



AN BILLE GEALLBHROICEIRI, 1963
PAWNBROKERS BILL, 1963

Mar a ritheadh ag Dáil Éireann
As passed by Dáil Éireann

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MARGINAL ABBREVIATIONS

- 1786—Pawnbrokers Act, 1786 (26 Geo. 3, c. 43 (Ir.)).
1788—Pawnbrokers Act, 1788 (28 Geo. 3, c. 49 (Ir.)).
1808—Dublin Police Magistrates Act, 1808 (48 Geo. 3, c. 140).
1842—Stamp Duties (Ireland) Act, 1842 (5 & 6 Vict. c. 82).
1908—Children Act, 1908 (8 Edw. 7, c. 67).
1925—Firearms Act, 1925 (No. 17 of 1925).



AN BILLE GEALLBHROICEIRI, 1963
PAWNBROKERS BILL, 1963

BILL

entitled

5 AN ACT TO AMEND THE LAW RELATING TO PAWNBROKERS.

BE IT ENACTED BY THE OIREACHTAS AS FOLLOWS:—

PART I

PRELIMINARY AND GENERAL

10 1.—(1) This Act may be cited as the Pawnbrokers Act, 1964. Short title and commencement.

(2) This Act shall come into operation on such day as may be fixed therefor by order of the Minister.

2.—In this Act, save where the context otherwise requires— Definitions.

“ licence ” means a licence under *section 8*;

15 “ the Minister ” means the Minister for Justice;

“ pawnbroker ” includes any person who carries on the business of taking goods and chattels in pawn and in particular (but without prejudice to the generality of the foregoing) includes any person who—

20 (a) receives or takes from any other person any goods or chattels by way of security for the repayment of any sum of money not exceeding fifty pounds advanced thereon; or

25 (b) purchases, or receives or takes in, goods or chattels and pays or advances or lends thereon any sum of money not exceeding fifty pounds with or under an agreement or understanding expressed or implied or from the nature of the transaction to be reasonably inferred that those goods or chattels may be afterwards redeemed or purchased on any terms;

30 “ pawner ” means a person delivering an article for pawn to a pawnbroker;

“ pawn-ticket ”, except in *section 14*, includes a special contract pawn-ticket;

35 “ pledge ” means an article pawned with a pawnbroker;

“ redemption period ” means a period, commencing on the day next following the date of pawning, within which a pawnbroker may not lawfully sell or dispose of a pledge.

Application.
[1788, s. 19]

3.—This Act applies to every transaction entered into after the commencement of this Act in respect of a pledge on which a loan or advance not exceeding fifty pounds is made by a pawnbroker to a pawner but does not apply to any other transaction.

Servants, agents and representatives of pawnbrokers.

[New]

4.—(1) Anything authorised by this Act to be done by a pawnbroker may be done by his servant or agent. 5

(2) For the purposes of this Act, anything done or omitted by a servant or agent of a pawnbroker in the course of the business of the pawnbroker shall be deemed to be done or omitted, as the case may be, by the pawnbroker. 10

(3) The provisions of this Act relating to pawnbrokers shall have effect in relation to executors and administrators of deceased pawnbrokers, but an executor or administrator of a deceased pawnbroker shall not be personally liable to any penalty not incurred by his own act or default. 15

Transmission of rights, etc., of pawners.

[New]

5.—(1) Any rights, powers, privileges and benefits reserved to or conferred on pawners by this Act shall be deemed to be reserved to and conferred on the assignees of pawners and the executors and administrators of deceased pawners.

(2) Any person representing himself to a pawnbroker to be the assignee of a pawner or the executor or administrator of a deceased pawner shall, if so required by the pawnbroker, produce to him the instrument under which he claims. 20

Repeals and transitory provision.

[New]

6.—(1) The enactments set out in the *First Schedule* are hereby repealed to the extent specified in the third column of that Schedule. 25

(2) Notwithstanding the repeal of the said enactments, those enactments shall, until the 31st day of July, 1965, continue to have effect for the purpose of the grant of a pawnbroker's licence to a person who is not at the commencement of this Act the holder of such licence. 30

PART II

LICENSING OF PAWNBROKERS

Prohibition on carrying on business of a pawnbroker without licence.

[1842, ss. 17, 18]

1842, c. 82.

7.—(1) A person shall not carry on the business of a pawnbroker at any premises unless he holds a licence which is in force in respect of those premises. 35

(2) A person who is the holder of a pawnbroker's licence granted under the Stamp Duties (Ireland) Act, 1842, shall, for so long as he holds such licence, be deemed to be duly licensed for the purpose of *subsection (1)* of this section until the 31st day of July next following the commencement of this Act. 40

(3) Any person who contravenes this section shall be guilty of an offence.

Grant of licence.

[1842, s. 17]

8.—(1) The Revenue Commissioners shall, subject to the provisions of this Act— 45

(a) upon application being made to them for a licence to carry on the business of a pawnbroker at a particular premises, and

(b) upon the production by the applicant of a certificate granted under *section 10* in respect of those premises, and 50

(c) upon payment to them by the applicant of the excise duty for the time being required by law to be paid by a person taking out such licence,

grant to the applicant a licence to carry on the business of a pawnbroker at those premises. 55

(2) A licence shall come into force on the date specified therein and shall expire on the next following 31st day of July.

5 9.—A pawnbroker may transfer his licence to another person who has been granted a certificate under *section 10* which is in force, but the transfer shall not take effect until the certificate has been produced to and endorsed by the Revenue Commissioners. Transfer of licence.
[New]

10 10.—(1) The District Court may, upon application being made to it, grant to a person a certificate authorising the grant to him, subject to the provisions of this Act, of a licence. Grant of certificate.
[1808, s. 66]

(2) A separate certificate shall be required in respect of each licence sought.

(3) A certificate shall come into force on the date specified therein and shall expire on the next following 31st day of July.

15 (4) A certificate shall not be refused except on one or more of the following grounds :

(a) that satisfactory evidence has not been produced of the good character of the applicant;

20 (b) that satisfactory evidence has been produced that the applicant, or any person responsible or proposed to be responsible for the management of his business as a pawnbroker, is not a fit and proper person to hold a certificate;

25 (c) that the applicant, or any person responsible or proposed to be responsible for the management of his business as a pawnbroker, is by order of a court disqualified for obtaining a licence;

(d) that the applicant has failed to satisfy the Court that he is a person of financial stability;

30 (e) that the applicant is the holder of a bookmaker's licence granted under the Betting Act, 1931; 1931, No. 27.

