subscription conditions shall be valid only if the relevant communication is made within the time specified in paragraph 1. Otherwise the change shall become effective beginning the following quarter.

3 Each administration shall also transmit to the other administration a list of prohibited newspapers.

---

<sup>1)</sup> Adms regulate their relations with publishers in that newspapers, for which publishers refuse to accept all subscriptions made through the intermediary of the post, are to be deleted from the AP 1 list (1939 Buenos Aires Congress, II 558). Cf Agr, art 2, note 1.

## Article 104

### General newspaper tariff

Each administration shall draw up, from the lists supplied under article 103, a general tariff indicating by country the newspapers, the subscription conditions, the delivery prices, <sup>(1)</sup> and the charges and fees payable. <sup>(2)</sup>

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<sup>1)</sup> Cf Agr, art 6, para 3.

<sup>2)</sup> Each adm has the right to decide on the tariff mentioned in this art in the way which seems most suitable to it (1891 Vienna Congress, 689).

## Chapter II

### Execution of subscriptions

## Article 105

### Subscription to a newspaper (Agr 2)

1 Subscriptions to a newspaper mentioned in the general tariff provided for in article 104 shall be made by the subscriber on a subscription order form conforming to the annexed specimen AP 5, AP 5bis, AP 6 or AP 6bis. <sup>(1)</sup>

2 The particulars required on the form shall be typed or printed by hand and checked by the issuing office. The order shall then be treated as an ordinary money order or inpayment order.

3 If the orders are exchanged by means of lists, separate MP 2 lists marked "*Mandats-abonnement*" (Subscription orders) shall be used. They shall be accompanied by the counterfoils of AP 5, AP 5bis, AP 6 or AP 6bis <sup>(1)</sup> <sup>(2)</sup> order forms, as the case may be, for subsequent transmission to the payee.

4 The charge and the duty mentioned in article 8, paragraph 1, b and c, may be represented on the subscription order by postage stamps or franking impressions.

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<sup>1)</sup> Forms introduced by the 1974 Lausanne Congress (II 1441, prop 11505.1). Cf also art 102, note 1.

<sup>2)</sup> Under the Money Orders Agr, Det Regs, art 122, para 2, d, the lists are sent "...in the absence of special agreement, without the money orders prepared by the issuing office". In order not to prevent the accession of countries which transfer funds only by means of list money orders, such special agreement is considered to be implied in all cases in the subscriptions service. In any event, all that is required is that the counterfoils of the original money orders be attached so that offices do not have to transcribe the references on the back.

#### Article 106

##### Posting and dispatch of newspapers

- 1 The newspapers shall be posted by the publisher in wrappers or open envelopes bearing the address of the subscriber.
- 2 The administration of origin shall decide, according to its operational requirements, whether the newspapers in wrappers or envelopes shall be sent:
  - a individually to the address of the subscribers; or
  - b in packets addressed to the office of destination, in which case the packets shall be prepared by the publisher.
- 3 Administrations may agree to permit the subscriber's address to be written on the newspaper itself, in which case the newspapers shall be grouped in packets bearing the address of the office of destination and prepared by the publisher.
- 4 The wrappers, envelopes, and packets shall be marked "*Abonnement-poste*" (Postal subscription).
- 5 These items shall be stamped in accordance with one of the franking methods mentioned in article 28, paragraph 1, e, of the Convention.

### Chapter III

#### Special cases

#### Article 107

##### Changes of address (Agr 13)

Any change of address shall be sent by the subscriber to the publisher. A form conforming to the annexed specimen AP 9 may be used for this purpose.

#### Article 108

##### Irregularities (Agr 14)

- 1 Irregularities in the subscription service shall be reported either to the office of origin or, when it so requests, to the central administration.

2 When a subscriber makes a claim for separate numbers of a newspaper which have not reached him, the office of destination shall notify the publisher by means of a form conforming to the annexed specimen AP 4.

#### Article 109

##### Interrupted or discontinued publication (1)

When publication of a newspaper is interrupted or discontinued, administrations shall assist the subscribers in obtaining, as far as possible, the refund of the subscription price for the period during which the newspaper has not been supplied. The same shall apply to newspapers that have been prohibited.

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<sup>1)</sup> Cf Agr, art 15, note 1.

