



Commonwealth Banks Act 1959

Act No. 5 of 1959 as amended

This compilation was prepared on 19 July 2006
taking into account amendments up to Act No. 148 of 2003

The text of any of those amendments not in force
on that date is appended in the Notes section

The operation of amendments that have been incorporated may be
affected by application provisions that are set out in the Notes section

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An Act relating to the constitution and operations of the Commonwealth banks

Part I—Preliminary

1 Short title [see Note 1]

This Act may be cited as the *Commonwealth Banks Act 1959*.

2 Commencement [see Note 1]

This Act shall come into operation on the day on which the *Reserve Bank Act 1959* comes into operation.

4 Interpretation

In this Act, unless the contrary intention appears:

articles means articles of association.

Australia includes the external Territories.

bank means a person carrying on the business of banking, and includes the Commonwealth Bank and the Development Bank.

Board means the Board of Directors of the Commonwealth Bank.

Commonwealth Bank means the Commonwealth Bank of Australia.

conversion time means the commencement of section 22 of the *Commonwealth Banks Restructuring Act 1990*.

Corporation means the Commonwealth Bank Officers Superannuation Corporation, including that body as continuing in existence with a different name.

Development Bank means the Commonwealth Development Bank of Australia, including that body as continuing in existence with a different name.

memorandum means memorandum of association.

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pre-conversion time means the commencement of section 21 of the *Commonwealth Banks Restructuring Act 1990*.

Securities Commission means:

- (a) before the date prescribed for the purposes of paragraph (b)—the National Companies and Securities Commission; or
- (b) on and after the date prescribed for the purposes of this paragraph—the Australian Securities Commission.

share, in relation to a body corporate, means a share in the share capital of the body corporate.

5 Application to Territories

This Act extends to all the Territories.

6 This Act subject to Banking Act

This Act has effect subject to the *Banking Act 1959* and to the regulations under that Act.

Part IV—The Commonwealth Bank

Division 1—Preliminary steps before conversion of Commonwealth Bank into a public company

27A Share capital of Commonwealth Bank

- (1) As from the pre-conversion time, the Commonwealth Bank is to have a share capital divided into shares of \$2 each or such other amount as is prescribed.
- (2) The amount of the share capital is equal to the amount required to be applied under section 27B in paying up shares in the Commonwealth Bank.
- (3) The share capital may be divided into classes of shares.
- (4) Rights may be attached to shares included in a class of shares.
- (5) As from the conversion time, this section has effect subject to the *Companies Act 1981*.

27B Shares to be paid up and issued

- (1) As soon as practicable after the pre-conversion time, the Commonwealth Bank must apply its capital, calculated immediately before the pre-conversion time, in paying up in full shares in the Commonwealth Bank.
- (2) If the amount of the capital is not a multiple of the nominal value of a share, subsection (1) applies as if the amount were reduced to the nearest multiple of the nominal value of a share.
- (3) As soon as practicable after complying with subsection (1), the Commonwealth Bank must issue to the Commonwealth all the shares paid up under that subsection.
- (4) The shares issued under subsection (3) are to be taken to have been issued for valuable consideration other than cash.

Part IV The Commonwealth Bank

Division 1 Preliminary steps before conversion of Commonwealth Bank into a public company

Section 27C

- (5) The Commonwealth is not a member of Commonwealth Bank at any time before the conversion time merely because the Commonwealth holds shares in Commonwealth Bank.

27C Commonwealth Bank to apply to be registered as company etc.

- (1) The Commonwealth Bank must, before the conversion time:
- (a) apply to the Securities Commission under subsection 85(1) of the *Companies Act 1981* to be registered as a company limited by shares within the meaning of that Act; and
 - (b) apply to the Securities Commission under subsection 55(1) of the *Companies Act 1981* for the reservation of the name “Commonwealth Bank of Australia”; and
 - (c) lodge with the Securities Commission a proposed memorandum, and proposed articles, for the Commonwealth Bank; and
 - (d) if the rights attached to shares included in a class of shares under subsection 27A(4) are not provided for in the memorandum or articles, lodge with the Securities Commission the statement referred to in subsection 124(1) of the *Companies Act 1981*.
- (2) Subject to the regulations, the application mentioned in paragraph (1)(a) must be accompanied by the documents required by subsection 85(4) of the *Companies Act 1981* to accompany such an application.
- (3) The applications mentioned in paragraphs (1)(a) and (b) must be made to the Securities Commission by delivering them to the office of the Corporate Affairs Commission for the Australian Capital Territory and the documents mentioned in paragraphs (1)(c) and (d) and subsection (2) must be lodged with the Securities Commission by lodging them at that office.
- (4) The Commonwealth Bank is to be taken to be entitled to make the applications referred to in paragraphs (1)(a) and (b), and to lodge the documents mentioned in paragraphs (1)(c) and (d) and subsection (2).
- (5) The Securities Commission is to be taken:

Section 27C

- (a) to have been required to reserve the name “Commonwealth Bank of Australia” under subsection 55(2) of the *Companies Act 1981*; and
- (b) to have so reserved that name immediately after the making of the application mentioned in paragraph (1)(b).

Division 2—Conversion of Commonwealth Bank into a public company

27D Commonwealth Bank taken to be registered under Companies Act

- (1) The Securities Commission is to be taken:
 - (a) to have been required to grant the application mentioned in paragraph 27C(1)(a) and to register the Commonwealth Bank as a company under subsection 86(2) of the *Companies Act 1981*; and
 - (b) to have granted the application at the conversion time; and
 - (c) to have so registered the Commonwealth Bank, at the conversion time:
 - (i) by the name “Commonwealth Bank of Australia”; and
 - (ii) in accordance with subsections 86(3) and (4) of the *Companies Act 1981*, as a public company, and as a company limited by shares, within the meaning of that Act; and
 - (d) to have registered the name “Commonwealth Bank of Australia” in relation to the Commonwealth Bank at the conversion time, under subsection 55(4) of the *Companies Act 1981*.
- (2) The date of commencement of the Commonwealth Bank’s registration as a company under Division 4 of Part III of the *Companies Act 1981* is to be taken to be the day on which the conversion time occurs.
- (3) For the purposes of Division 4 of Part III of the *Companies Act 1981*, the Commonwealth Bank shall be taken to have been on the day before the conversion time, and to be at the conversion time, a corporation within the meaning of that Act.

