

Queensland



FUNERAL BENEFIT BUSINESS ACT 1982

**Reprinted as in force on 14 March 1997
(includes amendments up to Act No. 79 of 1996)**

Warning—see last endnote for uncommenced amendments

Reprint No. 1C

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Information about this reprint

This Act is reprinted as at 14 March 1997. The reprint shows the law as amended by all amendments that commenced on or before that day (Reprints Act 1992 s 5(c)).

The reprint includes a reference to the law by which each amendment was made—see list of legislation and list of annotations in endnotes.

This page is specific to this reprint. See previous reprints for information about earlier changes made under the Reprints Act 1992. A table of earlier reprints is included in the endnotes.

Also see endnotes for information about—

- **when provisions commenced**
- **provisions that have not commenced and are not incorporated in the reprint**
- **editorial changes made in earlier reprints.**

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FUNERAL BENEFIT BUSINESS ACT 1982

[as amended by all amendments that commenced on or before 14 March 1997]

An Act to consolidate and amend the law relating to funeral benefit businesses and registration thereof and for connected purposes

PART 1—PRELIMINARY

Short title

1. This Act may be cited as the *Funeral Benefit Business Act 1982*.

Commencement

2.(1) This section and section 1 shall commence on the day on which this Act is assented to for and on behalf of Her Majesty.

(2) Except as provided by subsection (1), this Act shall commence on a day appointed by proclamation.

Interpretation

5. In this Act—

“**actuary**” means—

- (a) a Fellow or Associate of the Institute of Actuaries (London); or
- (b) a Fellow or Associate of the Faculty of Actuaries (Edinburgh); or
- (c) a Fellow of the Institute of Actuaries of Australia; or
- (d) any other person possessing actuarial knowledge and experience satisfactory to the Governor in Council and approved of by the Governor in Council as being an actuary accordingly.

“approved form” see section 81.

“authorised accountant” means—

- (a) a person registered as an auditor under Part 9.2 of the Corporations Law;
- (b) a person possessing qualifications in accountancy and approved by the chief executive.

“contributor” means any person who makes a payment or makes periodical contributions in the form of payments, by whatever name known, to a corporation in respect of funeral benefits provided or to be provided by such corporation.

“corporation” has the meaning given by the Corporations Law.

“Court” means the Supreme Court or a Judge thereof.

“funeral benefit” or **“benefit”** means the provision, for any contributor or other person for whom or on whose behalf a payment or contributions is or are made, of—

- (a) funeral, burial or cremation services with or without any other services or benefits connected therewith; or
- (b) the costs and expenses, or a part thereof, of such funeral, burial or cremation services including, in the case of the provision of connected services or benefits, the costs and expenses, or a part thereof, of such other services or benefits;

and, without limiting the generality of the foregoing, includes the provision for any contributor or other person as aforesaid of any 1 or more of the following or of the costs and expenses or a part of the costs and expenses thereof, that is to say—

- (c) the attendance of a funeral services consultant to assist with arrangements for burial or cremation and the preparation of associated documents;
- (d) the transportation of the body of the deceased by a funeral director;
- (e) mortuary facilities and the services of a funeral director and the funeral director’s staff;
- (f) a casket supplied by a funeral director;

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- (g) arrangements for burial or cremation including arrangements for the purchase of an interment site or interment rights or an inurnment site or inurnment rights;
- (h) a mobile graveside chapel;
- (i) a casket lowering device;
- (j) the preparation of ashes awaiting inurnment and memorial arrangements;
- (k) any other service or benefit or thing prescribed by regulation to be a service or benefit or thing for the purpose of this paragraph (the contributor or other person being hereby thereunto authorised).

“funeral benefit business” means business providing a funeral benefit, but does not include any case of the sale of an interment site or interment rights only or an inurnment site or inurnment rights only or of the opening or closing of any such site.

“inspector” means an inspector appointed under this Act, and includes the registrar.

“registrar” means the Registrar of Funeral Benefit Businesses appointed under section 6.