#### Article 110

##### Subscriptions to newspapers not on the list

When an application is made for a subscription to a newspaper not included in the list which administrations transmit to one another under article 103, paragraph 1, the administration concerned shall help to obtain the necessary information from the administration of origin.

## Chapter IV

## Accounting

#### Article 111

##### Preparation of accounts

1 The accounts relating to paid subscription money orders (cards or lists) and subscription inpayment orders (cards or lists) shall be drawn up according to the provisions of the Detailed Regulations of the Money Orders and Postal Travellers' Cheques Agreement. However, separate forms marked "*Mandats-abonnement*" (Subscription orders) shall be used for such accounts.



- 2 Administrations may agree to add the total amount of such accounts to the amount of the monthly account for money orders drawn up for the same period.

## Chapter V

### Final provisions

#### Article 112

##### Entry into force and duration of the Regulations

- 1 These Regulations shall come into force on the day on which the Subscriptions to Newspapers and Periodicals Agreement comes into operation.
- 2 They shall have the same duration as that Agreement, unless renewed by common consent between the parties concerned. <sup>(1)</sup>

Done at **Hamburg, 27 July 1984.**

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<sup>1)</sup> For the names of the countries which signed the Det Regs, see Agr, final clause, note 1.

(For the signatures, see 1984 Hamburg Docs, vol III, pp 861 to 893).

### List of forms (1)

No	Title or nature of form	References
1	2	3
AP 1	List of prices and delivery conditions of newspapers . . . . .	Art 103, para 1
AP 4	Claim concerning a newspaper . . . . .	Art 108, para 2
AP 5	International subscription money order . . . . .	Art 105, para 1
AP 5bis	International subscription money order (large size) . . . . .	Art 105, para 1
AP 6	International subscription inpayment order . . . . .	Art 105, para 1
AP 6bis	International subscription inpayment order (large size) . . . . .	Art 105, para 1
AP 9	Change of address for a newspaper . . . . .	Art 107

## Annexes

### Forms AP 1, AP 4 to AP 6bis, AP 9

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<sup>1)</sup> A background note on the standardization of forms, followed by a general note, is given in Annotated Acts, vol 2, after the list of forms.

1 Where applicable, address of transport service responsible for dispatching and accounting and entry of giro a/c No.  
2 In currency used for money orders for country providing list.  
3 The post office of origin of the newspaper and the names of publishers who accept subscriptions beyond the end of the current year may be inserted in this column.

Subscriptions, Hamburg 1984, art 103, para 1 – Size: 210 x 297 mm

(Front)

Postal administration	<b>CLAIM Newspaper</b>	AP 4
Delivery office		Country
Name of newspaper		Number
Place of publication		Date
<p>The undermentioned subscriber states that he did not receive this number. He requests you to send it to him free, as soon as possible, accompanied by this card</p>		
Subscriber's name and full address		
<div style="border-bottom: 1px dotted black; margin-bottom: 5px;"></div> <div style="border-bottom: 1px dotted black; margin-bottom: 5px;"></div> <div style="border-bottom: 1px dotted black; margin-bottom: 5px;"></div>		
Date and signature of delivery office official		

Subscriptions, Hamburg 1984, art 108, para 2 — Size: 148 x 105 mm

(Back)

Postal administration	On postal service
<b>CLAIM Newspaper</b>	
<div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> Name and address of publisher </div>	
<div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> Street and number </div>	
<div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> Place of destination </div>	
<div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> Country of destination </div>	



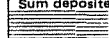
(Front)