27E Memorandum and articles of Commonwealth Bank

- (1) As from the conversion time, the proposed memorandum, and the proposed articles, lodged under paragraph 27C(1)(c):
 - (a) are respectively the memorandum, and the articles, of the Commonwealth Bank; and
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- (b) bind the Commonwealth Bank and its members accordingly.
- (2) As from the conversion time, the *Companies Act 1981* applies in relation to the Commonwealth Bank's memorandum and articles as if they had been registered as such under that Act.

27F Membership of the Commonwealth Bank

The Commonwealth:

- (a) by force of this subsection, becomes a member of the Commonwealth Bank at the conversion time; and
- (b) in relation to membership of the Commonwealth Bank:
 - (i) is entitled to the same rights, privileges and benefits; and
 - (ii) is subject to the same duties, liabilities and obligations; as if the Commonwealth had become a member of the Commonwealth Bank under the Commonwealth Bank's memorandum and articles.

27G Name of the Commonwealth Bank

Notwithstanding subsection 148(2) of the *Corporations Act 2001*, the Commonwealth Bank need not have the word "Limited" at the end of its name.

27H Commonwealth Bank is not a Commonwealth authority or Commonwealth company etc.

- (1) This section has effect for the purposes of the laws of the Commonwealth, a State or a Territory. However, the effect of this section is subject to any express provision in the law concerned that refers specifically to the Commonwealth Bank.
- (2) The Commonwealth Bank is to be taken:
 - (a) not to have been incorporated or established for a public purpose or for a purpose of the Commonwealth; and
 - (b) not to be a public authority or an instrumentality or agency of the Crown; and
 - (c) without limiting paragraphs (a) and (b), not to be a public authority under the Commonwealth for the purposes of the *Crimes Act 1914*.

Part IV The Commonwealth Bank

Division 2 Conversion of Commonwealth Bank into a public company

Section 27J

- (3) The Commonwealth is to be taken:
- (a) not to have a controlling interest or substantial interest in the Commonwealth Bank; and
 - (b) not to be in a position to control the Commonwealth Bank.

27J Operation of section 25B of Acts Interpretation Act

Nothing in this Act or in the *Corporations Act 2001* affects, or is affected by, section 25B of the *Acts Interpretation Act 1901* as that section applies in relation to the Commonwealth Bank.

Division 4—Miscellaneous

28 General functions of Commonwealth Bank

- (1) The Commonwealth Bank shall carry on general banking business.
- (2) This section is not intended to imply any restriction on the functions or powers that may be conferred on the Commonwealth Bank otherwise than under this section.
- (3) This section does not prevent the Commonwealth Bank also being in possession of an authority under the *Banking Act 1959* to carry on banking business.

Part VII—The Commonwealth Development Bank

74A Preliminary steps to conversion of Development Bank into a company

Share capital

- (1) The Development Bank continues to have the share capital that it had immediately before the commencement of this section.
- (2) The persons who held shares in the Development Bank immediately before the commencement of this section continue to hold those shares immediately after the commencement of this section.
- (3) A person is not a member of the Development Bank at any time before the commencement of section 74B merely because of holding shares in the Development Bank.

Application for registration as a company

- (4) The Development Bank must:
 - (a) apply to the Australian Securities Commission under section 133 of the Corporations Law for the Development Bank to be registered as a company limited by shares within the meaning of the Corporations Law; and
 - (b) apply to the Australian Securities Commission under section 374 of the Corporations Law for reservation of the name “Commonwealth Development Bank of Australia Limited”; and
 - (c) lodge with the Australian Securities Commission a proposed memorandum and proposed articles for the Development Bank.
- (5) Subject to the regulations, the application mentioned in paragraph (4)(a) must be accompanied by the documents required by section 136 of the Corporations Law.

- (6) The Development Bank must deliver the applications and any accompanying documents to an office of the Australian Securities Commission in the Australian Capital Territory.
- (7) The Development Bank is taken to be entitled to make the applications, and to lodge the documents, mentioned in subsections (4) and (5).
- (8) The Australian Securities Commission is taken:
 - (a) to have been required to reserve the name “Commonwealth Development Bank of Australia Limited” under section 374 of the Corporations Law; and
 - (b) to have reserved that name immediately after lodgment of the application referred to in paragraph (4)(b).

74B Conversion of Development Bank into a company

Registration as a company

- (1) The Australian Securities Commission is taken:
 - (a) to have been required to grant the application mentioned in paragraph 74A(4)(a) and to register the Development Bank as a company under subsection 137(2) of the Corporations Law; and
 - (b) to have been satisfied that sections 134 and 135 of the Corporations Law do not prevent registration of the Development Bank; and
 - (c) to have granted the application at the commencement of this section; and
 - (d) to have registered the Development Bank at the commencement of this section:
 - (i) by the name “Commonwealth Development Bank of Australia Limited”; and
 - (ii) in accordance with subsections 137(3) and (5) of the Corporations Law, as a public company, and as a company limited by shares, within the meaning of the Corporations Law; and
 - (e) to have registered the name “Commonwealth Development Bank of Australia Limited” in relation to the Corporation at the commencement of this section under subsection 374(5) of the Corporations Law.

Section 74B

Memorandum and articles

- (2) As from the commencement of this section, the proposed memorandum, and proposed articles, lodged under section 74A:
 - (a) are the memorandum and articles of the Development Bank; and
 - (b) bind the Development Bank and its members accordingly.
- (3) As from the commencement of this section, the Corporations Law applies in relation to the Development Bank's memorandum and articles as if they had been registered as such under the Corporations Law.

Membership

- (4) Each person who holds shares in the Development Bank at the commencement of this section:
 - (a) by force of this section, becomes a member of the Development Bank at the commencement of this section; and
 - (b) in relation to the person's membership of the Development Bank:
 - (i) is entitled to the same rights, privileges and benefits; and
 - (ii) is subject to the same duties, liabilities and obligations; as if the person had become a member of the Development Bank under the memorandum and articles of the Development Bank.

Section 25B of the Acts Interpretation Act

- (5) Nothing in this Act or in the Corporations Law affects, or is affected by, section 25B of the *Acts Interpretation Act 1901* as that section applies in relation to the Development Bank.

Miscellaneous

- (6) Nothing in section 74A prevents:
 - (a) variation of the share capital of the Development Bank; or
 - (b) a change in the name of the Development Bank; or
 - (c) a change in the structure, memorandum, articles or membership of the Development Bank.

