

## Post Office

Cap. 27A.

## POST OFFICE (MONEY ORDERS) REGULATIONS, 1980

1980/193.  
1991/134.

**Authority:** These regulations were made on 17th June, 1980 by the Minister under section 59 of the *Post Office Act*.

**Commencement:** 1st January, 1981.

1. These Regulations may be cited as the *Post Office (Money Orders) Regulations, 1980*. Citation.

2. Subject to any agreement between Barbados and any particular country, there exists a money order service between Barbados and Antigua, Belize, Canada, Dominica, Grenada, Guyana, Jamaica, Montserrat, St. Kitts-Nevis, St. Lucia, St. Vincent, Tortola (British Virgin Islands), Trinidad and Tobago and the United States of America, Puerto Rico and the U.S. Virgin Islands; and there exists a reciprocal issue of money orders for payment between Barbados and those countries. Money order service.

3. (1) The Postmaster General may, with the approval of the Minister, establish at any District Post Office an office where money orders may be issued or presented for payment in Barbados or in any other country or place. Inland money order offices.

(2) An office established under paragraph (1) may also be designated by the Postmaster General as a place where money orders issued under these regulations may be paid.

(3) Notice of the establishing of an office under these regulations must be published in the *Official Gazette* as soon as practicable after being so established.

4. The maximum amounts for which money orders may be issued are those set out in paragraph (1) of the *Schedule*. Maximum amounts. Schedule.

5. The rates of commission chargeable on the issue of money orders are those set out in paragraph (2) of the *Schedule*. Rates of commission. Schedule.

## THE LAWS OF BARBADOS

Rates of  
conversion.

6. (1) Money orders issued in
- (a) Canada;
  - (b) Guyana;
  - (c) Jamaica;
  - (d) Trinidad and Tobago;
  - (e) a country or territory that is a party to the East Caribbean Currency Agreement, 1965 (as amended); or
  - (f) any other country or territory which is in the sterling area,
- and payable in Barbados, and money orders issued in Barbados and payable in any country or territory mentioned in paragraphs (a) to (f) are convertible at rates to be established and declared by the Postmaster General on the basis of the prevailing rates of exchange for demand or sight drafts as determined and published from time to time by the Central Bank of Barbados; but the Post Office buying rate must not be more than 5 per cent below the buying rate of commercial banks nor must the Post Office selling rate be more than 5 per cent above the selling rate of commercial banks.
- (2) Money orders exchanged between the United States and Barbados are convertible at the following rates
- (a) money orders issued in the United States and payable in Barbados, at the rate of \$1.98 in the currency of Barbados for each \$1 in the currency of the United States; and
  - (b) money orders issued in Barbados and payable in the United States, at the rate of \$1 in the currency of the United States for every \$2.04 in the currency of Barbados,
- together with the commission chargeable under regulation 4.

Particu-  
lars  
required  
from  
sender.

7. (1) Subject to paragraphs (2), (3) and (4), no money order is to be issued unless the applicant gives the surname and at least one initial and the address, of the payee and the remitter.
- (2) Where a remitter or a payee is

- (a) a Peer or a Bishop, his ordinary title; or  
(b) a company, corporation or society, the usual designation or ordinary title, as the case may be,  
is sufficient to permit the issue of a money order.

8. A money order may be drawn up only in such form as the Postmaster General approves. Forms.

9. Where, subsequent to the issue of a money order, an alteration is required in the name of the payee or remitter, the person requiring the alteration must submit to the Postmaster General an application in writing for such alteration giving full particulars of the money order; and must pay a fresh commission in respect thereof. Alteration of names.

10. (1) A remitter who requests repayment of a money order must apply personally or in writing therefor to the Postmaster General who, upon the return of the necessary authority from the local branch of the Post Office or from the country or place on which the money order was drawn, must make a repayment of the amount endorsed on the money order, less a second commission equal to the amount of commission charged at the time of issue. Repayment.

(2) There may be refunded to a remitter any commission (based on the banks' selling rate of exchange for the day) that has been charged and collected from him in respect of a money order if the money order has not been paid in the country of destination.

(3) The amount of a repayment under paragraph (2) must be equal to the amount endorsed on the money order converted into local currency and must be subject to the deduction of an amount equal to the amount of the commission charged at the time of issue.

11. (1) A money order is payable on its presentation for payment, if the holder thereof is able to state the name of the remitter. Payment of money orders.