<p><b>COUNTERFOIL</b> to be filled in by typewriter or in block capitals (see overleaf)</p> <p>Delivery price in arabic figures  <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div></p> <p>Subscriber's name  <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div></p> <p>Street and No  <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div></p> <p>Place  <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div></p> <p>Country  <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div></p>		<p style="text-align: center;"><b>INTERNATIONAL SUBSCRIPTION MONEY ORDER</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; vertical-align: top;"> <p>Amount in arabic figures  <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div></p> <p>Amount in words and roman letters  <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div></p> <p>Name of publisher  <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div></p> <p>Street and No  <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div></p> <p>Place of destination  <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div></p> <p>Country of destination  <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div></p> </td> <td style="width: 50%; vertical-align: top;"> <p>Exchange rate<sup>1</sup>  <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div></p> <p>Sum paid<sup>1</sup>  <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div></p> <p>Space for postage stamps or indication of charge collected if applicable</p> <p><sup>1</sup> To be entered by the paying administration when affecting the conversion.</p> </td> </tr> </table>		<p>Amount in arabic figures  <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div></p> <p>Amount in words and roman letters  <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div></p> <p>Name of publisher  <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div></p> <p>Street and No  <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div></p> <p>Place of destination  <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div></p> <p>Country of destination  <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div></p>	<p>Exchange rate<sup>1</sup>  <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div></p> <p>Sum paid<sup>1</sup>  <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div></p> <p>Space for postage stamps or indication of charge collected if applicable</p> <p><sup>1</sup> To be entered by the paying administration when affecting the conversion.</p>				
<p>Amount in arabic figures  <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div></p> <p>Amount in words and roman letters  <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div></p> <p>Name of publisher  <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div></p> <p>Street and No  <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div></p> <p>Place of destination  <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div></p> <p>Country of destination  <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div></p>	<p>Exchange rate<sup>1</sup>  <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div></p> <p>Sum paid<sup>1</sup>  <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div></p> <p>Space for postage stamps or indication of charge collected if applicable</p> <p><sup>1</sup> To be entered by the paying administration when affecting the conversion.</p>								
<p>Stamp of issuing office  <div style="border: 1px dashed black; width: 80px; height: 80px; margin: 10px auto;"></div></p>	<p>Stamp of issuing office  <div style="border: 1px dashed black; width: 80px; height: 80px; margin: 10px auto;"></div></p>	<p>Indications of issuing office</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Money order No  <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div></td> <td style="width: 40%;">Sum deposited  <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div></td> </tr> <tr> <td>Office  <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div></td> <td>Date  <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div></td> </tr> <tr> <td colspan="2">Signature of the official  <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div></td> </tr> </table>		Money order No <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div>	Sum deposited <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div>	Office <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div>	Date <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div>	Signature of the official <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div>	
Money order No <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div>	Sum deposited <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div>								
Office <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div>	Date <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div>								
Signature of the official <div style="border-bottom: 1px solid black; width: 100px; height: 15px;"></div>									

Subscriptions, Hamburg 1984, art 105, para 1 – Size: 148 x 105 mm

(Back)

<p>Counterfoil may be detached by payee</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%; height: 100px; vertical-align: top;">Name of newspaper</td> <td style="width: 20%; height: 100px; vertical-align: top;">Publisher</td> <td style="width: 20%; height: 100px; vertical-align: top;">Period of subscription from</td> <td style="width: 20%; height: 100px; vertical-align: top;">Number of months to</td> <td style="width: 20%; height: 100px; vertical-align: top;">New subscription <input type="checkbox"/> Renewal <input type="checkbox"/></td> </tr> </table>	Name of newspaper	Publisher	Period of subscription from	Number of months to	New subscription <input type="checkbox"/> Renewal <input type="checkbox"/>	<p>Space for endorsements, if any</p> <hr style="border: 0; border-top: 1px solid black; margin: 10px 0;"/> <p>Payee's receipt</p> <p>Received the sum shown overleaf</p> <p>Place and date</p> <p>Signature of payee</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">In-register</td> <td rowspan="2" style="width: 50%; text-align: center; vertical-align: middle;">Stamp of paying office <div style="border: 1px dashed black; width: 80px; height: 80px; margin: 10px auto;"></div></td> </tr> <tr> <td>No</td> </tr> </table>	In-register	Stamp of paying office <div style="border: 1px dashed black; width: 80px; height: 80px; margin: 10px auto;"></div>	No
Name of newspaper	Publisher	Period of subscription from	Number of months to	New subscription <input type="checkbox"/> Renewal <input type="checkbox"/>					
In-register	Stamp of paying office <div style="border: 1px dashed black; width: 80px; height: 80px; margin: 10px auto;"></div>								
No									

COUNTERFOIL to be filled in by typewriter or in block capitals				Postal administration		INTERNATIONAL SUBSCRIPTION MONEY ORDER		AP 5bis
Delivery price in arabic figures				Amount in arabic figures		Exchange rate <sup>1</sup>	Space for postage stamps or indication of charge collected if applicable	
Subscriber's name				Amount in words and roman letters		Sum paid <sup>1</sup>		
Street and No								
Place of destination				Name of publisher				
Country of destination				Street and No				
Name of newspaper				Place of destination				
Publisher				Country of destination				<sup>1</sup> To be entered by the paying administration when effecting the conversion.
Period of subscription	From	<input type="checkbox"/> New subscription <input type="checkbox"/> Renewal	Stamp of issuing office	Stamp of issuing office	Indications of issuing office		Sum deposited	
	To		 	Money order No				
	No of months			Office				Date
						Signature of the official		