74C Development Bank is not a Commonwealth authority or Commonwealth company etc.

- (1) This section has effect for the purposes of the laws of the Commonwealth, a State or a Territory. However, the effect of this section is subject to any express provision in the law concerned that refers specifically to the Development Bank.
- (2) The Development Bank is to be taken:
 - (a) not to have been incorporated or established for a public purpose or for a purpose of the Commonwealth; and
 - (b) not to be a public authority or an instrumentality or agency of the Crown; and
 - (c) without limiting paragraphs (a) and (b), not to be a public authority under the Commonwealth for the purposes of the *Crimes Act 1914*.
- (3) The Commonwealth is to be taken:
 - (a) not to have a controlling interest or substantial interest in the Development Bank; and
 - (b) not to be in a position to control the Development Bank.

Part VIII—The Commonwealth Bank Officers Superannuation Corporation

108A Preliminary steps to conversion of Corporation into a company

Share capital

- (1) From the commencement of this section, the Corporation is to have a share capital of \$2, divided into shares of \$1 each.
- (2) As soon as practicable after the commencement of this section, the Corporation must apply \$2 (paid to the Corporation by the Commonwealth Bank) in paying up in full the shares in the Corporation.

Issue of shares

- (3) As soon as practicable after the Corporation complies with subsection (2), the Corporation must issue to the Commonwealth Bank all the shares that were paid up under that subsection.
- (4) The Commonwealth Bank is not a member of the Corporation at any time before the commencement of section 108B merely because it holds shares in the Corporation.

Application for registration as a company

- (5) The Commonwealth Bank must:
 - (a) apply to the Australian Securities Commission under section 133 of the Corporations Law for the Corporation to be registered as a company limited by shares within the meaning of the Corporations Law; and
 - (b) apply to the Australian Securities Commission under section 374 of the Corporations Law for reservation of the name “Commonwealth Bank Officers Superannuation Corporation”; and
 - (c) lodge with the Australian Securities Commission a proposed memorandum and proposed articles for the Corporation.

- (6) Subject to the regulations, the application mentioned in paragraph (5)(a) must be accompanied by the documents required by section 136 of the Corporations Law.
- (7) The Commonwealth Bank must deliver the applications and any accompanying documents to an office of the Australian Securities Commission in the Australian Capital Territory.
- (8) The Commonwealth Bank is taken to be entitled to make the applications, and to lodge the documents, mentioned in subsections (5) and (6).
- (9) The Australian Securities Commission is taken:
 - (a) to have been required to reserve the name “Commonwealth Bank Officers Superannuation Corporation” under section 374 of the Corporations Law; and
 - (b) to have reserved that name immediately after lodgment of the application referred to in paragraph (5)(b).

108B Conversion of Corporation into a company

Registration as a company

- (1) The Australian Securities Commission is taken:
 - (a) to have been required to grant the application mentioned in paragraph 108A(5)(a) and to register the Corporation as a company under subsection 137(2) of the Corporations Law; and
 - (b) to have been satisfied that sections 134 and 135 of the Corporations Law do not prevent registration of the Corporation; and
 - (c) to have granted the application at the commencement of this section; and
 - (d) to have registered the Corporation at the commencement of this section:
 - (i) by the name “Commonwealth Bank Officers Superannuation Corporation”; and
 - (ii) in accordance with subsections 137(3) and (5) of the Corporations Law, as a public company, and as a company limited by shares, within the meaning of the Corporations Law; and

Section 108B

- (e) to have registered the name “Commonwealth Bank Officers Superannuation Corporation” in relation to the Corporation at the commencement of this section under subsection 374(5) of the Corporations Law; and
- (f) to have granted a licence to the Corporation under section 383 of the Corporations Law (which licence may be revoked in accordance with that section).

Memorandum and articles

- (2) As from the commencement of this section, the proposed memorandum, and proposed articles, lodged under section 108A:
 - (a) are the memorandum and articles of the Corporation; and
 - (b) bind the Corporation and its members accordingly.
- (3) As from the commencement of this section, the Corporations Law applies in relation to the Corporation’s memorandum and articles as if they had been registered as such under the Corporations Law.

Membership

- (4) By force of this section, the Commonwealth Bank becomes a member of the Corporation at the commencement of this section.
- (5) In relation to its membership of the Corporation, the Commonwealth Bank:
 - (a) is entitled to the same rights, privileges and benefits; and
 - (b) is subject to the same duties, liabilities and obligations;as if the Commonwealth Bank had become a member of the Corporation under the memorandum and articles of the Corporation.

Section 25B of the Acts Interpretation Act

- (6) Nothing in this Act or in the Corporations Law affects, or is affected by, section 25B of the *Acts Interpretation Act 1901* as that section applies in relation to the Corporation.

Miscellaneous

- (7) Nothing in section 108A prevents:
 - (a) variation of the share capital of the Corporation; or
 - (b) a change in the name of the Corporation; or

- (c) a change in the structure, memorandum, articles or membership of the Corporation.

108C Corporation is not a Commonwealth authority or Commonwealth company etc.

- (1) This section has effect for the purposes of the laws of the Commonwealth, a State or a Territory. However, the effect of this section is subject to any express provision in the law concerned that refers specifically to the Corporation.
- (2) The Corporation is to be taken:
 - (a) not to have been incorporated or established for a public purpose or for a purpose of the Commonwealth; and
 - (b) not to be a public authority or an instrumentality or agency of the Crown; and
 - (c) without limiting paragraphs (a) and (b), not to be a public authority under the Commonwealth for the purposes of the *Crimes Act 1914*.
- (3) The Commonwealth is to be taken:
 - (a) not to have a controlling interest or substantial interest in the Corporation; and
 - (b) not to be in a position to control the Corporation.

110 Superannuation fund

- (1) The Corporation's superannuation fund that was in existence immediately before the commencement of this section:
 - (a) continues in existence; and
 - (b) is to be governed by the Trust Deed.
- (2) All the rights and liabilities of members and beneficiaries of the fund that existed immediately before the commencement of this section continue after the commencement of this section, subject to the Trust Deed.
- (3) In this section:

Trust Deed means the trust deed made before the commencement of this section between the Corporation and the Commonwealth Bank, and includes any amendments to that deed.