(f) that the applicant is the holder of a licence for the sale of intoxicating liquor;

(g) that the applicant is an auctioneer; or

35 (h) that the applicant's premises are not suitable for the carrying on of a pawnbroker's business.

(5) Any person aggrieved by the refusal of the Court to grant a certificate may appeal to the Circuit Court and the decision of that Court on the matter shall be final and not appealable.

40 (6) Whenever an application for a certificate is refused and an appeal from the refusal is lodged, then if the applicant was at the time of making the application the holder of a licence, the Revenue Commissioners may, without payment of any duty but subject to such conditions as they may think fit to impose, issue to the applicant a temporary licence for such period not extending beyond
45 the expiration of seven days after the decision of the appeal as they may think fit, and every such temporary licence shall while it remains in force be a licence within the meaning of this Act.

50 11.—(1) Where a pawnbroker is convicted of larceny, receiving stolen goods knowing them to have been stolen or any other offence involving fraud or dishonesty, the court before which he was convicted may, in addition to any other penalty imposed, order his licence to be suspended for such period as it thinks fit or to be cancelled. Suspension and cancellation of licence.
[New]

55 (2) Where a pawnbroker is convicted of an offence mentioned in *subsection (1)* of this section and the court orders his licence to be suspended or cancelled and the pawnbroker appeals against the conviction or, if he has been convicted of more than one of those offences, against all of the convictions, the court before which he

was convicted may, if it thinks fit, suspend the operation of its order suspending or cancelling the licence pending the hearing of the appeal.

(3) The District Court may, on the application of a member of the Garda Síochána not below the rank of inspector, suspend a licence for such period as it thinks fit, if satisfied that the pawnbroker is also carrying on business as an auctioneer or is the holder of a licence to sell intoxicating liquor or of a bookmaker's licence granted under the Betting Act, 1931, or has acted in contravention of any of the provisions of this Act. 10

1931, No. 27.

(4) A pawnbroker whose licence has been suspended under subsection (3) of this section may appeal to the Circuit Court and the decision of that Court on the matter shall be final and not appealable.

(5) Whenever a licence has been suspended under subsection (3) of this section and an appeal against the suspension is lodged, the District Court may, if it thinks fit, suspend the operation of its order pending the hearing of the appeal. 15

(6) The suspension or cancellation of, or the failure to renew, a licence shall not prejudice or affect any right to redeem a pledge made before the date of the suspension or cancellation or the expiry of the licence, or any obligation or liability (whether arising by virtue of a contract or of any provision of this Act) subsisting at that date, and the pawnbroker holding the licence immediately before that date shall in respect of any pledge then held by him remain subject to the like obligations, liabilities and penalties as if the licence continued in force. 20 25

Forgery of certificate.

[1808, s. 75]

12.—(1) (a) A person who forges a certificate or tenders a certificate knowing it to be forged shall, without prejudice to any other enactment, be guilty of an offence. 30

(b) Paragraph (a) of this subsection shall not be construed so as to enable a person to be punished twice for any offence.

(2) A licence granted in pursuance of a forged certificate shall be void. 35

(3) Any person who makes use of a forged certificate knowing it to be forged shall be disqualified for obtaining a licence at any time thereafter.

Name and notice to be displayed.

[1786, ss. 16, 38]

13.—(1) A pawnbroker shall— 40

(a) keep displayed in large and legible characters over the outer door of the premises in which he carries on the business of a pawnbroker his name and the word "Pawnbroker", and

(b) keep displayed in a conspicuous place in such premises printed in large and legible characters a notice containing the information set out in the *Second Schedule*. 45

(2) A pawnbroker who fails to comply with a requirement of subsection (1) of this section shall be guilty of an offence.

PART III

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PAWNING, REDEMPTION AND SALE OF PLEDGES

Pawn-tickets.

[1786, s. 5]

14.—(1) A pawnbroker shall on taking a pledge in pawn give to the pawner a pawn-ticket and shall not take a pledge in pawn unless the pawner takes a pawn-ticket.

(2) A pawn-ticket shall contain the particulars set out in the appropriate form in *Part I* or *Part II* of the *Third Schedule*. 55

(3) A pawnbroker who fails to comply with any requirement of this section shall be guilty of an offence.

15.—(1) Notwithstanding anything in this Act, a pawnbroker may make a special contract with a pawner in respect of a pledge on which the pawnbroker makes a loan of more than ten pounds.

Special contracts and special contract pawn-tickets.

5 (2) (a) Where a pawnbroker makes a special contract with a pawner, he shall at the time of the pawning give to the pawner a special contract pawn-ticket which shall contain the particulars set out in *Part III* of the *Third Schedule* and shall be signed by the pawnbroker.

[New]

10 (b) A pawnbroker shall not take a pledge in pawn under a special contract under this section unless the pawner takes a special contract pawn-ticket.

(3) A duplicate of the special contract pawn-ticket shall be signed by the pawner.

15 (4) A special contract pawn-ticket and the duplicate thereof shall not be subject to stamp duty.

(5) The provisions of this Act shall apply to a special contract under this section save so far as excluded by the terms of the contract.

20 (6) A pawnbroker who fails to comply with *paragraph (a)*, or contravenes *paragraph (b)*, of *subsection (2)* of this section shall be guilty of an offence.

16.—(1) Every pawnbroker shall in the course of his business—

Pawnbroker's books and records.

25 (a) keep a pledge book and a sale book in the form set out in *Part I* and *Part II*, respectively, of the *Fourth Schedule*, and

[1786, ss. 5, 28]

(b) use, as occasion requires, the documents set out in the *Third Schedule* in the forms therein specified.

30 (2) Every pawnbroker shall in the course of his business clearly and legibly enter, as occasion requires, in any book or document required to be kept or used by him such particulars as are specified in the *Third* and *Fourth Schedules* and it shall be the duty of every pawnbroker to make all enquiries necessary for the purpose of complying with this subsection.

35 (3) A pawnbroker who fails to comply with any requirement of this section shall be guilty of an offence.

17.—(1) Every sum advanced by a pawnbroker in respect of goods taken in pawn by him shall be in good and lawful current money and no such sum shall be made up or completed by the inclusion of any other kind of value, benefit or payment.

Loans in current money.