(2) Notwithstanding paragraph (1),

THE LAWS OF BARBADOS

- (a) the Postmaster General may refuse payment of a money order if he suspects that the person presenting it for payment is neither the payee nor a person authorised by him to receive payment; and
- (b) a money order issued in the United States of America or Canada must not be paid unless the person presenting it for payment is identified to the satisfaction of the Postmaster General as being the rightful payee.
- (3) A money order payable to a company, corporation or society, must be stamped with the name of the company, corporation or society in the space reserved for the receipt and must be presented for payment by an officer of the company, corporation or society authorised to receive moneys on its behalf; and in a case where no stamp is used, the officer presenting the money order must give a receipt for the payment thereof by writing the name of the company, corporation or society in the space reserved for the receipt and then sign his own name in the same space.
- (4) Where a money order is presented for payment through a bank, it is sufficient for it to be stamped with the name of the bank in the space reserved for the receipt so long as
- (a) the order is crossed;
- (b) the name of the receiving bank is written thereon; and
- (c) some person known to be in the employment of the bank signs it and presents it for payment.
- (5) A payee of a money order who is unable to write his name may give a receipt for payment of that money order by making his mark which must be witnessed by such person, other than the paying officer, as the Postmaster General approves.

Compensation for non-payment.

12. The Postmaster General must not entertain an application for compensation in respect of any alleged damage resulting from the non-payment of a money order at the time when payment was expected.

13. (1) Subject to paragraph (2), no personal liability attaches to the Postmaster General in respect of the alleged wrongful payment of a money order subsequent to the payment thereof. Exemption from liability.

(2) The Director of Finance and Planning may require an officer of the Post Office to make good any loss caused by the wrongful payment of a money order if he is satisfied that such payment was caused by the negligence of that officer.

14. (1) The following principles apply in respect of the issue of duplicate money orders Duplicate orders.

(a) if a money order has been issued in Barbados for payment in Barbados or in another country, a duplicate order may be issued free of charge upon an application made by the remitter giving any particulars required by the Postmaster General; but if the order is lost by the remitter or payee, an additional commission equal to the amount charged at the time of issue must be paid; and

(b) if the money order is issued in another country for payment in Barbados, the Postmaster General may, upon an application made by a payee giving any particulars required by the Postmaster General, request the issuing authority in the country of origin to provide a duplicate order, subject to such conditions as such authority stipulates.

(2) The Postmaster General may, upon issuing a duplicate money order for payment in Barbados, require the payee to furnish proof of his identity and sign an agreement to refund the amount endorsed on such order in the event of double payment.

15. The payee of a money order drawn in Barbados who requires payment of that money order in a country other than Barbados may make an application in writing to the Postmaster General and forward to him with the application Transfer of payment.

(a) the money order duly signed; and

(b) the name of the remitter,  
and upon receipt thereof, the Postmaster General must

THE LAWS OF BARBADOS

forward to that payee a new money order drawn on such country as he indicates for amount endorsed on the original order, less the amount of the fresh commission.

Void  
money  
orders.

**16.** (1) A money order is void and must be forfeited to the country in which it was issued if it is not presented for payment within a period of 12 months from the date of its issue in a case of a money order payable abroad, and 3 months in a case of a money order payable in Barbados.

(2) The Postmaster General may, on receipt of a notification from a local branch of the Post Office or from a country in which a money order is to be paid that such money order has become void and forfeited to the Crown in right of its government of Barbados, authorise repayment of the amount endorsed on such order upon application being made to him thereof.

(3) Where no application referred to in subsection (2) has been made, the amount referred to therein must be paid into the Consolidated Fund.

Limit on  
money  
orders.

**17.** Where it appears to the Postmaster General that money orders are being used to transmit large sums of money he must refer the matter to the Governor of the Central Bank and comply with any directions the Governor of that bank gives.

SCHEDULE<sup>1</sup>

	\$	c.
1. Maximum amounts for which money orders may be issued on		
(a) any post office in Barbados	500.00	
(b) any country of the Commonwealth Caribbean	500.00	
(c) Canada	250.00	(Canada)
(d) U.S.A., U.S. Virgin Islands	250.00	(U.S.)
2. Rates of Commission		
(1) in respect of inland money orders		
(a) orders not exceeding \$50	1.00	
(b) orders exceeding \$50		
(i) for the first \$50	1.00	
(ii) each additional \$10 or part thereof		.10
(2) in respect of money orders payable abroad		
(a) not exceeding \$50	1.00	
(b) exceeding \$50 but not exceeding \$100	2.00	
(c) exceeding \$100 but not exceeding \$200	3.00	
(d) exceeding \$200 but not exceeding \$300	4.00	
(e) exceeding \$300 but not exceeding \$400	5.00	
(f) exceeding \$400 and up to \$500	6.00	

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<sup>1</sup>This Schedule came into operation on 30th September, 1991.