Part IX—Miscellaneous

117 Guarantee by the Commonwealth

- (1) The Commonwealth guarantees the due payment of the following amounts:
 - (a) any amount that is payable by the Commonwealth Bank before the cut-off time in respect of a demand deposit made with the bank;
 - (b) any amount that is payable by the Commonwealth Bank at any time in respect of a term deposit made with the bank before the cut-off time;
 - (c) any amount that:
 - (i) is not in respect of a demand deposit or term deposit; and
 - (ii) is payable by the Commonwealth Bank under a contract that was entered into, or any other instrument that was executed, issued, endorsed or accepted, before the commencement of this section by the Commonwealth Bank or the Corporation.
- (2) The Commonwealth guarantees the due payment by the Development Bank of any amount that is payable by the Development Bank to a person other than the Commonwealth.
- (3) The Commonwealth guarantees the due payment of any amount that is payable to or from the superannuation fund, by the Corporation or by the Commonwealth Bank, in respect of a person who was a member, retired member or beneficiary of the fund immediately before the commencement of this section.
- (4) In this section:

cut-off time means the end of the day that is the third anniversary of the date of commencement of this section.

demand deposit means any deposit that is not a term deposit.

superannuation fund means the superannuation fund referred to in section 110.

term deposit means a deposit made with a bank that matures on a particular date, whether or not the bank can be required to repay the deposit before that maturity date.

129 Regulations

The Governor-General may make regulations, not inconsistent with this Act, prescribing all matters which by this Act are required or permitted to be prescribed, or which are necessary or convenient to be prescribed for carrying out or giving effect to this Act and, in particular:

- (e) prescribing penalties not exceeding \$100 for offences against the regulations.

Table of Acts**Notes to the *Commonwealth Banks Act 1959*****Note 1**

The *Commonwealth Banks Act 1959* as shown in this compilation comprises Act No. 5, 1959 amended as indicated in the Tables below.

For application, saving or transitional provisions made by the *Corporations (Repeals, Consequential and Transitional) Act 2001*, see Act No. 55, 2001.

Table of Acts

Act	Number and year	Date of Assent	Date of commencement	Application, saving or transitional provisions
<i>Commonwealth Banks Act 1959</i>	5, 1959	23 Apr 1959	14 Jan 1960 (see s. 2 and <i>Gazette</i> 1960, p. 47)	
<i>Commonwealth Banks Act 1961</i>	75, 1961	27 Oct 1961	27 Oct 1961	S. 3(2)
<i>Commonwealth Banks Act 1962</i>	3, 1962	23 Mar 1962	23 Mar 1962	S. 3(2)
<i>Commonwealth Banks Act 1963</i>	57, 1963	28 Oct 1963	28 Oct 1963	S. 3(2)
<i>Commonwealth Banks Act 1965</i>	132, 1965	18 Dec 1965	14 Feb 1966	S. 4
<i>Commonwealth Banks Act 1966</i>	58, 1966	29 Oct 1966	26 Nov 1966	—
<i>Statute Law Revision (Decimal Currency) Act 1966</i>	93, 1966	29 Oct 1966	1 Dec 1966	—
<i>Commonwealth Banks Act 1968</i>	144, 1968	9 Dec 1968	S. 6: 1 Jan 1969 Remainder: Royal Assent	S. 13(2)
<i>Commonwealth Banks Act 1973</i>	18, 1973	11 Apr 1973	11 Apr 1973	—
<i>Commonwealth Banks Act (No. 2) 1973</i>	117, 1973	26 Oct 1973	26 Oct 1973	—
<i>Statute Law Revision Act 1973</i>	216, 1973	19 Dec 1973	31 Dec 1973	Ss. 9(1) and 10
<i>Commonwealth Banks Act 1974</i>	81, 1974	18 Oct 1974	18 Oct 1974	S. 4(2)
<i>Administrative Changes (Consequential Provisions) Act 1978</i>	36, 1978	12 June 1978	12 June 1978	—
<i>Commonwealth Banks Amendment Act 1978</i>	77, 1978	22 June 1978	22 June 1978	—

Table of Acts

Act	Number and year	Date of Assent	Date of commencement	Application, saving or transitional provisions
<i>Public Service and Statutory Authorities Amendment Act 1980</i>	177, 1980	17 Dec 1980	Part IV (ss. 52, 53): Royal Assent (a)	—
<i>Commonwealth Banks Amendment Act 1981</i>	29, 1981	14 Apr 1981	12 May 1981	Ss. 5(2), (3) and 16
<i>Public Service and Statutory Authorities Amendment Act 1983</i>	92, 1983	22 Nov 1983	22 Nov 1983	—
<i>Public Service Reform Act 1984</i>	63, 1984	25 June 1984	Part X (s. 153): 1 Nov 1984 (see <i>Gazette</i> 1984, No. S383) (b)	—
<i>Commonwealth Banks Amendment Act 1984</i>	76, 1984	25 June 1984	29 June 1984 (see <i>Gazette</i> 1984, No. S241)	Ss. 8(2)–(4), 11(2), 12(2), (3), 17(2), (3), 19(2), 23(2) and 26
<i>Commonwealth Banks Amendment Act 1985</i>	194, 1985	16 Dec 1985	13 Jan 1986	S. 4(2)
<i>Commonwealth Banks Amendment Act 1987</i>	182, 1987	26 Dec 1987	Ss. 3 and 32: 30 June 1988 Ss. 27–29, 34(2), 35 and Part II of the Schedule: 1 July 1988 Remainder: 23 Jan 1988	Ss. 16(2), 24(2), (3) and 35
<i>Government Business Enterprises (Miscellaneous Reforms) Act 1988</i>	123, 1988	14 Dec 1988	Part II (ss. 3–12): 26 Jan 1989 Part VI (ss. 26–31): 1 Jan 1989 (see <i>Gazette</i> 1988, No. S399) Part VII (ss. 32–37): 14 Nov 1988 Remainder: Royal Assent	Ss. 18 and 19
<i>Banking Legislation Amendment Act 1989</i>	129, 1989	7 Nov 1989	Part I (ss. 1, 2), ss. 3, 26, 29–33, 35, 38 and 40: Royal Assent Remainder: 28 Dec 1989 (see <i>Gazette</i> 1989, No. S383)	Ss. 42(2) and 43