“valuer” means a registered valuer within the meaning of the *Valuers Registration Act 1992*.

PART 2—APPOINTMENT OF OFFICERS

Registrar

6. A registrar of funeral benefit business may be employed under the *Public Service Act 1996*.

Delegation by registrar

6A. The registrar may delegate the registrar’s powers under this Act to an officer or employee of the department.

Appointment of inspectors

6B.(1) The chief executive may appoint an officer of the public service to be an inspector.

(2) The chief executive may appoint a person to be an inspector only if—

- (a) the chief executive believes that the person has the necessary expertise or experience to be an inspector; or
- (b) the person has satisfactorily completed a course of training approved by the chief executive.

(3) The chief executive may limit the powers of an inspector by stating conditions in the instrument of appointment.

Inspector's identity card

6C.(1) The chief executive must issue an identity card to each inspector.

(2) The identity card must—

- (a) contain a recent photograph of the inspector; and
- (b) be signed by the inspector.

(3) A person who ceases being an inspector must return the identity card to the chief executive as soon as practicable after ceasing to be an inspector, unless the person has a reasonable excuse for not returning it.

Maximum penalty for subsection (3)—20 penalty units.

Production of inspector's identity card

6D.(1) An inspector may exercise a power under this Act in relation to a person only if the inspector first produces or displays the inspector's identity card for inspection by the person.

(2) If, for any reason, it is not practicable to comply with subsection (1), the inspector must produce the identity card for inspection by the person at the first reasonable opportunity.

PART 3—FUNERAL BENEFIT BUSINESSES OF CORPORATIONS REGISTERED AT COMMENCEMENT OF THIS ACT

Funeral Benefit Trust Fund and its trustees

9.(1) The Funeral Benefit Trust Fund' (“**the fund**”) is continued in existence.

(2) There shall be established a Board of Trustees to administer the Fund.

(3) The Board shall be appointed by the Governor in Council and shall consist of—

- (a)** the registrar or a representative of the registrar who shall be also the secretary of the Board; and
- (b)** the State Actuary for the time being or the State Actuary's representative; and
- (c)** a representative of the Treasurer; and
- (d)** a representative of corporations.

(4) The body corporate constituted by the trustees (the “**trustees**”) is continued in existence under the name ‘Trustees of the Funeral Benefit Trust Fund’, and continues to have an official seal.

(5) The trustees shall administer the Fund.

(6) The trustees do not represent the Crown.

Investment of moneys, allocation of interest and expenses etc.

11.(1) Separate accounts must continue to be kept identifying amounts and securities held for the funeral benefit business of each corporation.

(2) The accounts must identify payments made under this part into the fund from the benefits trust funds of the corporations.

(3) The trustees may invest moneys standing to the credit of the Fund in any manner authorised by section 21 of the *Trusts Act 1973* and in any investment approved by the Governor in Council.

(4) Interest payable by the Treasury to the Fund in respect of moneys not

otherwise invested shall be at a rate determined from time to time by the Treasurer.

(5) Interest earned by investments from moneys in the Fund or paid by the Treasury shall be paid into the Fund and allocated proportionately to the respective accounts of the corporations concerned.

(6) Any expenses of administration of the Fund shall be paid out of the Fund and allocated proportionately as expenses among the respective accounts of the corporations concerned.

Annual report on operation of fund

13. The department's annual report for a financial year must include a report about the operation of this Act during the year.

Benefits trust funds

14.(1) Each corporation shall maintain a trust fund (a 'benefits trust fund') in its name in a bank in the State in connection with the carrying on of funeral benefit business.

(2) Each corporation shall pay into its benefits trust fund—

- (a) all contributions paid to the corporation;
- (b) all moneys received from the Fund;
- (c) any other moneys required to be paid therein or credited thereto pursuant to any provision of this Act;

and moneys in the benefits trust fund shall be kept separate from any other moneys of the corporation and accounted for separately.