AP 5bis (Back)

Counterfoil may be detached by payee

Space for endorsements, if any

Payee's receipt

Received the sum shown overleaf

Place and date

Signature of payee

Stamp of paying office

In-  
register  
No

## Subscriptions, Forms

(Front)

COUNTERFOIL intended for holder of giro account No. ....		Postal administration		AP 6
INTERNATIONAL SUBSCRIPTION INPAYMENT ORDER				
To be filled in by type-writer or in block capitals (see overleaf) Delivery price in arabic figures <div style="border: 1px solid black; height: 20px; width: 100%;"></div>	Amount in arabic figures <div style="border: 1px solid black; height: 20px; width: 100%;"></div>	Exchange rate <sup>1</sup> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>	Space for postage stamps or indication of charge collected if applicable <div style="border: 1px solid black; height: 20px; width: 100%;"></div>	
Subscriber's name <div style="border: 1px solid black; height: 20px; width: 100%;"></div>	Amount in words and roman letters <div style="border: 1px solid black; height: 20px; width: 100%;"></div>	Sum credited <sup>1</sup> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>	
Street and No. <div style="border: 1px solid black; height: 20px; width: 100%;"></div>	Name of publisher <div style="border: 1px solid black; height: 20px; width: 100%;"></div>			
Place <div style="border: 1px solid black; height: 20px; width: 100%;"></div>	Giro a/c No. <div style="border: 1px solid black; height: 20px; width: 100%;"></div>			
Country <div style="border: 1px solid black; height: 20px; width: 100%;"></div>	Giro centre <div style="border: 1px solid black; height: 20px; width: 100%;"></div>			
Country <div style="border: 1px solid black; height: 20px; width: 100%;"></div>	Country of destination <div style="border: 1px solid black; height: 20px; width: 100%;"></div>			
Stamp of issuing office <div style="border: 1px dashed black; height: 80px; width: 100%;"></div>		Stamp of issuing office <div style="border: 1px dashed black; height: 80px; width: 100%;"></div>		Indications of issuing office <div style="border: 1px solid black; height: 80px; width: 100%;"></div>
		Money order No. <div style="border: 1px solid black; height: 20px; width: 100%;"></div>		Sum deposited <div style="border: 1px solid black; height: 20px; width: 100%;"></div>
		Office <div style="border: 1px solid black; height: 20px; width: 100%;"></div>		Date <div style="border: 1px solid black; height: 20px; width: 100%;"></div>
		Signature of the official <div style="border: 1px solid black; height: 20px; width: 100%;"></div>		

Subscriptions, Hamburg 1984, art 105, para 1 — Size: 148 x 105 mm

(Back)

Name of newspaper			
Publisher			
Period of subscription from	to	Number of months	
<input type="checkbox"/> New subscription	<input type="checkbox"/> Renewal		

Stamp of giro centre  
crediting the money order  
to payee's giro account



(Front)

COUNTERFOIL intended for holder of giro account    No To be filled in by typewriter or in block capitals			Postal administration		AP 6bis			
Delivery price in arabic figures			<b>INTERNATIONAL SUBSCRIPTION INPAYMENT ORDER</b>		Exchange rate <sup>1</sup>			
Subscriber's name			Amount in arabic figures		Sum paid <sup>1</sup>			
Street and No			Amount in words and roman letters		Space for postage stamps or indication of charge collected if applicable			
Place of destination			Name of publisher					
Country of destination			Giro a/c No					
Name of newspaper			Giro centre					
Publisher			Country of destination		<sup>1</sup> To be entered by the paying administration when effecting the conversion.			
Period of sub- scription			Stamp of issuing office				Stamp of issuing office	
From					Indications of issuing office			
To					Money order No		Sum deposited	
No of months					Office		Date	
New subscription					Signature of the official			
Renewal								

Subscriptions, Hamburg 1984, art 105, para 1 — Size: 210 x 105 mm

AP 6bis (Back)

Counterfoil to be sent to payee

Space for giro service

Stamp of giro centre  
and date of order  
to payee's giro account

(Front)

