The Banks' Agreement of 14th August 1875 having terminated, We the undersigned do hereby agree to continue to abide by the terms of that Agreement, unless in cases where it may be necessary to protect our business against any action on the part of the Bank of New South Wales.

elt is further agreed that should it be found necessary to withdraw from this Agreement, the Bank so withdrawing shall give not less than twenty four hours notice of such intention to the other Banks, parties hereto.

Wavenambool, 5th February, 1877.

For the Bank of Nictoria — Lege Jage Manager For the Bank of Victoria — Lege Jage Manager For the Colonial Bank of Amstralasia — Mill Hilly Manager For the National Bank of Amstralasia — Mellow; Manager Of has this day been agreed to reduce the rates of cliscount, in cases where it way be found necessary for the preservation of burniers only, as follows; viz:

On bills not exceeding 65 days currency 6% on bills not exceeding 65 days currency 6% on divises promissory notes, up to but not exceeding 9% days currency 9% days curren

est has this day been agreed to reduce the minimum rates of interest on Environt

Exceounts to 8 and 9 per cent, in cases where it may be found necessary to the survey of the survey of

For The Bank of Nietoria Lesli Gisse - Manager For The Polonial Bank of Aushalmatterthe Know Manager For The National Bank of Aushalmatterthe Know Manager For The National Bank of Aushalaia Therewise Manager.

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__ Bank's Agreement._ He, the undersigned hereby bind ourselves not to Exceed the following rates of interest on deposits Encept on receipt of advice from our respective Head Offices of an alteration in rates . -My Bank receiving Such advice hereby undertakes to send immediate. notice in sorting to all the Banks Sub. Scribing hereto, two clear deup being allowed from date of such notice before any Wank is at liberty to withdraw from this agreement For 3 months. For 6 months, For 12 months. It is farther agreed:-It That no interest shall be allowed on Deposits withdrawn before 3 months. or for any other periods than those mentioned 2" In the Event of a sin or twelve months deposit being withdrawn between the perior of three and six months, interest may be allowed for three months only at the tate three month's rate Current 3. In the Event of a twelve months deposit being with drawn between the period of six months and its maturity interest may be allowed for Six heoutho

only at the sin month's hate lurrent at the date of lodgement. In the Event of any depositors requiring an advance against a Fined Reposit Receipt of any Wank One per cent tobe charged above the late accorning on the deposit but not. les than be percent. -Harrnambool 6th May 1878. For The Bank of Sustralasia AD Chomey. manager For The Bank of Victoria Leslie Gilling Many For The Colonial Bank of Cushalasia Hattertleigh anny For The National Bank of Anistralaise Mulest. I human Belfast 14th May 1878 For The Bank of Victoria James Harring Lames Lam For The Coloniel Bank of Restratasia Stewart, 1878

Manager For The Colonial Bank of Custralasia Stan MANTA Janager For The National Bank of Custralasia Smill all Manager Altmanager