to you, the said A.B., and to all other Officiating Ministers for the District of , that the said C.D. has complied with the requirements of the said Act, and marriage may be solemnized between the said C.D. and E.F.: Provided that such marriage be publicly solemnized in the presence of you the said A.B., or any one of you [or the Registrar], and two or more witnesses, within three calendar months from the [Here insert the date of giving notice], in the [Here describe the church, building, office, or place where the marriage is to be solemnized], between the hours of eight in the forenoon and four in the afternoon.

Given under my hand this

day of

, 18 . G.H., Registrar.

SCHEDULE E.

MARRIAGE REGISTER.

Form of marriage register-book. Sec. 35. 8 .—Marriages in the District of [Auckland].

No.	When and Where Married.	Names and Sur- names of the Parties.	Ages.	Rank or Profession.	Condition of the Parties (Bache- lor or Spinster). If a Widower or Widow, Date of Decease of for- mer Wife o r Husband,	Birth- place.	Residence.		Parents.	
							Present,	Usual.	Father's Name and Surname, and his Rank or Profession.	Mother's Name and Maiden Surname.

Married, after the delivery to me of the certificate required by "The Marriage Act, 1880," by

A.B., Officiating Minister *[or Registrar]*.

This marriage was solemnized between us,

John Cox,

In the presence of us,

Mary Thompson,

In the presence of us,

Geoffrey Mitchell [place of abode and calling].

SCHEDULE F.

Acts repealed, Sec. 54.

ACTS REPEALED.

1854, No. 12. -The Marriage Act, 1854.

1858, No. 29. -The Marriage Act Amendment Act, 1858.

1868, No. 22. -The Marriage Act Amendment Act, 1868.

1875, No. 22. -The Marriage Act Amendment Act, 1875.

1876, No. 27.—The Marriage Act Amendment Act, 1876.

1880, No. 22.

BANKS AND BANKERS.

AN ACT to consolidate certain Laws relating to Banks and Bankers,

[17th August, 1880.]

BE IT ENACTED by the General Assembly of New Zealand, in Parliament vassembled, and by the authority of the same, as follows:-

Short Title. Interpretation.

- 1, The Short Title of this Act is "The Banks and Bankers Act, 1880,"
- 2, In this Act, if not inconsistent with the context,-

- "Banker" and "bank" includes any person, partnership, or corporation carrying on the business of banking:
- " Officer of the Bank" includes the manager, accountant, and cashier of a bank:
- "Bankers' books" includes ledgers, day-books, cash-books, account-books, and all other books used in the ordinary business of a bank:
- "Legal proceeding" means any civil or criminal proceeding or inquiry in which evidence is or may be given, and includes an arbitration:
- "The Court" means the Court, Judge, Magistrate, Arbitrator, or other person before whom a legal proceeding is held or taken:
- "A Judge" means a Judge of the Supreme Court of the colony.

ISSUE OF PAPER MONEY.

3. The Governor, by Proclamation in the Gazette, may declare that any Governor in Council bank incorporated by Her Majesty's Letters Patent, and empowered to carry on may authorize banks incorporated by the business of banking in New Zealand, and to issue and circulate therein Royal Charter to the promissory notes of the company payable to bearer on demand, may lawfully issue paper money. issue and circulate such notes within New Zealand, but subject to the provisions and restrictions in such Letters Patent contained.

4. All Letters Patent and charters of incorporation granted or to be granted Royal Charters by Her Majesty to any bank shall, to all intents and purposes, be as effectual to have effect of Acts of the Assembly. within New Zealand as Acts of the General Assembly thereof.

5. The authority heretofore granted to the copartnership now carrying on Power of Union the business of banking in New Zealand under the style of "The Union Bank Bank to issue notes not affected." of Australia," to issue and circulate within the colony the promissory notes of the Company, payable to bearer on demand, shall remain unaffected by this Act:

Provided that all such notes bear date at the place of issue, and be there payable in coin of the realm or other coin lawfully current in New Zealand.