Postal administration	<b>CHANGE OF ADDRESS FOR A NEWSPAPER</b>	AP 9
<div style="border-bottom: 1px solid black; height: 1.2em; margin-bottom: 2px;"></div> Name of newspaper		
<div style="display: flex; justify-content: space-between; border-bottom: 1px solid black; height: 1.2em; margin-bottom: 2px;"></div> <div style="display: flex; justify-content: space-between;"> <span>Publisher</span> <span>Place of publication</span> </div>		
<div style="display: flex; justify-content: space-between; border-bottom: 1px solid black; height: 1.2em; margin-bottom: 2px;"></div> <div style="display: flex; justify-content: space-between;"> <span>Number of copies</span> <span>Subscription expires</span> </div>		
<div style="border-bottom: 1px solid black; height: 1.2em; margin-bottom: 2px;"></div> Subscriber's name and forenames		
<div style="border-bottom: 1px solid black; height: 1.2em; margin-bottom: 2px;"></div> Present address in full		
<div style="border-bottom: 1px solid black; height: 1.2em; margin-bottom: 2px;"></div>		
<div style="display: flex; justify-content: space-between; border-bottom: 1px solid black; height: 1.2em; margin-bottom: 2px;"></div> <div style="display: flex; justify-content: space-between;"> <span></span> <span>from</span> <span>to</span> </div>		
<div style="border-bottom: 1px solid black; height: 1.2em; margin-bottom: 2px;"></div> Period of change of address		
<div style="border-bottom: 1px solid black; height: 1.2em; margin-bottom: 2px;"></div> New address in full		
<div style="border-bottom: 1px solid black; height: 1.2em; margin-bottom: 2px;"></div>		
<div style="border-bottom: 1px solid black; height: 1.2em; margin-bottom: 2px;"></div> Date and subscriber's signature		

Subscriptions, Hamburg 1984, art 107 — Size: 148 x 105 mm

(Back)

Postal administration	Postage stamp
<b>CHANGE OF ADDRESS FOR A NEWSPAPER</b>	
<div style="border: 1px solid black; padding: 5px; margin-top: 20px;"> <div style="border-bottom: 1px solid black; height: 1.2em; margin-bottom: 2px;"></div>         Name of newspaper       </div>	
<div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <div style="border-bottom: 1px solid black; height: 1.2em; margin-bottom: 2px;"></div>         Street and number       </div>	
<div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <div style="border-bottom: 1px solid black; height: 1.2em; margin-bottom: 2px;"></div>         Place of destination       </div>	
<div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <div style="border-bottom: 1px solid black; height: 1.2em; margin-bottom: 2px;"></div>         Country of destination       </div>	

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**NB.** The figures and letters in small type above the line refer to the paragraphs and subparagraphs of the articles concerned.

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Decisions other than those amending  
the Acts

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Postal Financial Services





## Other decisions of the 1984 Hamburg Congress concerning the Postal Financial Services Agreements <sup>(1)</sup>

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<sup>1)</sup> A complete list of the decisions of the 1984 Hamburg Congress, other than amendments to the Acts, is given in numerical order on pp 913–1003 of vol III of the Documents of that Congress.

### **Resolution C 10**

#### **Consideration of the Agreements concerning the postal financial services (including the Subscriptions to Newspapers and Periodicals Agreement)**

Congress,

Taking note

of the results of the study carried out by the Executive Council in accordance with resolution C 12 of the 1979 Rio de Janeiro Congress on ways of introducing postal financial services, particularly the postal money order service, in all Union countries,

Noting

that certain administrations prefer, for reasons of flexibility, to operate the services on the basis of bilateral agreements rather than to accede to the UPU Agreements,

*Anxious*

to encourage the largest possible number of administrations to operate the viable financial services on the basis of the Agreements in question,

Aware

that the provisions of the Agreements do not always take account of the development of the different services in practice and of the needs of the public,

Noting moreover

that the Collection of Bills, International Savings, and Subscriptions to Newspapers and Periodicals Agreements are implemented by only a very small number of administrations, and that some provisions of other Agreements concerning postal financial services, such as those relating to postal travellers'cheques, are no longer of current relevance,

*Instructs*

the Executive Council:

- i to undertake:
  - a a study on the usefulness of the Agreements concerning postal financial services and of the Subscriptions to Newspapers and Periodicals Agreement;
  - b a substantive revision of the Agreements whose usefulness is established, with a view to bringing them up to date, making them more flexible and simplifying them by endeavouring to keep only the most general provisions;
- ii to submit to the next Congress the necessary draft proposals for amending the Acts.