Table of Acts

Act	Number and year	Date of Assent	Date of commencement	Application, saving or transitional provisions
<i>Commonwealth Banks Restructuring Act 1990</i>	118, 1990	28 Dec 1990	S. 6: Royal Assent (c) Ss. 7, 8(2), 19, 36 and 58(1): (c) Ss. 8(1), 10(b), 16, 43, 46 and 47: (c) Ss. 8(3) and 21: (c) Ss. 8(4), 22–24, 27–34, 41, 42, 50–52, 54–57, 58(2) and 59–61: (c) Ss. 8(5), 9, 10(a), 12–15, 17, 18, 35, 40, 44, 48(a) and 49: (c) Ss. 8(6), 11 and 53(2): (c) Ss. 10(c) and 35A: 3 May 1991 (see <i>Gazette</i> 1991, No. S114) S. 20: (c) Ss. 25(1) and 37–39: (c) Ss. 25(2) and 26: (c) S. 48(b) and (c): (c) S. 53(1): 2 Jan 1993 (see <i>Gazette</i> 1992, No. GN45)	Ss. 2(4), 28(2), 39(2), 60 and 61
<i>Bank Integration Act 1991</i>	210, 1991	24 Dec 1991	24 Dec 1991	Ss. 30–32 (d)
as amended by <i>Statute Law Revision Act 1996</i>	43, 1996	25 Oct 1996	Schedule 3 (item 6): 24 Dec 1991 (e)	—
<i>Banking Legislation Amendment Act 1992</i>	193, 1992	21 Dec 1992	Part 3 (ss. 19–21): 5 Feb 1993 (see <i>Gazette</i> 1993, No. GN4) (f)	S. 2(6)
<i>Commonwealth Banks Amendment Act 1993</i>	46, 1993	22 Oct 1993	22 Oct 1993	Ss. 3, 5, 6, 8 and 11

Table of Acts

Act	Number and year	Date of Assent	Date of commencement	Application, saving or transitional provisions
<i>Commonwealth Bank Sale Act 1995</i>	161, 1995	16 Dec 1995	Ss. 3, 20 and Schedule (items 16, 17, 21, 23, 26, 27, 31): Royal Assent (<i>g</i>) S. 17 and Schedule (items 18–20, 24, 25, 28–30, 32–47, 49): 19 July 1996 (<i>g</i>) Schedule (item 22): 19 July 1997 (<i>g</i>) Schedule (item 48): (<i>g</i>)	Ss. 3, 17 and 20
<i>Statute Law Revision Act 1996</i>	43, 1996	25 Oct 1996	Schedule 2 (item 31): (<i>h</i>)	—
<i>Corporations (Repeals, Consequential and Transitionals) Act 2001</i>	55, 2001	28 June 2001	Ss. 4–14 and Schedule 3 (items 121–123): 15 July 2001 (see <i>Gazette</i> 2001, No. S285) (<i>i</i>)	Ss. 4–14
<i>Designs (Consequential Amendments) Act 2003</i>	148, 2003	17 Dec 2003	Schedules 1 and 2: (<i>j</i>) Remainder: Royal Assent	—

Act Notes

- (a) The *Commonwealth Banks Act 1959* was amended by Part IV (sections 52 and 53) only of the *Public Service and Statutory Authorities Amendment Act 1980*, subsection 2(1) of which provides as follows:
- (1) Sections 1, 2, 3 and 4, subsections 5(2) and 7(2), (5), (6) and (7), sections 8, 9, 10, 11, 12, 13, 16, 17, 18 and 19, subsections 21(1) and 37(5), sections 38, 43 and 44, subsection 45(10) and sections 46 to 66 (inclusive) shall come into operation on the day on which this Act receives the Royal Assent.
- (b) The *Commonwealth Banks Act 1959* was amended by Part X (section 153) only of the *Public Service Reform Act 1984*, subsection 2(4) of which provides as follows:
- (4) The remaining provisions of this Act shall come into operation on such day as is, or on such respective days as are, fixed by Proclamation.
- (c) The *Commonwealth Banks Act 1959* was amended by sections 6–61 only of the *Commonwealth Banks Restructuring Act 1990*, subsections 2(1)–(3) of which provide as follows:
- (1) Sections 1, 2, 3, 4, 5 and 6 commence on the day on which this Act receives the Royal Assent.
 - (2) The amendments made by paragraph 48(b) and (c) come into operation at the time when the first guidelines under section 6 of the *Superannuation Benefits (Supervisory Mechanisms) Act 1990* come into force in relation to the fund referred to in section 110 of the amended Act.
 - (3) Each of the remaining provisions of this Act commences on a day, or at a time, fixed by Proclamation in relation to the provisions concerned.

In pursuance of section 2 the following dates were fixed:

Sections 48(b) and (c): 17 April 1991 (on commencement of section 22 of the *Commonwealth Banks Restructuring Act 1990*).

Sections 8(1), 10(b), 16, 43, 46 and 47: The end of that completion date (see *Gazette* 1990, No. S346). The completion date was 31 December 1990 (see *Victorian Government Gazette*, No. 573, 31 December 1990).

Sections 7, 8(2), 19, 36 and 58(1): The beginning of the day immediately following that completion date (see *Gazette* 1990, No. S346). The completion date was 31 December 1990 (see *Victorian Government Gazette*, No. 573, 31 December 1990).

- (a) Sections 25(1) and 37–39: The beginning of 28 March 1991 (see *Gazette* 1991, No. S72).
 - (b) Sections 8(3) and 21: The beginning of 2 April 1991 (see *Gazette* 1991, No. S72).
 - (c) Sections 25(2) and 26: The beginning of 6 April 1991 (see *Gazette* 1991, No. S72).
 - (d) Sections 8(4), 22–24, 27–34, 41, 42, 50–52, 54–57, 58(2) and 59–61: The beginning of 17 April 1991 (see *Gazette* 1991, No. S72).
 - (e) Section 20: Immediately after the beginning of 17 April 1991 (see *Gazette* 1991, No. S72).
 - (f) Sections 8(5), 9, 10(a), 12–15, 17, 18, 35, 40, 44, 48(a) and 49: Immediately after the commencement of section 20.
 - (g) Sections 8(6), 11 and 53(2): Immediately after the time referred to in paragraph (f).
- (d) 32 On the succession day for the Commonwealth Bank and the Commonwealth Savings Bank, the Acts referred to in Schedule 3 are amended as set out in that Schedule.

The succession day was 1 January 1993 (see *Gazette* 1992, No. GN36).