[1786, s. 2]

40 (2) A pawnbroker who contravenes *subsection (1)* of this section shall be guilty of an offence.

(3) Where a pawnbroker is convicted of an offence under this section, the court, whether or not it imposes a penalty—

45 (a) shall order the sum properly due to be paid by the pawnbroker to the pawner in good and lawful current money; and

(b) may in its discretion order the pawner to repay or return to the pawnbroker the whole or any part of the other kind of value, benefit or payment given to the pawner.

Division of loan prohibited.

[1788, s. 8]

18.—(1) A pawnbroker shall not divide the amount of the loan sought by any borrower into smaller sums.

(2) A pawnbroker who contravenes *subsection (1)* of this section shall be guilty of an offence.

General restrictions on pawnbroker.

[1908, s. 133 (12)]

19.—(1) A pawnbroker shall not—

5

(a) knowingly take anything in pawn from a person under the age of sixteen years whether offered for pawning by that person on his own behalf or on behalf of another person;

[New]

(b) take anything in pawn from a person who appears to be intoxicated;

[New]

(c) take anything in pawn from a person whom he knows to be a habitual drunkard;

[New]

(d) purchase or take in pawn or exchange a pawn-ticket issued by him or by another pawnbroker;

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[New]

(e) purchase, except at an auction held under this Act, any pledge in pawn with him;

[New]

(f) make any contract or agreement with any person pawning or offering to pawn any article, or with the owner of any article, for the purchase, sale or disposition thereof within the redemption period;

20

[New]

(g) employ any person under the age of sixteen years to take goods in pawn;

[New]

(h) take in pawn any article where he is aware or has reasonable grounds for suspecting that the pawning would be a contravention of *section 25*;

25

[1925, s. 20]

(i) take in pawn any firearm or ammunition; or

(j) sell or otherwise dispose of any pledge except in accordance with this Act.

(2) A pawnbroker who contravenes any provision of *subsection (1)* of this section shall be guilty of an offence.

30

[New]

(3) Where a pawnbroker is charged with taking a thing in pawn from a person under the age of sixteen years whether offered for pawning by that person on his own behalf or on behalf of another person, it shall be a good defence for him to show that he did not know and had no reason to suspect that the person was under the age of sixteen years.

35

Lawful interest and charges.

[1788, s. 19]

20.—(1) A pawnbroker may charge interest on a loan on a pledge at a rate not exceeding that specified in *Part I* of the *Fifth Schedule*.

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(2) A pawnbroker may demand and take the charges specified in *Parts II, III, IV* and *V* of the *Fifth Schedule*.

(3) A pawnbroker shall, if so required at the time of the redemption of any pledge, give a receipt, which shall be in the form set out in *Part IV* of the *Third Schedule*, for the amount of the loan, interest and charges paid to him.

45

(4) Where a pawnbroker charges on a loan on a pledge interest greater than that permitted by *subsection (1)* of this section or takes or demands a charge greater than that permitted by *subsection (2)* of this section or fails or refuses to give a receipt in accordance with *subsection (3)* of this section, he shall be guilty of an offence.

50

21.—(1) Subject to *subsections* (3) and (4) of this section, the period within which a pledge (other than a pledge made up wholly or partly of gold, silver or other precious metal or of any precious or semi-precious stone) may be redeemed from a pawnbroker shall
5 be the period of six months from the date on which the loan was made but, if the interest on the loan is paid within that period, the period within which such pledge may be redeemed shall be extended for a period of six months from the date up to which the interest was paid.

Redemption periods.

[1786, ss. 22, 23]

10 (2) Subject to *subsections* (3) and (4) of this section, the period within which a pledge made up wholly or partly of gold, silver or other precious metal or of any precious or semi-precious stone may be redeemed shall be one year.

(3) There shall be added to the periods mentioned in *subsections*
15 (1) and (2) of this section a further period of seven days during which a pledge may not be lawfully sold or disposed of by a pawnbroker and shall be redeemable.

(4) A pledge pawned for a sum exceeding two pounds and a
20 pledge made up wholly or partly of gold, silver or other precious metal or of any precious or semi-precious stone shall further continue redeemable until it is disposed of as provided in this Act although the redemption period has expired.

22.—(1) The holder for the time being of a pawn-ticket shall, as between the pawn and the pawnbroker, be presumed to be the
25 person entitled to redeem the pledge to which the ticket relates and, accordingly, subject to the provisions of this Act, a pawnbroker shall, on delivery to him of a pawn-ticket and on payment of the loan and interest and any other charges payable under this Act, deliver the pledge to the person tendering the ticket and the pawn-
30 broker shall retain the ticket for a period of not less than one year.

Holder of pawn-ticket person entitled to redeem.

[1786, s. 6]

(2) A pawnbroker shall not, except as otherwise provided in this Act, be bound to deliver up a pledge unless the pawn-ticket in respect of it is delivered to him.

23.—Any person who—

35 (a) offers to a pawnbroker any article by way of pawn being unable or refusing to give a satisfactory account of the means by which he came into possession of the article;

Offences relating to pawning and redeeming.

[1786, [s. 11]

(b) wilfully gives false information to a pawnbroker about the ownership of an article offered by him to the pawn-
40 broker by way of pawn or about his name or address or the name or address of the owner of the article; or

(c) redeems or attempts to redeem or procures another person to redeem or attempt to redeem a pledge without being entitled to do so,

45 shall be guilty of an offence.

24.—(1) Any pawnbroker who, without reasonable cause (proof of which shall lie on him), refuses or neglects to deliver a pledge to the person entitled thereto shall be guilty of an offence.

Failure to deliver pledge to person entitled.

[1786, s. 4]

(2) Where a pawnbroker is charged with an offence under this
50 section, the court may, if it thinks fit, whether or not it imposes a penalty, order—

- (a) the delivery of the pledge to the person entitled thereto,
- (b) the payment by that person of the whole or part of the amount of the loan, interest and other lawful charges, or
- (c) both such delivery and payment. 5

Unlawful pawning of property of another.

[1786, s. 8]

25.—(1) A person who knowingly pawns any article which is the property of another person without the consent of that other person shall be guilty of an offence.

(2) Where a person is convicted of an offence under this section, the court may, in addition to any fine imposed, order him to pay 10 to the owner of the article by way of compensation a sum not exceeding the full value of the article as determined by the court.

Delivery to owner of property unlawfully pawned.