(3) A corporation shall notify the registrar—

- (a) in respect of a benefits trust fund maintained by it at the commencement of this Act—within 14 days of being required in writing by the registrar to do so;
- (b) in any case where it establishes a new benefits trust fund after the commencement of this Act—within 14 days of such establishment;

the following information, that is to say—

- (c) the name of the bank;
- (d) the identifying number of the account established in respect of the benefits trust fund;
- (e) the names of those persons authorised to operate the account established in respect of the benefits trust fund;
- (f) such other information as may be prescribed.

Payment of moneys into the Fund

15.(1) At the end of each calendar month, all moneys standing to the credit of the benefits trust fund of a corporation, save those received from the Fund pursuant to section 16 and an amount representing the proportion of contributions referred to in section 17(e), shall be transferred by the corporation to the trustees and placed by the trustees in the Fund.

(2) Such moneys thereupon form part of the Fund.

Payments from the Fund in respect of benefits

16.(1) There shall be paid from the Fund the value of benefits provided by a corporation to contributors or other persons for whom or on whose behalf contributions are made as provided for in the rules relating to the funeral benefit business of the corporation.

(2) The corporation shall make periodical claims on the Fund to the trustees for the value of the benefit or benefits provided to contributors and others, including refunds to contributors as hereinafter provided, according to the rules relating to the business, and upon receipt of the corporation's certificate in writing with respect to such value of benefit or benefits provided, the trustees shall pay out of the Fund so much of such claims as the registrar certifies is correct for payment to the corporation.

(3) Where the funeral of a contributor or other person for whom or on whose behalf contributions are made is conducted by a funeral director other than the corporation in question, the trustees shall, upon application as prescribed, pay out of the Fund, in the manner and to the persons prescribed, the surrender value of the benefit provided by the corporation.

Application of benefits trust fund and of the Fund

17. Subject to this Act, the moneys standing to the credit of the benefits trust fund of a corporation, including moneys payable therein whether actually banked or not, and the moneys in the account kept in the Fund in respect of that corporation shall be applied in the manner hereinbefore provided only for or towards—

- (a) the provision of benefits for contributors or persons for whom or on whose behalf contributions have been made; and
- (b) refunds to contributors; and
- (c) expenses of administration of the Fund as referred to in section 11; and
- (d) payments as directed by the registrar; and
- (e) provision for the proportion of contributions allowable to the corporation for or in connection with the arrangement and operation of the funeral benefit business as provided by the corporation's rules relating to the business; and
- (f) provision for the proportion of contributions allowable to the corporation for or in connection with the carrying out of the services pursuant to the contracts entered into with contributors whether before or after the commencement of this Act;

and the moneys as aforesaid and securities standing to the credit of the corporation in the Fund in respect of its funeral benefit business shall not be liable to be taken in execution under the order or process of any court at the instance of any creditor of the corporation.

Payments from the Fund in special circumstances

18. Upon application made in writing to the trustees for the payment from the Fund of a benefit in respect of a funeral benefit business or a surrender value of contributions paid to any such business or a refund, in whole or in part, of contributions paid to any such business, the trustees, if satisfied—

- (a) that the application is made in good faith by the applicant; and
- (b) that a payment of the type applied for would, in the

circumstances, be just;

may make to the applicant, or to such other person as to the trustees may seem proper, a payment from the Fund of such amount as the trustees may deem just notwithstanding any provision of this Act or of the registered rules of the business concerned or of the contract under which the contributions were paid and notwithstanding that no provision of this Act or of such registered rules or of such contract authorises or envisages such a payment to any person or to the person to whom the trustees propose to make payment.

Annual returns to be furnished by corporation

19. Within 4 months after the end of each financial year or within such extended period not exceeding 2 months as the registrar in a particular case determines (the registrar being hereby thereunto authorised), a corporation shall furnish to the registrar a return in the approved form containing such particulars as are prescribed and accompanied by the prescribed documents.