Act Notes

- (e) The *Bank Integration Act 1991* was amended by Schedule 3 (item 6) only of the *Statute Law Revision Act 1996*, subsection 2(3) of which provides as follows:
- (3) Each item in Schedule 3 is taken to have commenced when the Act containing the provision amended by the item received the Royal Assent.
- (f) The *Commonwealth Banks Act 1959* was amended by Part 3 (sections 19–21) only of the *Banking Legislation Amendment Act 1992*, subsection 2(5) of which provides as follows:
- (5) Part 3 commences on a day to be fixed by Proclamation.
- (g) The *Commonwealth Banks Act 1959* was amended by the *Commonwealth Bank Sale Act 1995*, subsections 2(1), (2) and (4)–(6) of which provide as follows:
- (1) Subject to this section, this Act commences on the day on which it receives the Royal Assent.
- (2) Part 3, and all the items of the Schedule (except items 1, 12, 16, 17, 21, 22, 23, 26, 27, 31, 37 and 48), commence at the transfer time.
- (4) Item 22 of the Schedule commences on the first anniversary of the day on which the transfer time occurs.
- (5) Item 37 of the Schedule commences at the transfer time or at the beginning of 9 May 1996, whichever is later.
- (6) Items 1 and 48 of the Schedule commence on the 10th anniversary of the day on which the transfer time occurs.
- The transfer time occurred on 19 July 1996.
- (h) The *Commonwealth Banks Act 1959* was amended by Schedule 2 (item 31) only of the *Statute Law Revision Act 1996*, subsection 2(2) of which provides as follows:
- (2) Each item in Schedule 2 commences or is taken to have commenced (as the case requires) at the time specified in the note at the end of the item.
- Item 31 is taken to have commenced immediately after the commencement of section 55 of the *Commonwealth Banks Restructuring Act 1990*.
- Section 55 commenced on 17 April 1991 (see *Gazette* 1991, No. S72).
- (i) The *Commonwealth Banks Act 1959* was amended by Schedule 3 (items 121–123) only of the *Corporations (Repeals, Consequential and Transitional) Act 2001*, subsection 2(3) of which provides as follows:
- (3) Subject to subsections (4) to (10), Schedule 3 commences, or is taken to have commenced, at the same time as the *Corporations Act 2001*.
- (j) Subsection 2(1) (item 2) of the *Designs (Consequential Amendments) Act 2003* provides as follows:
- (1) Each provision of this Act specified in column 1 of the table commences, or is taken to have commenced, on the day or at the time specified in column 2 of the table.

Commencement information

Column 1	Column 2	Column 3
Provision(s)	Commencement	Date/Details
2. Schedules 1 and 2	Immediately after the commencement of section 4 of the <i>Designs Act 2003</i> .	17 June 2004

Table of Amendments**Table of Amendments**

ad. = added or inserted am. = amended rep. = repealed rs. = repealed and substituted

Provision affected	How affected
Title	am. No. 76, 1984 rs. No. 118, 1990
Part I	
S. 3	rep. No. 117, 1973
S. 4	am. No. 117, 1973 rs. No. 76, 1984 am. No. 118, 1990; No. 210, 1991 (as am. by No. 43, 1996); No. 161, 1995
S. 5	rs. No. 117, 1973 am. No. 182, 1987
S. 5A	ad. No. 117, 1973 am. No. 29, 1981 rep. No. 182, 1987
Heading to Part II	rs. No. 118, 1990 rep. No. 161, 1995
S. 7	am. No. 76, 1984; No. 118, 1990
Renumbered s. 108	No. 118, 1990
S. 7A	ad. No. 182, 1987
Renumbered s. 109	No. 118, 1990
Part II	rep. No. 161, 1995
S. 8	rs. No. 118, 1990 rep. No. 161, 1995
Ss. 8A, 8B	ad. No. 118, 1990 rep. No. 161, 1995
S. 9	am. No. 76, 1984; No. 182, 1987; No. 118, 1990; No. 210, 1991 rep. No. 161, 1995
S. 10	rep. No. 76, 1984 ad. No. 182, 1987 rep. No. 161, 1995
S. 11	am. No. 117, 1973; No. 29, 1981; No. 76, 1984; No. 182, 1987; No. 118, 1990; No. 210, 1991 rep. No. 161, 1995
S. 12	am. No. 117, 1973; No. 29, 1981; No. 182, 1987 rep. No. 118, 1990
S. 12A	ad. No. 182, 1987 am. No. 118, 1990 rep. No. 161, 1995
S. 13	am. No. 76, 1984; No. 118, 1990; No. 210, 1991 rep. No. 161, 1995
Part III	rep. No. 118, 1990
S. 14	am. Nos. 117 and 216, 1973; No. 81, 1974; No. 29, 1981; No. 182, 1987; No. 123, 1988 rep. No. 118, 1990

Table of Amendments

ad. = added or inserted am. = amended rep. = repealed rs. = repealed and substituted

Provision affected	How affected
S. 15	am. No. 182, 1987 rep. No. 118, 1990
S. 16	am. No. 58, 1966; No. 117, 1973; No. 29, 1981; No. 76, 1984; No. 182, 1987 rep. No. 118, 1990
S. 17	am. No. 117, 1973; No. 29, 1981; No. 182, 1987 rep. No. 118, 1990
S. 18	am. No. 117, 1973; No. 29, 1981 rep. No. 118, 1990
S. 19	am. No. 182, 1987 rep. No. 118, 1990
Ss. 20, 21	am. No. 29, 1981 rep. No. 76, 1984
S. 22	am. No. 76, 1984 rep. No. 118, 1990
S. 23	rs. No. 76, 1984 rep. No. 118, 1990
S. 24	rs. No. 29, 1981 am. No. 76, 1984; No. 182, 1987 rep. No. 118, 1990
S. 25	am. No. 144, 1968; No. 81, 1974; No. 29, 1981 rs. No. 123, 1988 rep. No. 118, 1990
S. 26	am. No. 182, 1987 rs. No. 123, 1988 rep. No. 118, 1990
Ss. 26A–26D	ad. No. 123, 1988 rep. No. 118, 1990
Part IV	
Heading to Part IV	am. No. 76, 1984
Heading to Div. 1A of Part IV	ad. No. 118, 1990 rep. No. 118, 1990
Div. 1A of Part IV	rep. No. 118, 1990
S. 27	am. No. 117, 1973; No. 29, 1981 rs. No. 76, 1984 rep. No. 118, 1990
Division 1	
Div. 1 of Part IV	ad. No. 118, 1990
Ss. 27A–27C	ad. No. 118, 1990
Division 2	
Div. 2 of Part IV	ad. No. 118, 1990
Ss. 27D–27F	ad. No. 118, 1990
S. 27G	ad. No. 118, 1990 rs. No. 55, 2001
S. 27H	ad. No. 118, 1990 rs. No. 161, 1995