[1786, s. 13]

26.—(1) Where—

- (a) any person is convicted under this Act by any court of knowingly and wrongfully pawning with a pawnbroker 15 any goods or chattels belonging to another person, or
- (b) any person is convicted of stealing or of obtaining by means of fraud any goods or chattels and it appears to the court that the goods or chattels have been pawned with a pawnbroker, or 20
- (c) it appears to a court in the course of any proceedings that any goods or chattels before it have been unlawfully pawned with a pawnbroker,

the court, upon proof of the ownership of the goods or chattels may, in its discretion, order the delivery thereof to the owner, either with 25 or without payment by him to the pawnbroker of the whole or part of the amount of the loan obtained by virtue of the pawning.

(2) Before making an order under *subsection (1)* of this section, the court shall have regard to any failure on the part of the owner of the goods or chattels to exercise reasonable care in the protection 30 of his property, except to the extent that the pawnbroker has been unjustly enriched.

Offences by pawnbroker in relation to certain pledges.

[1786, ss. 28, 30]

27.—If, with respect to a pledge for a loan of a sum exceeding two pounds or a pledge made up wholly or partly of gold, silver or other precious metal or of any precious or semi-precious stone, a 35 pawnbroker—

- (a) does not bona fide in accordance with this Act sell the pledge, or
- (b) enters in his sale book a pledge as sold for a lesser sum than that for which it was sold, 40

he shall be guilty of an offence.

Owners and pawners of pledges not having pawn-tickets.

[1786, ss. 6, 7]

28.—(1) Any person who—

- (a) claims to be the owner of a pledge but does not hold the pawn-ticket, or
- (b) claims to be entitled to hold a pawn-ticket and alleges 45 that it has been lost, mislaid, destroyed or stolen or taken from him by fraud,

may, on payment of the fee prescribed in *Part V* of the *Fifth Schedule*, request the pawnbroker to supply to him the appropriate form of statutory declaration set out in the *Sixth Schedule*. 50

(2) Where the person returns to the pawnbroker the form of statutory declaration duly completed within three days (excluding any day on which the pawnbroker is prohibited from carrying on business) after the form was supplied to him, he shall, as between himself and the pawnbroker, have the same rights and remedies in respect of the pledge as if he had produced the pawn-ticket.

(3) The pawnbroker is hereby indemnified—

- (a) for refusing to deliver the pledge to any other person until the said three days have expired,
- 10 (b) for the delivering up of the pledge to the person, unless he had actual or constructive notice that the statutory declaration was false in any material particular, and
- 15 (c) for failing to deliver the pledge to the person immediately upon the return of the form of statutory declaration, where the failure is due to the difficulty of identifying the pledge by reason of the pledge number not being known.

(4) A pawnbroker who fails to comply with a request under subsection (1) of this section shall be guilty of an offence.

20 **29.**—(1) Except in the case of a pledge made up wholly or partly of gold, silver or other precious metal or of any precious or semi-precious stone, a pledge pawned for a sum not exceeding two pounds shall, if not redeemed within the redemption period (including the seven days referred to in subsection (3) of section 21), become the pawnbroker's absolute property.

Unredeemed pledges.

[New]

(2) A pledge pawned for a sum exceeding two pounds or made up wholly or partly of gold, silver or other precious metal or of any precious or semi-precious stone may, if not redeemed within the redemption period, be disposed of by the pawnbroker by sale by public auction held in accordance with this Act, but not otherwise.

[1786, ss. 24, 25]

30.—(1) Every auction of pawnbrokers' pledges shall be conducted by an auctioneer nominated by the Minister.

Sale of pledges.

[1788, ss. 9-13]

(2) The Minister may, for the purpose of this section, nominate auctioneers for specified areas and may terminate a nomination at any time.

(3) Every auction of pawnbrokers' pledges shall be conducted in the premises of the auctioneer conducting the auction.

(4) Every auction of pawnbrokers' pledges shall be conducted in accordance with the regulations contained in the *Seventh Schedule*.

31.—A pawnbroker may, at an auction held under this Act, bid for and purchase a pledge pawned with him.

Right of pawnbroker to purchase at auction.

[New]

32.—(1) The person who holds a pawn-ticket in respect of a pledge pawned for a sum exceeding two pounds or any pledge made up wholly or partly of gold, silver or other precious metal or of any precious or semi-precious stone may, at any time before the expiration of twelve months from the date on which the goods are sold, request the pawnbroker with whom the goods were pawned to produce the sale book and catalogue containing the entries of the sale and may, on payment of the fee prescribed in Part IV of the *Fifth Schedule*, inspect such entries.

Right to inspect sale book and catalogue.

[1786, s. 28]

(2) A pawnbroker who fails to comply with a request under subsection (1) of this section shall be guilty of an offence.

Right of pawner to surplus on sale.

[1786, s. 28]

33.—(1) Where, in the case of a pledge pawned for a sum exceeding two pounds or any pledge made up wholly or partly of gold, silver or other precious metal or of any precious or semi-precious stone, the amount obtained on the sale of the pledge exceeds the amount of the loan given on the pledge with the addition of the interest and lawful charges thereon and the fees paid by the pawnbroker in respect of the sale, the holder of the pawn-ticket in respect of the pledge, may, subject to the provisions of this Act, demand and obtain the amount of the excess from the pawnbroker at any time before the expiration of twelve months from the date of the sale.

[New]

(2) If, however, in a case where there is an excess such as is referred to in subsection (1) of this section, it appears from the pawnbroker's sale book that, within six months before or after the date of the sale, on the sale of any other pledge pawned by the same pawner the amount obtained for such other pledge was less than the amount of the loan thereon with the addition of the interest and the lawful charges and the fees paid by the pawnbroker in respect of its sale, the pawnbroker may set off the amount of the deficit against the amount of the excess and shall be liable to pay only the balance (if any) to the holder of the pawn-ticket.

(3) A pawnbroker who, on demand, fails to pay to the holder of a pawn-ticket the amount which he is liable to pay to him under this section shall be guilty of an offence.

Offences by auctioneers.

[1786, s. 28; 1788, s. 18]

34.—Every auctioneer who fails to comply with any requirement of this Act relating to the sale of pawnbrokers' pledges or acts in contravention of any provision of this Act relating to such sale shall be guilty of an offence.

PART IV

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SUPPLEMENTAL AND MISCELLANEOUS

Notification by Garda Síochána of lost and stolen property.