Quinquennial valuation

20.(1) Once at least in every 5 years the registrar shall, in relation to the funeral benefit business of a corporation, cause the assets thereof in the Fund and the benefits trust fund, including moneys payable therein whether actually paid in or not, and the liabilities thereof required to be met from those funds, whether as benefits or otherwise, pursuant to this Part to be valued by the State Actuary.

(2) The registrar may, after consultation with the State Actuary, dispense with such a valuation for such period or periods as the registrar thinks fit in respect of a corporation where, having regard to the purposes or nature of the operations of the funeral benefit business carried on by it, the registrar deems such a valuation to be inapplicable or unnecessary for the period or periods in question.

(3) A corporation shall make available to the registrar such information, data, books, accounts, documents and other writings as the registrar may require for the purposes of the valuation.

(4) On the completion of the valuation the State Actuary shall send to the registrar for transmission to the corporation an abstract of the results of the

valuation and a report thereon.

(5) In sections 21 and 22, a reference to assets or to liabilities is a reference to assets or, as the case may be, liabilities as referred to in subsection (1).

Where assets insufficient to meet liabilities

21. If from the valuation it appears to the State Actuary that the assets are insufficient to meet the liabilities, the State Actuary shall inform the registrar who shall notify the corporation in writing, pointing out—

- (a) the apparent cause and the nature and extent of the deficiency; and
- (b) the nature and extent of the changes in respect of the funeral benefit business that will be necessary to ensure that the assets will be sufficient to meet the liabilities;

and, upon the recommendation of the State Actuary, the registrar may direct the corporation to effect such changes or take such action in respect of the business as the registrar may specify.

Where assets more than sufficient to meet liabilities

22.(1) If from the valuation it appears to the State Actuary that the assets are more than sufficient to meet the liabilities, the State Actuary shall inform the registrar who shall notify the corporation in writing, pointing out—

- (a) the apparent cause and the nature and extent of the surplus; and
- (b) the nature and extent of the changes in respect of the funeral benefit business that will be necessary to enable the surplus to be reduced or eliminated;

and, upon the recommendation of the State Actuary, the registrar may direct the corporation to effect such changes or take such action in respect of the business as the registrar may specify.

(2) Where the registrar is satisfied—

- (a) that the corporation, consequent on a valuation or valuations (including a valuation or valuations made before the commencement of this Act) revealing a deficiency or deficiencies in the part of the Fund referable to the corporation or in the

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corporation's benefits trust fund, including outstanding liabilities, has accepted payments of claims on the Fund at amounts less than those to which the corporation would otherwise be entitled; and

- (b) that the acceptance of such amounts less than those to which the corporation would otherwise be entitled has contributed, in whole or in part, to a surplus in the part of the Fund referable to the corporation;

the registrar, before making the notification referred to in subsection (1) in relation to a subsequent valuation (whether made before or after the commencement of this Act) that reveals a surplus, may certify in writing to the trustees, according as the registrar deems fit and proper in all the circumstances, that so much of such surplus as is required to pay, in whole or in part, the amounts (or in the case of the second or any succeeding such subsequent valuation, the balance of the amounts not theretofore paid pursuant to this subsection) not paid, by reason of the aforementioned acceptance, shall be paid to the corporation.

(3) Upon receipt of a claim from the corporation in question and of a certificate in writing as aforesaid signed by the registrar, the trustees shall pay to the corporation the amount certified by the registrar as being payable.

(4) The registrar shall not be bound to notify, as required by subsection (1), the corporation until the amount certified by the registrar as being payable has been paid to the corporation.

Corporation to change rules

23.(1) Upon a direction being given by the registrar to a corporation pursuant to section 21 or 22, the corporation, if it be necessary, shall amend forthwith the registered rules of the funeral benefit business carried on by it and shall make such other changes and take such action as may be necessary to give effect to such direction.