Table of Amendments

ad. = added or inserted am. = amended rep. = repealed rs. = repealed and substituted

Provision affected	How affected
S. 27J.....	ad. No. 118, 1990 am. No. 55, 2001
Div. 3 of Part IV	ad. No. 118, 1990 rep. No. 161, 1995
S. 27K	ad. No. 118, 1990 rep. No. 161, 1995
S. 27L.....	ad. No. 118, 1990 am. No. 46, 1993 rep. No. 161, 1995
Division 4	
Heading to Div. 4 of Part IV	ad. No. 118, 1990
S. 28	am. No. 76, 1984; No. 182, 1987; No. 118, 1990; No. 161, 1995
S. 29	am. No. 29, 1981; No. 76, 1984; No. 182, 1987 rep. No. 118, 1990
S. 30	am. No. 29, 1981 rs. No. 76, 1984 am. No. 129, 1989; No. 118, 1990 rep. No. 118, 1990
S. 30A	ad. No. 129, 1989 rep. No. 118, 1990
S. 31	am. No. 29, 1981 rs. No. 76, 1984 am. No. 129, 1989 rep. No. 118, 1990
S. 32	rs. No. 76, 1984; No. 182, 1987; No. 118, 1990; No. 193, 1992 rep. No. 161, 1995
S. 33	am. No. 144, 1968; No. 81, 1974; No. 29, 1981 rep. No. 76, 1984 ad. No. 129, 1989 rep. No. 118, 1990
S. 34	rep. No. 76, 1984
S. 35	rs. No. 76, 1984 am. No. 182, 1987 rep. No. 118, 1990
S. 36	rs. No. 76, 1984; No. 182, 1987 rep. No. 118, 1990
Ss. 37, 38.....	am. No. 76, 1984 rep. No. 118, 1990
S. 39	am. No. 76, 1984 rep. No. 182, 1987
Part V	rep. No. 210, 1991
S. 40	am. No. 117, 1973; No. 29, 1981 rep. No. 210, 1991
S. 41	am. No. 182, 1987; No. 129, 1989 rep. No. 210, 1991
S. 42	am. No. 29, 1981; No. 76, 1984; No. 182, 1987 rep. No. 210, 1991

Table of Amendments

ad. = added or inserted am. = amended rep. = repealed rs. = repealed and substituted

Provision affected	How affected
S. 42A	ad. No. 76, 1984 am. No. 129, 1989 rep. No. 210, 1991
S. 43	am. No. 29, 1981 rep. No. 210, 1991
S. 44	rs. No. 76, 1984 am. No. 118, 1990 rep. No. 210, 1991
S. 45	am. No. 144, 1968; No. 81, 1974; No. 29, 1981 rep. No. 76, 1984
S. 46	rep. No. 76, 1984
S. 47	rs. No. 76, 1984 am. No. 182, 1987; No. 118, 1990 rep. No. 210, 1991
S. 48	am. No. 182, 1987 rep. No. 118, 1990
S. 49	am. No. 76, 1984 rep. No. 118, 1990
S. 50	am. No. 129, 1989 rep. No. 118, 1990
S. 51	am. No. 76, 1984 rep. No. 182, 1987
S. 52	am. No. 132, 1965; No. 29, 1981 rep. No. 182, 1987
S. 53	am. No. 29, 1981 rep. No. 129, 1989
S. 54	rep. No. 144, 1968
Part VI	rep. No. 182, 1987
Ss. 55, 56	am. No. 76, 1984 rep. No. 182, 1987
S. 57	rep. No. 182, 1987
Ss. 58, 59	am. No. 76, 1984 rep. No. 182, 1987
S. 60	am. No. 29, 1981; No. 76, 1984 rep. No. 182, 1987
S. 61	rep. No. 182, 1987
S. 62	am. No. 76, 1984 rep. No. 182, 1987
S. 63	am. No. 117, 1973; No. 76, 1984 rep. No. 182, 1987
S. 64	am. No. 76, 1984 rep. No. 182, 1987
S. 65	am. No. 29, 1981 rep. No. 182, 1987
S. 66	rep. No. 18, 1973
S. 67	am. No. 76, 1984 rep. No. 182, 1987

Table of Amendments

ad. = added or inserted am. = amended rep. = repealed rs. = repealed and substituted

Provision affected	How affected
S. 68	rs. No. 76, 1984 rep. No. 182, 1987
S. 69	am. No. 93, 1966; No. 117, 1973; No. 29, 1981; No. 76, 1984 rep. No. 182, 1987
S. 70	am. No. 29, 1981; No. 76, 1984 rep. No. 182, 1987
S. 71	rep. No. 161, 1995
S. 72	am. No. 81, 1974; No. 77, 1978; No. 29, 1981 rs. No. 194, 1985 am. No. 46, 1993 rep. No. 161, 1995
S. 73	rep. No. 161, 1995
S. 74	am. No. 29, 1981; No. 194, 1985; No. 182, 1987; No. 161, 1995 rep. No. 161, 1995
Part VII	
S. 74A	ad. No. 118, 1990 am. No. 46, 1993 rs. No. 161, 1995
Ss. 74B, 74C	ad. No. 161, 1995
S. 75	am. No. 75, 1961; No. 3, 1962; No. 57, 1963; No. 29, 1981; No. 76, 1984 rep. No. 118, 1990
S. 76	am. No. 29, 1981; No. 129, 1989; No. 118, 1990 rep. No. 161, 1995
S. 77	rep. No. 129, 1989
S. 77A	ad. No. 182, 1987 rs. No. 118, 1990 am. No. 46, 1993 rep. No. 161, 1995
S. 78	am. No. 144, 1968; No. 81, 1974; No. 29, 1981 rep. No. 76, 1984 ad. No. 129, 1989 rep. No. 118, 1990
S. 79	rep. No. 76, 1984
S. 80	rs. No. 76, 1984 am. No. 182, 1987; No. 118, 1990 rep. No. 161, 1995
S. 81	am. No. 182, 1987 rep. No. 118, 1990
S. 82	am. No. 76, 1984 rep. No. 118, 1990
S. 83	am. No. 76, 1984; No. 129, 1989 rep. No. 161, 1995
S. 84	am. No. 93, 1966 rep. No. 77, 1978
S. 85	rep. No. 161, 1995