[New]

35.—(1) It shall be the duty of every Superintendent of the Garda Síochána to notify forthwith and to give a full description to all pawnbrokers within the district to which he is attached of any property lost, stolen or otherwise fraudulently obtained or disposed of.

(2) Where a pawnbroker is offered or shown or has in his possession property of a description notified to him under subsection (1) of this section, he shall without delay inform a member of the Garda Síochána at the nearest Garda Síochána station of the fact and shall take all reasonable steps to detain any person offering or showing such property and seize the property and to deliver the person and the property as soon as practicable into the custody of a member of the Garda Síochána.

(3) A pawnbroker who fails to comply with a requirement of subsection (2) of this section shall be guilty of an offence.

Persons presenting pawn-tickets suspected to be counterfeit.

[New]

36.—(1) If any person utters, produces, shows or offers to a pawnbroker a pawn-ticket which the pawnbroker reasonably suspects to have been counterfeited, forged or altered, the pawnbroker shall take all reasonable steps to detain the person and seize the pawn-ticket and to deliver the person and the pawn-ticket as soon as possible into the custody of a member of the Garda Síochána.

(2) A pawnbroker who fails to comply with *subsection (1)* of this section shall be guilty of an offence.

37.—(1) Where it appears to a pawnbroker that—

- 5 (a) the circumstances in which a person offers an article to him by way of pawn are suspicious, or
- (b) the person attempting to redeem a pledge has no right or bona fide claim of right to redeem the pledge,

Duty of pawnbroker in certain suspicious circumstances.

[1786, s. 11]

the pawnbroker shall require the person to inform him of the means by which the article or the pawn-ticket, as the case may be, came into his possession.

(2) Where a person who is required by a pawnbroker to give information under *subsection (1)* of this section is unable or refuses to give to the pawnbroker a satisfactory account of himself or of the means by which the article or the pawn-ticket in question came into his possession, or gives any information about the article or pawn-ticket or about his name or address or the name or address of the owner of the article which appears to the pawnbroker to be false, or if the pawnbroker has any other reason to suspect that the article or pawn-ticket has been stolen or otherwise unlawfully or wrongfully obtained, the pawnbroker shall immediately report the circumstances to a member of the Garda Síochána at the nearest Garda Síochána station and shall take all reasonable steps to detain the person and seize the article or pawn-ticket and to deliver the person and the article or pawn-ticket as soon as practicable into the custody of a member of the Garda Síochána.

(3) A pawnbroker who fails to comply with any requirement of this section shall be guilty of an offence.

38.—Where any person—

- 30 (a) escapes or attempts to escape while a pawnbroker is detaining or attempting to detain him in accordance with this Act, or
- (b) obstructs or attempts to obstruct a pawnbroker while he is seizing or attempting to seize any thing in accordance with this Act,

Persons escaping from or obstructing pawnbroker.

[New]

35 that person shall be guilty of an offence.

39.—Where proceedings, whether civil or criminal, are brought against a pawnbroker in respect of anything done by him in the course of detaining or attempting to detain any person, or seizing or attempting to seize any thing, in accordance with a requirement of this Act, it shall be a good defence for him to prove that anything so done was done upon reasonable grounds and in the bona fide belief that the detaining or seizing was necessary under this Act.

Defence for pawnbroker.

[1786, s. 12]

40.—(1) It shall be the duty of every pawnbroker to store in a proper manner in his licensed premises all pledges pawned with him until such time as each pledge is redeemed or disposed of in accordance with this Act.

Storing of pledges and compensation for damage.

[1786, s. 9]

(2) The District Court, if satisfied on the application of a person entitled and offering to redeem a pledge that, by reason of any wilful act or default of the pawnbroker with whom the pledge was

pawned, the pledge is lost, destroyed or is of less value than it was at the time of pawning, may, if it thinks fit, award to the person reasonable compensation.

(3) Any amount of compensation awarded under *subsection (2)* of this section shall be deducted from the sum payable to the pawnbroker, or, as the case may require, shall be paid by the pawnbroker, in such manner as the Court may direct. 5

Liability of pawnbroker in case of damage caused by fire.

[New]

41.—(1) Where a pledge is damaged or destroyed by or in consequence of fire, the pawnbroker with whom the pledge was pawned shall, subject to the provisions of this Act, if the pawn-ticket in respect of the pledge is tendered to him before the expiry of the period within which the pledge would have been redeemable, pay to the ticket holder an amount equal to one-half of the amount of the loan. 10

(2) A pawnbroker shall have an insurable interest in a pledge to the extent of the sum of the amount of the loan and the interest and lawful charges thereon and one-half of the amount of the loan. 15

(3) A pawnbroker who fails to comply with *subsection (1)* of this section shall be guilty of an offence.

Unauthorised alteration of engravings.

[1788, s. 7]

42.—(1) A person shall not alter or deface any engraving upon any watch, piece of family plate or other article unless he is authorised by the owner to do so. 20

(2) A person who contravenes *subsection (1)* of this section shall be guilty of an offence.

Contracts not void on account of conviction of pawnbroker.

[New]

43.—(1) Subject to the provisions of this Act, where a pawnbroker is convicted of an offence under this Act (not being an offence under the provisions relating to licences) any contract made by him with a pawner or otherwise in relation to his business shall not be void by reason only of the conviction, nor shall he lose his lien on or right to the pledge or to the loan and the interest and lawful charges thereon by reason only of the conviction. 25 30

(2) Nothing in this section shall restrict the operation of any provision of this Act providing for the delivery by order of a court to the lawful owner of any goods or chattels unlawfully pawned. 35

Attendance of pawnbroker before court and production of books, etc.

[1786, s. 29]

[New]

44.—(1) A pawnbroker shall, when so ordered by any court, attend before the court and shall produce any books, records or documents kept by him under this Act which he is required by the court to produce.

(2) Without prejudice to *subsection (1)* of this section, a copy of an entry in a pledge book or sale book shall, in all legal proceedings, whether civil or criminal, be received as prima facie evidence of such entry and of the matters, transactions and accounts therein recorded if it is proved on the oral evidence of some person who has examined the copy with the original entry that the copy has been so examined and is correct. 40 45

[New]

(3) Where a pawnbroker attends before a court on an order of the court, he shall be entitled to be paid expenses on a scale corresponding to the scale for the time being at which the expenses of witnesses summoned and attending on behalf of the prosecution are paid. 50

(4) A pawnbroker who fails to comply with any requirement of subsection (1) of this section shall be guilty of an offence.

