

# **A HANDBOOK OF BANKERS' LAW**

Published @ 2017 Trieste Publishing Pty Ltd

ISBN 9780649040902

A Handbook of Bankers' Law by Henry Robertson

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Edited by Trieste Publishing Pty Ltd.  
Cover @ 2017

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CORRECTIONS WHICH THE READER IS RESPECTFULLY REQUESTED TO MAKE  
BEFORE PERUSAL.

Page 3. Line 23. The sentence should read thus—"The only mode (known to the law) in which a person who could not write could execute a deed was," &c.

Page 18. Last paragraph—"£100" *should be* "£150."

" Line 5 from foot—"per" *should be* "her."

Page 24. Line 6, *for* 20/ *read* £5.

Page 38. Line 10 from foot—*for* "the first mail" *read* "the mail."

Page 53. The paragraph commencing "The restriction," &c., should be parenthetical.

Page 60. Line 4—"intercession" *should be* "indorvation."

Page 104. Line 20—*for* "A delivery-order is negotiable" *read* "not negotiable."

Page 63. Line 17—"peril" *should be* "part."

Page 144. Section 65. The inverted commas should be placed after the word "respects" in first sentence, and not after "distinct" in the second.

Page 169. Last line but one, insert "is" after "scale."

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Figure 1: A scatter plot showing the relationship between the number of children and the number of mothers. The x-axis is labeled 'Number of children' and ranges from 0 to 10. The y-axis is labeled 'Number of mothers' and ranges from 0 to 10. The data points are: (0, 0), (1, 1), (2, 2), (3, 3), (4, 4), (5, 5), (6, 6), (7, 7), (8, 8), (9, 9), (10, 10). A solid line of best fit passes through the origin and the point (10, 10).

A  
HANDBOOK  
OF  
BANKERS' LAW

BY THE LATE  
HENRY ROBERTSON, N.P.



*THIRD EDITION*  
CAREFULLY REVISED AND BROUGHT DOWN TO  
DATE.

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EDINBURGH  
BELL & BRADFUTE, 12 BANK STREET  
MDCCLXXXVI



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PRINTED BY NEILL AND COMPANY EDINBURGH.

## PREFACE TO THE THIRD EDITION.

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It is now nearly twelve years since the Second Edition of this Work (which has been out of print for some time) was published. In that interval not a few changes in the Law affecting Bankers in Scotland have taken place.

A Third Edition, therefore, has become imperative; and, in laying it before the public, the Editor hopes that the alterations and additions, which have necessarily forced themselves upon the text, will sustain the reputation of the work as an exposition of the present state of the Law affecting the transactions of Bankers—such exposition being given, as far as possible, in common phraseology.

As a matter of interest, not only to the professional but also to the general reader, the Appendix embraces a reprint of the able "Memorandum as to Banking in Scotland," which was laid before the Select Committee on Banks of Issue (1875) by Mr Fleming, the Manager of the Royal Bank of Scotland, and which exhausts the legal history of Scotch Banking, in the meantime at least.

The premature death of Mr Robertson has necessitated the emendation of this edition by another hand.

Since these sheets were in the press Mr Hubbard, in the House of Commons, and the Lord Chancellor, in the House of Lords, have each given notice of a Bill to amend the Law

as to Crossed Cheques. It is, therefore, more than likely that legislation on this, as well as on some other matters affecting Scotch Bankers, may take place in the course of the present Session. In that event a few supplemental pages will be added, and these can be easily bound up with the present volume.

G. I. R.

*February 1876.*

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#### PREFACE TO THE SECOND EDITION.

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A New Edition of this Handbook having been called for, the Author has taken the opportunity of carefully revising the text, and of introducing notices of some very important decisions of the Supreme Courts in connection with Cash-accounts, Bills, and other matters, and which have a special bearing on the practice of Bankers. He has also introduced a new chapter on Document Bills and Foreign Credits, a class of mercantile documents widely used in connection with foreign trade, and which from the rapid extension of Commerce are coming into frequent use in Scotland. This chapter, it is hoped, will be found a useful addition to the work. Forms of these documents will be found in the Appendix.

*March 1864.*