Table of Amendments

ad. = added or inserted am. = amended rep. = repealed rs. = repealed and substituted

Provision affected	How affected
S. 85A	ad. No. 77, 1978 rep. No. 182, 1987 ad. No. 46, 1993 rep. No. 161, 1995
S. 86	rep. No. 161, 1995
Part VIII	
Heading to Part VIII	rs. No. 118, 1990 am. No. 161, 1995
Heading to Div. 1 of Part VIII	rep. No. 118, 1990
S. 87	am. No. 117, 1973; No. 29, 1981; No. 182, 1987 rep. No. 118, 1990
Heading to Div. 2 of Part VIII	am. No. 182, 1987 rep. No. 118, 1990
S. 87A	ad. No. 182, 1987 rep. No. 161, 1995
S. 88	rs. No. 182, 1987; No. 118, 1990 rep. No. 161, 1995
S. 89	rep. No. 182, 1987
S. 89A	ad. No. 177, 1980 am. No. 29, 1981 rep. No. 92, 1983
S. 89B	ad. No. 177, 1980 rep. No. 92, 1983
S. 90	am. No. 117, 1973; Nos. 63 and 76, 1984; No. 194, 1985 rep. No. 182, 1987
S. 91	rep. No. 194, 1985
Ss. 92, 93	rep. No. 182, 1987
S. 94	am. No. 29, 1981 rep. No. 182, 1987
S. 95	am. No. 117, 1973; No. 29, 1981 rs. No. 76, 1984 rep. No. 182, 1987
S. 96	am. No. 144, 1968; No. 29, 1981 rep. No. 182, 1987
Div. 3 of Part VIII	rep. No. 182, 1987
S. 97	rep. No. 182, 1987
S. 98	am. No. 29, 1981 rep. No. 182, 1987
S. 99	am. No. 144, 1968; No. 117, 1973; No. 29, 1981 rep. No. 182, 1987
S. 100	am. No. 29, 1981 rep. No. 182, 1987
S. 101	am. No. 117, 1973; No. 81, 1974; No. 29, 1981 rep. No. 182, 1987
Div. 4 of Part VIII	rep. No. 182, 1987
Ss. 102, 103	am. No. 29, 1981 rep. No. 182, 1987

Table of Amendments

ad. = added or inserted am. = amended rep. = repealed rs. = repealed and substituted

Provision affected	How affected
S. 104.....	rep. No. 144, 1968
S. 105.....	am. No. 29, 1981 rep. No. 182, 1987
Heading to Div. 5 of Part VIII	rep. No. 29, 1981
S. 106.....	am. No. 144, 1968; No. 29, 1981 rep. No. 182, 1987
Heading to Div. 5 of Part VIII	rs. No. 29, 1981
Div. 5 of Part VIII	rep. No. 182, 1987
S. 107.....	rs. No. 144, 1968 am. No. 117, 1973; No. 29, 1981 rep. No. 182, 1987
Heading to Div. 5A of Part VIII	ad. No. 29, 1981
Div. 5A of Part VIII	rep. No. 182, 1987
S. 108.....	am. No. 144, 1968; No. 117, 1973; No. 29, 1981 rep. No. 182, 1987
formerly s. 7	rep. No. 161, 1995
Ss. 108A–108C	ad. No. 161, 1995
S. 109.....	am. No. 117, 1973; No. 81, 1974; No. 29, 1981 rep. No. 182, 1987
formerly s. 7A	rep. No. 161, 1995
Heading to Div. 6 of Part VIII	rep. No. 118, 1990
S. 110.....	am. No. 36, 1978; No. 118, 1990 rs. No. 161, 1995
S. 110A	ad. No. 29, 1981 am. No. 182, 1987 rep. No. 118, 1990
S. 111.....	am. No. 93, 1966; No. 144, 1968; No. 77, 1978; No. 76, 1984 rep. No. 182, 1987
S. 112.....	am. No. 29, 1981; No. 76, 1984 rs. No. 182, 1987 rep. No. 123, 1988
S. 113.....	rep. No. 182, 1987
S. 114.....	am. No. 76, 1984 rs. No. 118, 1990 am. No. 210, 1991 rep. No. 161, 1995
S. 115.....	rep. No. 182, 1987
S. 116.....	am. No. 118, 1990 rep. No. 161, 1995
Part IX	
S. 117.....	rs. No. 76, 1984; No. 161, 1995
S. 118.....	am. No. 76, 1984 rs. No. 182, 1987; No. 118, 1990 rep. No. 161, 1995

Table of Amendments

ad. = added or inserted am. = amended rep. = repealed rs. = repealed and substituted

Provision affected	How affected
S. 119.....	am. No. 117, 1973; No. 29, 1981 rs. No. 76, 1984 am. No. 182, 1987; No. 118, 1990 rep. No. 161, 1995
S. 120.....	am. No. 29, 1981; No. 76, 1984 rep. No. 118, 1990
S. 121	am. No. 117, 1973; No. 29, 1981; No. 129, 1989 rep. No. 118, 1990
S. 121A	ad. No. 123, 1988 rep. No. 118, 1990
S. 122.....	rep. No. 118, 1990
S. 123.....	am. No. 76, 1984; No. 118, 1990; No. 210, 1991; No. 43, 1996 rep. No. 161, 1995
S. 124.....	am. No. 118, 1990 rep. No. 161, 1995
S. 124A	ad. No. 182, 1987 am. No. 118, 1990 rep. No. 161, 1995
S. 124B	ad. No. 182, 1987 rep. No. 161, 1995
S. 125.....	rep. No. 161, 1995
S. 126.....	am. No. 76, 1984; No. 210, 1991 rep. No. 161, 1995
S. 127.....	rep. No. 161, 1995
S. 128.....	am. No. 216, 1973 rep. No. 194, 1985 ad. No. 118, 1990 am. No. 118, 1990; No. 193, 1992; No. 161, 1995; No. 148, 2003 rep. No. 161, 1995
S. 129.....	am. No. 93, 1966; No. 29, 1981; No. 76, 1984; No. 182, 1987; No. 118, 1990; No. 210, 1991; No. 161, 1995