45.—The District Court, if satisfied that any complaint in respect of an offence against this Act has been brought before it on insufficient grounds, may order the complainant to pay to the defendant such sum not exceeding ten pounds as the Court may think proper by way of compensation for loss of time and expense.

Frivolous complaints. [New]

46.—(1) A member of the Garda Síochána may enter at all reasonable times any premises in respect of which a pawnbroker's licence is in force and may inspect the premises and any articles therein and may call for the production of and examine any books, catalogues, documents or records kept in the premises.

Power of entry, etc. [New]

(2) (a) Where a member of the Garda Síochána finds in the course of an inspection under this section any article which he has reasonable grounds for believing to have been stolen, unlawfully obtained or unlawfully pawned, he may seize, carry away and detain the article or impound the article in the pawnbroker's premises.

(b) Where a member of the Garda Síochána carries away an article under this subsection, he shall give to the pawnbroker a receipt for the article.

(c) Where a member of the Garda Síochána impounds an article under this subsection, the pawnbroker shall, when so requested by a member of the Garda Síochána, produce the article at the hearing of the application provided for by subsection (3) of this section.

(3) Where a member of the Garda Síochána detains or impounds any article under this section, he shall, as soon as is reasonably possible, apply to the District Court for an order for the disposition of the article and, on such application, the Court shall—

(a) if satisfied that the article was stolen, unlawfully obtained or unlawfully pawned, order the return of the article to its owner, and

(b) in any other case, order the return of the article to the pawnbroker concerned.

(4) The Court, when making an order under this section for the return of an article to its owner, may order such return either with or without payment by the owner to the pawnbroker of the whole or part of the amount of the loan obtained by virtue of the pawning of the article and shall have regard to any failure on the part of the owner to exercise reasonable care in the protection of his property, except to the extent that the pawnbroker has been unjustly enriched.

(5) A member of the Garda Síochána shall not exercise the powers conferred by this section unless he is authorised in writing so to do by a member of the Garda Síochána not below the rank of inspector and, when exercising any of such powers, he shall, if requested by any person affected, produce the authorisation.

(6) A person—

(a) who obstructs or interferes with a member of the Garda Síochána in the exercise of a power conferred by this section, or

(b) who, on being called on under this section by a member of the Garda Síochána to produce any book, catalogue, document or record in his power, possession or procurement, refuses to do so, or

(c) who fails to comply with a request under paragraph (c) of subsection (2) of this section,

shall be guilty of an offence.

47.—(1) A person who is guilty of an offence under *section 7* shall be liable on summary conviction to an excise penalty of one hundred pounds.

(2) A person who is guilty of an offence under *section 12* shall be liable on summary conviction to a fine not exceeding one hundred pounds or to imprisonment for a term not exceeding twelve months or to both such fine and such imprisonment. 5

(3) A person who is guilty of an offence under any other section of this Act shall be liable on summary conviction to—

(a) a fine not exceeding fifty pounds and, in the case of a continuing offence, a further fine not exceeding two pounds for every day during which the offence is continued, or 10

(b) imprisonment for a term not exceeding six months, or

(c) both such fine or fines and such imprisonment. 15

Section 6.

FIRST SCHEDULE
ENACTMENTS REPEALED

Session and Chapter or Number and Year	Short Title or Subject-matter	Extent of Repeal
26 Geo. 3, c. 43 (Ir.).	Pawnbrokers Act, 1786.	The whole Act.
28 Geo. 3, c. 49 (Ir.).	Pawnbrokers Act, 1788.	The whole Act.
44 Geo. 3, c.xxii.	Duties on certain licences. (1804).	So much of the Act as relates to pawnbrokers.
48 Geo. 3, c. 140.	Dublin Police Magistrates Act, 1808.	Sections 50 and 51, in so far as they relate to pawnbrokers; sections 65, 66, 67, 69 and 70; section 75, in so far as it relates to pawnbrokers.
5 Geo. 4, c. 102.	Dublin Justices Act, 1824.	Section 22.
5 & 6 Will. 4, c. 62.	Statutory Declarations Act, 1835.	Section 12.
5 & 6 Vict. c. 82.	Stamp Duties (Ireland) Act, 1842.	Section 17, in so far as it relates to pawnbrokers; section 18; so much of the Schedule as relates to the duty payable on pawnbrokers' licences.
16 & 17 Vict. c. 59.	Stamp Act, 1853.	Section 20, in so far as it relates to the duty payable on pawnbrokers' licences.
17 & 18 Vict. c. 83.	Stamp Act, 1854.	Section 20.
27 & 28 Vict. c. 56.	Revenue (No. 2) Act, 1864.	Section 6, in so far as it relates to pawnbrokers.
61 & 62 Vict. c. 37.	Local Government (Ireland) Act, 1898.	Section 67.
8 Edw. 7, c. 24.	The Summary Jurisdiction (Ireland) Act, 1908.	In section 4, the words "or receives from him, or on his behalf, any such article in pledge or pawn".
8 Edw. 7, c. 67.	Children Act, 1908.	Subsection (12) of section 133.
No. 17 of 1925.	Firearms Act, 1925.	Section 20.
No. 9 of 1943.	Pawnbrokers (Divisional Auctioneers) Act, 1943.	The whole Act.

Section 13.

SECOND SCHEDULE

NOTICE TO BE EXHIBITED IN EVERY PAWNBROKER'S PREMISES

PAWNBROKERS ACT, 1964

20

Interest on Loans

1. On any loan made under this Act in respect of every two shillings lent, for every calendar month during which the pledge remains in pawn one halfpenny.

Note

- (1) If the term of the loan is less than one calendar month, it will be charged for as one month.
- 5 (2) After the first calendar month, a part of a month exceeding seven days will be charged for as a month and a part of a month not exceeding seven days will not be charged for.
- 10 (3) Where the loan is less than two shillings, it will be charged for as two shillings. Where it exceeds two shillings or any even multiple of two shillings, any odd fraction of two shillings will not be charged for.

Charge on Pawn-ticket

2. In respect of each pawn-ticket two pence.

Charge on Valuation of Pledge

- 15 3. Where the loan is ten pounds or under, for valuation fee on each five shillings or part of five shillings lent two pence.

Charge on Inspection of Sale Book and Auctioneer's Catalogue

4. For the inspection of the entry of a sale six pence.

Charge on Form of Declaration

- 20 5. For a form of declaration six pence.