(Proposal 6000.3, Committee 8, 2nd meeting; Congress – Doc 81/Rev 1, 16th plenary meeting)

**Resolution C 11**

**Introduction by the UPU and the International Telegraph and Telephone Consultative Committee (CCITT) of the telegraph service indication “POST-FIN” for postal financial service telegrams**

Congress,

Having adopted  
proposal 7518.3 concerning the introduction by the UPU and the CCITT of the telegraph service indication “POSTFIN” for telegraph transfers,

Assuming that  
the CCITT of the ITU will take similar measures at its October 1984 meeting,

*Decides*

to incorporate this amendment into the final Acts of the Hamburg Congress provided that the ITU follows suit at its next meeting.

*Recommends*

postal administrations to formulate giro transfer telegrams as stated in proposal 7518.3 as from the date of application of the revised CCITT regulations if they are applied at a date other than that fixed for the entry into force of the Acts of the Hamburg Congress,

*Instructs*

the EC to take appropriate measures if the CCITT of the ITU takes a different decision from that of the UPU,

*Instructs*

the International Bureau to ensure the necessary coordination with the CCITT Secretariat in order to inform postal administrations as soon as possible of the definitive adoption of these texts and of the date of their implementation by the CCITT.

(Proposal 7500.3, Committee 8, 2nd meeting; Congress – Doc 81/Rev 1, 16th plenary meeting)

**Resolution C 12**

**Introduction by the UPU and the International Telegraph and Telephone Consultative Committee (CCITT) of the telegraph service indication “POST-FIN” for postal financial service telegrams**

Congress,

Having adopted  
proposals 6530.4 and 6543.3 concerning the introduction by the UPU and the CCITT of the telegraph service indication “POSTFIN” for telegraph money orders,

Assuming that  
the CCITT of the ITU will take similar measures at its October 1984 meeting,

*Decides*

to incorporate this amendment into the final Acts of the Hamburg Congress provided that the ITU follows suit at its next meeting,

*Recommends*

postal administrations to formulate telegraph money orders as stated in proposals 6530.4 and 6543.3 as from the date of application of the revised CCITT regulations if they are applied at a date other than that fixed for the entry into force of the Acts of the Hamburg Congress,

*Instructs*

the EC to take appropriate measures if the CCITT of the ITU takes a different decision from that of the UPU,

*Instructs*

the International Bureau to ensure the necessary coordination with the CCITT Secretariat in order to inform postal administrations as soon as possible of the definitive adoption of these texts and of the date of their implementation by the CCITT.

(Proposal 6500.2, Committee 8, 2nd meeting; Congress – Doc 81/Rev 1, 16th plenary meeting)

**Recommendation C 13**

**Development of the postal financial services, particularly the international postal money order service**

Congress,

Basing itself on

resolution C 12 of the 1979 Rio de Janeiro Congress which instructs the Executive Council to carry out a study on defining ways of introducing or developing postal monetary articles services, particularly the postal money order service, in all Union countries,

Bearing in mind

the results of the study carried out on this matter,

Considering

that the reasons which prevent administrations from introducing or developing postal financial services are due for the most part to legal, economic or institutional difficulties peculiar to each country,

Noting

that a large number of administrations have succeeded in overcoming these difficulties by adapting their services to the requirements of the legal or financial authorities,

Convinced

that administrations still experiencing difficulties of the same kind in introducing financial services can be guided by similar methods and initiatives,

Aware

that the development of the postal financial services can make a major contribution to the economic development of countries,

*Recommends*

- i administrations which have not yet introduced postal financial services internationally, to make the necessary approaches to the appropriate national authorities in order to convince them of the need and the usefulness of allowing funds to be transferred through the post;
- ii administrations which operate the postal money order service at national level only to agree to pay postal money orders issued in other countries to payees in their country;
- iii all administrations to take appropriate steps to promote the postal money order service internationally by all available means, while improving the quality of these services and speeding up the settlement of interadministration accounts.