BANKERS' RETURNS.

6. Every banker in the colony shall prepare and make up returns in Statements of assets the form in the First Schedule to this Act, and at the dates and times hereinafter and liabilities to be mentioned, that is to say,-

(1.) At the close of business on Monday in every week a full and correct account and statement, in writing, of the assets and liabilities of such bank, at each place where such banker carries on the business of banking in the colony.

(2.) On the last Monday of each quarter ending on the last days of March, Quarterly abstracts June, September, and December respectively, a general abstract in to be made out and writing, from such weekly accounts and statements, of the average published. amount during such quarter of the assets and liabilities of every such

A separate abstract shall be prepared for each place at which any banker shall issue notes payable thereat in coin on demand.

7. To each of such quarterly abstracts there shall be subjoined a statement Statement exhibiting exhibiting the amount of capital of such bank paid up at the close of the capital, &c., to be subjoined. quarter for which such abstract shall be made up, the rate and amount of the last dividend that may have been declared to the shareholders or proprietors, and the amount of the reserved profit at the time of declaring such dividend.

As regards bankers in the colony who shall also carry on business elsewhere, it shall be sufficient to state the same several particulars according to the latest advices received in the colony.

icts, &c., to be

[1880, No. 22.]

Abstracts, &c., to be verified and delivered to Colonial Treasurer.

Abstracts to be published.

Penalty for neglecting to keep accounte and make returns.

Penalty for making false-statement or return.

Onus of proof.

Recovery of pensitiea.

Oaths to be taken before Justice of the Peace; penalty for false oath.

Governor to appoint time8 for preparation of returns.

8. Such quarterly abstracts and statements shall be verified on the oath of the manager, or, in his absence, on the oath of the chief cashier or chief clerk of the bank at the place in respect of which the same shall be made, and shall be forthwith delivered or transmitted to the Colonial Treasurer, or to such other public officer as the Governor may appoint.

9. Every such quarterly abstract and statement, or an abstract or statement compiled therefrom, including all the places of business in the colony of any one bank in one abstract, shall be published, as soon as conveniently may be, in the *Gazette*.

10. If any banker shall neglect to keep such weekly accounts and statements, or to make out and deliver or transmit, within ten days after the termination of the quarter, such quarterly abstracts and statements, as herein provided, he shall be liable to a penalty of five hundred pounds.

If any manager, chief cashier, or clerk, verifying any such abstract or statement, shall deliver or transmit as aforesaid any statement, or account, or abstract knowing the same to be false in any particular, he shall be liable to a penalty of one hundred pounds.

11. In any action for any penalty under this Act, the onus of proving that such weekly accounts and statements have been kept, and such quarterly abstracts and statements have been made out and delivered or transmitted, shall be ${\bf on}$ the banker.

12. Every penalty imposed by this Act shall be recovered only by action in the Supreme Court by and in the name of Her Majesty's Attorney-General for the colony, and no action shall lie against any person for any such penalty unless the **same** shall be commenced within two years from the time the offence shall be alleged to have been committed.

13. Every oath required to be taken under the provisions of this Act may be taken before any Justice of the Peace, who is hereby authorized to administer the same, and any person who shall wilfully take a false oath shall be deemed guilty of perjury and punishable accordingly.

14. The Governor, by warrant gazetted, may vary for every or any banker at every or any place within the colony the several days and times provided for the making and preparation of the above-mentioned accounts and **statements** and abstracts respectively:

Provided that such accounts and statements and abstracts made and prepared in any one year shall not be less in number than provided by this Act, and shall be made and prepared at regular intervals of time.

EVIDENCE.

Entries in booke by affidavit admissible in cvidence. 15. The entries in bankers' books shall be admissible in all legal proceedings as <code>prima facie</code> evidence of the matters, transactions, and accounts recorded therein, on proof being given by the affidavit in writing of one of the partners, or officers of such bank, or by other evidence, that such books are or have been the ordinary books of such bank, and the said entries have been made in the usual and ordinary course of business, and that such books are in or come immediately from the custody or control of such bank.