Redemption and Disposal of Pledges

6. (1) Pledges, other than those made up wholly or partly of gold, silver or other precious metal or of any precious or semi-precious stone must be redeemed within six calendar months and seven days from the date of pawning but, if the interest is paid at any time within the above period, the redemption period will be extended for a further period of six months and seven days from the date up to which the interest is paid. Pledges made up wholly or partly of gold, silver or other precious metal or of any precious or semi-precious stone must be redeemed within one year and seven days from the date of pledging.
- 25
- 30

- (2) At the end of the redemption period—

- 35 (a) pledges pawned for two pounds or under, excluding pledges made up wholly or partly of gold, silver or other precious metal or of any precious or semi-precious stone, will become the pawnbroker's own property;

- 40 (b) all other pledges may be sold by the pawnbroker by sale by public auction in the manner provided by law and not otherwise. Such pledges may, however, be redeemed at any time before the day of sale.

Surplus on Sale of Pledge

7. Within twelve calendar months after the sale by public auction of a pledge, the pawner may inspect the account of the sale in the pawnbroker's book and in the auctioneer's catalogue, on payment of a fee of six pence and receive any surplus produced by the sale. But a deficit on the sale of one pledge may, in certain circumstances, be set off against a surplus on another.
- 45

Damage to Pledge

- 50 8. (1) If a pledge is destroyed or damaged by fire, the pawnbroker, if the pawn-ticket is tendered to him before the expiry of the period within which the pledge would have been redeemable, will be bound to pay an amount equal to one-half of the amount of the loan.

(2) If a pledge, through default, neglect or wilful misbehaviour on the part of the pawnbroker, is lost, destroyed or is of less value at the time of redemption than it was at the time of pawning, the owner may apply to the District Court for compensation and the Court may, if it thinks fit, award compensation in respect of the damage, and the amount so awarded shall be deducted from the sum payable to the pawnbroker, or as the case may require, shall be paid by the pawnbroker in such manner as the Court may direct. 5

Loss of Pawn-ticket

9. If a pawn-ticket is lost, mislaid or stolen, the pawner should at once apply to the pawnbroker for a form of declaration to be made before a Notary Public, a Commissioner for Oaths or a Peace Commissioner; otherwise the pawnbroker will be bound to deliver the pledge to any person who produces the pawn-ticket to him and claims to redeem the pledge. 15

Sections 14 (2),
15(2), 16, 20 (3).

THIRD SCHEDULE

PAWN-TICKETS, ETC.

PART I

Pawn-ticket

For loan of £2 0. 0. or under excluding pledges made up wholly or partly of gold, silver or other precious metal or of any precious or semi-precious stone. 20

(The appropriate particulars are required to be entered by the pawnbroker in the respective blank spaces)

Pledge No. 25
Pawnd with (name of pawnbroker)
of (address of pawnbroker)
this day of , 19
by (name of pawner, as entered in the Pledge Book)
of (address of pawner, as entered in the Pledge Book) 30

(Description of pledge)

(Amount of the loan)

*Notes for Information of Pawner**

**To be printed on the front of the ticket or partly on the front and partly on the back.*

1. The maximum interest rates and other charges are as set out in the *Fifth Schedule* to the *Pawnbrokers Act, 1964*. They are also set out in the Notice exhibited in the pawnbroker's shop. 35

2. The pledge will become the pawnbroker's absolute property if not redeemed within six calendar months and seven days from the date of pawning. An extension (not exceeding six calendar months) will be allowed on payment of accrued interest. 40

3. Should the pledge be lost or destroyed or damaged by fire, or depreciate in value through the negligence of the pawnbroker, you may claim compensation.

4. If this ticket is lost, mislaid or stolen, you should at once apply to the pawnbroker for a form of declaration; otherwise the pawnbroker will be bound to deliver the pledge to any person who produces this ticket and claims to redeem the pledge. 45

(b) Interest at the rate per calendar month of
 (If the term of the loan is less than one calendar month,
 it will be charged for as one month. After the first
 calendar month, a part of a month exceeding seven days
 will be charged for as a month and a part of a month 5
 not exceeding seven days will not be charged for).

(c) The charge for storage of this pledge will be
 per calendar month or any part of a month.

2. This pledge is pawned for the period of months.

3. After the expiration of that time the pledge may be sold by 10
 auction by the pawnbroker. But it may be redeemed by the pawner
 at any time before the day of sale.

4. Within twelve calendar months after sale the pawner may, on
 payment of a fee of sixpence, inspect the account of the sale in the
 pawnbroker's book and in the auctioneer's catalogue and receive 15
 any surplus produced by the sale. If, however, within six months
 before or after that sale, the sale of another pledge or pledges of
 the same person has resulted in a deficit the pawnbroker is entitled
 to set off the deficit against the surplus.

5. If a pledge, through default, neglect or wilful misbehaviour on 20
 the part of the pawnbroker, is lost, destroyed or is of less value
 at the time of redemption than it was at the time of pawning, the
 pawner may apply to the District Court for an order for compen-
 sation. The amount of compensation, if any, awarded shall be
 deducted from the sum payable to the pawnbroker or, as the case 25
 may require, shall be paid by the pawnbroker in such manner as
 the Court may direct.

6. If the pledge is destroyed or damaged by fire the pawnbroker,
 if the pawn-ticket is tendered to him before the expiry of the
 period within which the pledge would have been redeemable, will 30
 be bound to pay an amount equal to one-half of the amount of the
 loan, unless otherwise agreed upon by the pawner and pawnbroker.

7. If this ticket is lost or mislaid the pawner should at once
 apply to the pawnbroker for a form of declaration; otherwise the
 pawnbroker will be bound to deliver the pledge to any person who 35
 produces this ticket to him and claims to redeem the pledge.

..... Pawnbroker
 Pawner

PART IV

Receipt 40
 Date

Received on redemption of Pledge No.

	£	s.	d.
Amount of loan			
Interest			45
Other charges (to be specified)			
Total			

.....
 Pawnbroker

FOURTH SCHEDULE

Section 16.