(Proposal 6000.1, Committee 8, 2nd meeting; Congress – Doc 81/Rev 1, 16th plenary meeting)

**Resolution C 24**

**Technical characteristics and information concerning the use of the MP 1bis and MP 12bis forms deposited with the International Bureau**

Congress,

Considering

that article 104, paragraph 3, of the Detailed Regulations of the Money Orders Agreement provides for the deposit with the International Bureau of the technical characteristics and information concerning the use of the MP 1bis and MP 12bis forms,

Desirous

that these forms be prepared and utilized in as uniform a manner as possible so as to permit their mechanized and computerized processing by the countries of issue and destination,

*Instructs*

the administration of Sweden, as the country submitting proposals concerning the introduction of the new MP 1bis and MP 12bis forms, to deposit with the International Bureau the above-mentioned technical characteristics and information,

*Requests*

the countries participating in the issue of these forms to designate one of their number as a spokesman authorized to deposit with the International Bureau any alteration in the characteristics and information deposited,

*Authorizes*

the International Bureau to communicate these characteristics and this information to the administrations which so request,

*Instructs*

the Executive Council to monitor developments in the money orders service and, in the light of the experience gained, to propose to the next Congress any useful amendment to the above procedure.

(Proposal 6500.1, Committee 8, 3rd meeting; Congress – Doc 81/Rev 1, 16th plenary meeting)

**Decision C 28**

**Provisions concerning the issue and payment of postcheques**

Congress

*Instructs*

the Executive Council to include drafting proposals 7041.1 R, 7043.1 R, 7552.1 R, 7553.1 R and 7554.1 R in the study on the revision of the Agreements concerning postal financial services (resolution C 10).

(Proposals 7041.1 R, 7043.1 R, 7552.1 R, 7553.1 R, 7554.1 R, Committee 10, 7th meeting; Congress – Doc 81/Rev 1, 16th plenary meeting)

**Resolution C 51**

**Technical characteristics of the postcheque form and postcheque guarantee card deposited with the International Bureau**

Congress,

Considering

that articles 149, paragraph 2, and 150 of the Detailed Regulations of the Giro Agreement (Rio de Janeiro 1979) provide for the deposit with the International

al Bureau of the technical characteristics of the postcheque form (VP 14) and the postcheque guarantee card (VP 15),

*Anxious*

to ensure that these two documents are established in as standard a form as possible while recognizing the need for them to include certain details peculiar to the issuing administration, such as the emblem of that administration,

*Endorses*

decision CE 5/1981 of the Executive Council to adopt, on a provisional basis, the technical characteristics of the postcheque form and postcheque guarantee card as used by certain European administrations and deposited with the International Bureau in 1980 in accordance with the aforementioned provisions,

*Requests*

the countries taking part in the issue of postcheques and the postcheque guarantee card to designate a spokesman who will be authorized to deposit with the International Bureau any amendment to the aforementioned technical characteristics,

*Authorizes*

the International Bureau to communicate these characteristics to any administration which requests them,

*Instructs*

the Executive Council to follow developments in the postcheque service and to propose to the next Congress, in the light of the experience acquired, any appropriate amendments to the aforementioned procedure.

(Proposal 7500.2, Committee 8, 4th meeting; Congress – Doc 81/Rev 1/Add 1, 16th plenary meeting)

## **Resolution C 52**

### **Exchange value in SDR of amounts expressed in gold francs and gold centimes in the Acts of the UPU**

Congress,

In view of  
international currency developments,

Considering  
that Special Drawing Rights are already widely used by the majority of postal administrations,

In view of  
the need to envisage standardized provisions concerning the use of this accounting unit of the International Monetary Fund (IMF),

*Decides*

that amounts expressed in gold francs and gold centimes in the Acts of the UPU shall henceforth be supplemented by their exchange value in SDR calculated on the basis of the linking coefficient of 1 SDR = 3.061 g fr, in accordance with the arrangements provided for in International Bureau circular 219 of 1 September 1980.

(Proposal 05/Rev 1, Committee 3, 5th meeting; Congress – Doc 81/Rev 1/Add 1, 16th plenary meeting)

**Resolution C 81**

**Forms of the Agreements concerning the postal financial services**

Congress,

Having adopted  
resolution C 10 concerning consideration of the Agreements concerning the postal financial services,

*Instructs*

the Executive Council, within the framework of such consideration, to standardize the terminology used in the presentation of the forms provided for in the Agreements concerning the postal financial services.

(Proposal 6000.3, Committee 10 Forms Working Party, 4th meeting; Congress – Doc 81/Rev 1/Add 2, 18th plenary meeting).