Nothing in this section shall apply to any legal proceeding to which any bank shall be a party whose books may be required to be produced in evidence.

16. Copies of all entries in any banker's books may be proved in all legal proceedings as evidence of such entries, without production of the originals, by the affidavit of a person who has examined the same, stating the facts of such examination, and that the copies sought to be put in evidence are correct,

Originals need not be produced.

- 17. No banker's book, and no copies of entries therein contained, shall be Proviso as to notice adduced or received in evidence under this Act unless five days' notice in writing, to parties in a suit. or such other notice as may be ordered 'by the Court, containing a copy of the entries proposed to be adduced, and of the intention to adduce the same in evidence, shall have been given by the party proposing to adduce the same in evidence, to the other party or parties to the said legal proceeding; and such other party or parties is or are at liberty to inspect the original entries and the accounts of which such entries form a part.
- 18. On the application of any party to any legal proceedings who has received Power under-order such notice, a Judge may order that such party be at liberty to inspect and to of Court to inspect books and take take copies of any entry or entries in a banker's book relating to the matters in copies. question in such legal proceedings, and such orders may be made by such Judge, at his discretion, either with or without summoning before him such bank or the other party to such legal proceedings, and shall be intimated to such bank at least three days before such copies are required.
- 19. On the application of any party to any legal proceedings who has received Judge may order notice, a Judge may order that such entries and copies mentioned in the said that copies are not notice shall not be admissible as evidence of the matters, transactions, and accounts recorded in a banker's book.
- 20. No bank shall be compellable to produce the books of such bank in Bank not compellable any legal proceedings, unless a Judge specially orders that such books should be to produce books except in certain produced at such legal proceedings.

BANKERS' DRAFTS.

21. In every case where a draft on any banker, made payable to bearer or prafts crossed with to order on demand, bears across its face an addition in writing or stamped name of a banker payable to him only. letters of the name of a banker, such draft shall be payable only to or through such banker.

- (1.) Where such draft bears across its face an addition in writing or stamped Draftscrossed letters of the words "Company" or "Bank," in full or abbreviated, generally payable to some banker only. such draft shall be payable only to or through some banker,
- (2.) Where such draft bears across its face an addition in writing or stamped Drafts crossed with letters of the names of two or more bankers, such draft shall be names of bankers payable only to either or any one of such bankers,

payable to either of them only.

Provided always that, whenever any such addition shall have been made to Addition to draft any such draft as aforesaid, such addition shall to all intents and purposes whatsoever be deemed and taken to be a material part of the draft across the face of which such addition shall have been written,

BANK HOLIDAYS.

- 22. The several days in the Second Schedule to this Act mentioned (and Bank holidays which days are in this Act hereinafter referred to as bank holidays) shall be kept throughout colony. as close holidays in all banks in New Zealand.
- 23. All bills of exchange and promissory notes which are due and payable Bills due on bank on any such bank holiday shall be payable, and in case of non-payment may holidays to be paybe noted and protested, on the next following day, and not on such bank following. holiday; and any such noting or protest shall be as valid as if made on the day on which the bill or note was made due and payable.
- 24. When the day on which any notice of dishonor of an unpaid bill of Provision as to notice exchange or promissory note should be given, or when the day on which a bill of this trouver and exchange or promissory note should be given, or when the day on which a bill of the transfer for presentation for exchange or promissory note shall be presented or received for acceptance, or honor. accepted or forwarded to any referee or referees, is a bank holiday, such notice

BANK

of dishonor shall be given, and such bill of exchange or promissory note shall be presented or forwarded, on the day next following such bank holiday.

As to payments on bank holidays.

25. No person shall be compellable to make any payment or do any act upon such bank holidays which he would not be compellable to do or make on Christmas Day or Good Friday;

The obligation to make such payment and do such act shall apply to the day following such bank holiday; and the making of such payment and doing such act on such following day shall be equivalent to payment of the money or performance of the act on the holiday.