PAWNBROKER'S BOOKS

PART I

Pledge Book

5 , Pawnbroker, of

Date of pawning	Number of pledge	Date redeemed or sold	Amount of loan	Description of pledge	Name and address of pawner, according to the information given by the pawner	Name and address of owner if other than pawner, according to the information given by the pawner
(1)	(2)	(3)	(4)	(5)	(6)	(7)

PART II

Sale Book

Date of sale :

10 Name and place of business of auctioneer :

Date of sale	Number of pledge in pledge book	Description of pledge	Amount of loan	Amount realised on sale of pledge
(1)	(2)	(3)	(4)	(5)

FIFTH SCHEDULE

Sections 20 (1) (2), 23(1), 32.

INTEREST AND CHARGES

15

PART I

Maximum rate of interest on loans

1. The maximum rate of interest shall be one halfpenny per month for every two shillings of the loan.

2. For the purposes of paragraph 1—

20 (a) where the term of the loan is less than one month, it shall be reckoned as one month,

(b) where the term of the loan is more than one month but is not an even multiple of one month, the odd fraction of a month shall, if it exceeds seven days, be reckoned as one month; if it does not exceed seven days, it shall be disregarded,

25

(c) where the loan is less than two shillings, it shall be reckoned as two shillings,

(d) where the loan is not an even multiple of two shillings, the odd fraction of two shillings shall be disregarded.

30

PART II

Charge on Pawn-ticket

In respect of each pawn-ticket two pence.

PART III

Charge on valuation of pledge 5

Where the loan is ten pounds or under, for valuation fee on each five shillings or part of five shillings lent.....two pence.

PART IV

Charge on inspection of Sale Book and Auctioneer's Catalogue 10

For the inspection of the entry of a sale six pence.

PART V

Charge on Form of Declaration

For a form of declarationsix pence.

Section 28 (1).

SIXTH SCHEDULE 15

STATUTORY DECLARATIONS

PART I

Statutory Declaration where pledge claimed by owner

I, A. B. of , do solemnly and sincerely declare that the article (or articles) described below is (or are) my property and that I believe it is (they are) pledged at the premises of 20

The article (or articles) above referred to is (or are) the following:—

AND I make this solemn declaration conscientiously believing the same to be true and by virtue of the Statutory Declarations Act, 1938. 25

(Signed) A. B.

Declared before me by A. B. who is personally known to me (or who is identified to me by C. D. who is personally known to me) at 30

this day of 35

TAKE NOTICE if this Statutory Declaration is, to the knowledge of the person making it, false or misleading in any material respect he shall be guilty of an offence and liable on summary conviction thereof to a fine not exceeding fifty pounds or, at the discretion of the court, to imprisonment for a term not exceeding three months or to both such fine and such imprisonment. 40

Unless this printed form is taken before a notary public, a commissioner for oaths or a peace commissioner and declared to and signed and delivered back to the pawnbroker not later than the _____ day of _____, 19____, the article (or 5 articles) mentioned in it will be delivered to any person producing the pawn-ticket.

PART II

Statutory Declaration where pawn-ticket lost, etc.

I, A. B. _____ of _____, do 10 solemnly and sincerely declare (a) that I am entitled to hold the pawn-ticket in respect of the article (or articles) described below, (b) that the said pawn-ticket has been* _____ and (c) that the said pawn-ticket has not been sold or transferred by me to any person.

**State whether lost, mislaid, destroyed, stolen or taken by fraud.*

The article (or articles) above referred to is (or are) the 15 following:—

AND I make this solemn declaration conscientiously believing the same to be true and by virtue of the Statutory Declarations Act, 1938.

(Signed) A. B.

20 Declared before me by A. B. who is personally known to me (or who is identified to me by C. D. who is personally known to me) at

25 this day of

TAKE NOTICE if this Statutory Declaration is, to the know- 30 ledge of the person making it, false or misleading in any material respect he shall be guilty of an offence and shall be liable on summary conviction thereof to a fine not exceeding £50 or, at the discretion of the court, to imprisonment for a term not exceeding 3 months or to both such fine and such imprisonment.

Unless this printed form is taken before a notary public, a 35 commissioner for oaths or a peace commissioner and declared to and signed and delivered back to the pawnbroker not later than the _____ day of _____, 19____, the article (or articles) mentioned in it will be delivered to any person producing the pawn-ticket.

40

SEVENTH SCHEDULE

Section 30.

REGULATIONS GOVERNING AUCTIONING OF PLEDGES

1. The auctioneer shall cause all pledges to be exposed to public view.
2. He shall publish catalogues of the pledges, stating—
45 (1) the pawnbroker's name and place of business;
(2) the month in which each pledge was pawned;
(3) the number of each pledge as entered at the time of pawning in the pledge book.

3. The pledges of each pawnbroker in the catalogue shall be separate from any pledges of any other pawnbroker.

4. The auctioneer shall insert in a public newspaper circulating in the area in which the pawnbroker's premises are situated an advertisement giving notice of the sale and stating— 5

- (1) the pawnbroker's name and place of business;
- (2) the month in which the pledges were pawned.

5. The advertisement shall be inserted at least three clear days before the first day of the sale.

6. Where a pawnbroker bids at a sale, the auctioneer shall not take the bidding in any other form or manner than that in which he takes the biddings of other persons at the same sale; and the auctioneer on knocking down any article to a pawnbroker shall forthwith declare audibly the name of the pawnbroker as purchaser. 10 15

7. The auctioneer shall, within fourteen days after the sale, deliver to the pawnbroker a copy of the catalogue, or of so much thereof as relates to the pledges of that pawnbroker, filled up with the amounts for which the several pledges of that pawnbroker were sold, and the copy shall be authenticated by the signature of the auctioneer. 20

8. The pawnbroker shall preserve every such catalogue for at least twelve months after the auction.

BILL

Enacted by the Parliament of India

1903

Printed and Published by the Government of India

BILLE

dá ngairtear

Acht do leasú an dlí a bhaineann le geallbhroicéirí.

BILL

entitled

An Act to amend the law relating to pawnbrokers.

An tAire Dlí agus Cirt a thug isteach

Introduced by the Minister for Justice

Rite ag Dáil Éireann, 23 Meitheamh, 1964

Passed by Dáil Éireann, 23rd June, 1964

BAILE ÁTHA CLIATH:
ARNA FHOILSIÚ AG OIFIG AN tSOLÁTHAIR.

Le ceannach díreach ón Oifig Díolta Foilseachán Rialtais An Stuara, Árd Oifig an Phoist, Baile Átha Cliath, nó trí aon díoltóir leabhar.

Cló-bhuailte ag CAHILL & Co., LTD.

[*Luach: Dhá Scilling agus Raol Glan.*]

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