Sub-clause thirteen (13).

One-quarter $(\frac{1}{4})$ per cent. more favourable to the Government than rates to the public.

Sub-clause fourteen (14).

Fifteen (15) days' drafts par.

Demand drafts half $(\frac{1}{2})$ current rates.

Sub-clause fifteen (15)

Similar rates to No. 14.

Sub-clause sixteen (16).

One (1) per cent.

Sub-clauses seventeen (17) and eighteen (18):-

From London—Remittance by telegraph at three (3) days, one (1) per cent., and at fourteen (14) days, three-quarters (3/4) per cent.

From the Colony—Remittance by telegraph at three (3) days, two and a half ($2\frac{1}{2}$) per

cent., and at fourteen (14) days two and a quarter $(2\frac{1}{4})$ per cent. The Bank, however, would stipulate that no remittance by telegraph of more than ten thousand pounds (£10,000) is to be made in any one month, except with its consent.

Sub-clause nineteen (19).

At three-eighths $(\frac{3}{8})$ per cent. better to the Government than rates current to the public.

Sub-clause twenty (20). Two hundred thousand pounds (£200,000) per month.

Sub-clause twenty-one (21).

One quarter $(\frac{1}{4})$ per cent. Sub-clause twenty-two (22).

One-eighth $(\frac{1}{8})$ per cent.

Sub-clause twenty-three (23).

One-quarter $(\frac{1}{4})$ per cent. Sub-clause twenty-four (24).

One-quarter per cent.

I have, &c., D. L. Murdoch, Inspector.

LIST OF BRANCHES AND AGENCIES OF THE BANK OF NEW ZEALAND.

Province of Auckland: Auckland. Alexandra. Cambridge. Coromandel. Gisborne. Grahamstown. Hamilton. Ngaruawahia. Opotiki.

 $\overline{\mathbf{Russell}}$. Tauranga.

Province of Taranaki:

Carlyle.

New Plymouth.

Province of Marlborough:

Blenheim.

Picton.

Province of Nelson:

Charleston. Lvell. Nelson.

Reefton.

Westport.

Province of Wellington:

Carterton. Featherston.

Foxton. Greytown.

SIR,-

Marton. Masterton.

Upper Hutt. Wanganui. Wellington.

Province of Canterbury:

Akaroa. Ashburton. Christchurch. Kaiapoi. Lyttelton. Oxford. Rangiora. Southbridge.

Temuka. Timaru. Waimate.

County of Westland:

Greenstone. Greymouth. Hokitika. Ross. Stafford.

Province of Hawke's Bay:

Napier. Waipawa. Wairoa.

Province of Otago:

Alexandra.

Arrowtown. Balclutha. Clinton. Cromwell. Dunedin.

Kaitangata. Invercargill. Lawrence. Mataura. Mosgiel. Naseby.

North Dunedin. Oamaru. Outram. Palmerston. Queenstown. Riverton. Roxburgh.

Tapanui. Waikouaiti. Waitahuna. Wyndham. Tokomairiro.

New South Wales: Sydney.

Victoria: Melbourne.

London:

50, Old Broad Street.

No. 10.

The Inspector, Bank of New Zealand, to the Hon. the Colonial Treasurer.

Bank of New Zealand, Wellington 19th April, 1876.

Referring to my tender for the banking business of the Government, and adverting to subclause sixteen of clause twenty-five, relating to remittances within the colony by telegraph, I have the