Day following bank holiday.

26. For all the purposes of this Act the day next following a bank holiday shall mean the next following day on which a bill of exchange may be lawfully noted or protested.

Special bank holidays may be appointed by banker.

2 7. Any banker may appoint any day to be observed as a special bank holiday at the bank under his direction or control, by public advertisement of such day not less than three times in some newspaper circulating at the place where such bank is situate, within ten days immediately preceding such day.

Every such advertisement shall be signed by the manager or other principal officer in charge of the bank, and a copy of such notice shall be kept affixed in some conspicuous place on the outside of the bank premises for at least three days before such day.

Such day shall be a special bank holiday only at ,the bank giving the notice herein required.

Every special bank holiday shall be deemed to be a bank holiday within the meaning of this Act.

REPEALS.

Repeal of Acts.

28. The Acts enumerated in the Third Schedule hereto are hereby repealed.

Schedules.

SCHEDULES.

FIRST SCHEDULE,

BANK RETURN.

Form of bank return. sec. 6.

Statement of the Average Amount of Liabilities and Assets of the at , during ended .

LIABILITIES.	Assets.				
Notes in circulation £ Bills in circulation	Coined gold and silver, and other coined metal £ Gold and silver in bullion or bars				
777	Notes and bills of other banks				
Balances due to other banks	Balances due from other banks Landed property				
Government deposits ,	Landed property Amount of all other securities— 1. Notes and bills discounted				
Other (Not bearing interest., .	2. Colonial Government securi-				
deposits Bearing interest	ties				
	the above heads				
Total average liabilities £	Total average assets €				

Amount of the capital stock paid up at the close of the quarter ended , 18

Rate of the last dividend declared to the shareholders:

Amount of the last dividend declared:

Amount of the reserved profits at the time of declaring such dividend :

day of . , 18

I., A.B., swear that to the best of my knowledge and belief the foregoing abstract is a true and faithful account of the average amount of assets and of the above-named bank, during the period specified, and liabilities at that the same was made up from the weekly accounts and statements thereof kept in pursuance of "The Banks and Bankers Act, 1880."

A.B.

Sworn at , this

New Year's Day,

Easter Monday,

Good Friday,

day of

, 18, before me,

C.D., Justice of the Peace.

SECOND SCHEDULE.

BANK HOLIDAYS.

The ninth day of November,

Christmas Day,

The twenty-sixth day of December, .

Saint Patrick's Day, Saint George's Day,

Saint Andrew's Day,

Whit-Monday, The twenty-fourth day of May, being

the Queen's Birthday,

The day after Good Friday,

Bank holidays. Sec. 22.

THIRD SCHEDULE.

ACTS REPEALED.

Acts repealed, Sec. 28.

1858, No. 34.—The Bankers' Returns Act, 1858.

1856, No. 4.—The Bank Paper Currency Act, 1856.

1858, No. 62.-The Bankers' Draft Act, 1858.

1860, No. 10.—The Bankers' Returns Act Amendment Act, 1860.

1873, No. 6.-The Bank Holidays Act, 1873.

1877, No. 16.—The Bankers' Books Evidence Act, 1877.

1878, No. 25.—The Bank Holidays Amendment Act, 1878.

1880, No. 23,

Act to. facilitate the Remedies on Bills of Exchange, Promissory Notes, BILLS OF EXCHANGE PROCEDURE. Cheques, and other Contracts in Writing.

17th August, 1880.1

BE IT ENACTED- by the General Assembly of New Zealand in Parliament assembled, and by the authority of the same, as follows :-

- 1. The Short Title of this Act is "The Bills of Exchange Procedure Act, Short Title. 1880."
 - 2. In this Act, if not inconsistent with the context,—

Interpretation.

"Bill of exchange" includes a promissory note, a cheque Oh a banker, and any written contract, signed by the party sought to be charged, by virtue of which a sum certain became due on a day certain or within a certain time which has elapsed:

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