(2) Without limiting the types of changes that the registrar may direct to be effected under section 21 or 22 and without limiting the registrar's discretion in that regard, the registrar may direct changes in respect of all or any of the following matters notwithstanding any provision of this Act or any of the registered rules of the funeral benefit business concerned or the provisions of any contract entered into in respect of a benefit to be provided

by or through that business, that is to say—

- (a) the contributions to be paid to such business;
- (b) the benefits payable by such business;
- (c) the basis on which or the method by which the surrender value of contributions paid to such business is computed;
- (d) the proportion of contributions to be utilised as management expenses in such business;
- (e) the manner of conducting such business;
- (f) the payments to be made out of the Fund in respect of such business.

PART 4—REGISTRATION OF CORPORATIONS UNDER THIS ACT TO CARRY ON FUNERAL BENEFIT BUSINESS

This Part not applicable in certain cases

24. This Part is not applicable to corporations registered under the *Friendly Societies Act 1913* immediately before the commencement of this Act to carry on funeral benefit business, in respect of funeral benefit business so carried on by them pursuant to such Act.

Registration of corporations only

25. Corporations, and only corporations, may be registered under this Act to carry on funeral benefit business.

Application for registration

26. A corporation seeking registration under this Act to carry on funeral benefit business shall lodge with the registrar an application in the approved form and pay the prescribed fee.

Particulars to be stated in application

27. There shall be stated in the application—

- (a) the name and place of registered office of the applicant;
- (b) the objects of the applicant with respect to carrying on funeral benefit business and particulars of the scheme for the provision of benefits;
- (c) the purposes for which the funds of the applicant are to be applicable;
- (d) the name and address of the chairperson and of each of the other members of the governing body of the applicant and of the secretary of the applicant;
- (e) particulars of the property and funds of the applicant;
- (f) such other particulars as are prescribed.

Application to be signed and verified

28. The application shall be—

- (a) signed by the chairperson of the governing body of the applicant and by the secretary of the applicant; and
- (b) verified by statutory declaration of the chairperson and of the secretary.

Application to be accompanied by verified copy of rules, actuarial report etc.

29.(1) The application shall be accompanied by—

- (a) a copy of the proposed rules relating to the funeral benefit business of the applicant, which copy shall be verified by statutory declaration of the chairperson and of the secretary aforesaid; and
- (b) a report by an actuary upon the scheme for the provision of benefits; and
- (c) a copy of every class of contract entered into or proposed to be

entered into between the applicant and its contributors; and

- (d) a certified copy of the certificate of incorporation of the applicant; and
- (e) such other documents as are prescribed.

(2) The application, in lieu of being accompanied by a report by an actuary, may be accompanied by a report by an authorised accountant in any case where the registrar considers, on application made to the registrar in that respect and after consultation by the registrar with the State Actuary, that in the circumstances of the case a report by an authorised accountant would meet the registrar's requirements.

Report by actuary or accountant

30. The report by an actuary or authorised accountant accompanying the application shall contain—

- (a) a statement that in the opinion of the actuary or accountant the contributions to be paid by contributors are adequate to provide the benefits and meet the payments and allowable outgoings referred to in section 41; and
- (b) such other particulars as are prescribed.

Additional statements by actuary or accountant

31.(1) In addition to the statements and particulars prescribed by section 30 to be contained in the report by an actuary or accountant, there shall be contained in the report in a case where the applicant was carrying on funeral benefit business prior to the commencement of this Act and up to the time of application—

- (a) a statement that in the opinion of the actuary or accountant an amount of money specified by him or her is the minimum amount necessary to meet the calculated liabilities of the applicant in respect of funeral benefit business at that time, arising out of contracts entered into with contributors, and the information, calculations and reasons upon which such opinion is based; and
- (b) a statement whether or not moneys of the applicant on hand from contributions received by it from contributors alone or together

with any other moneys available to it for the purpose are less than the minimum amount referred to in paragraph (a) and, where such moneys are less than that minimum amount, a statement as to what other property of the applicant, having a value, as determined by a valuer, of not less than the amount by which the moneys referred to in this paragraph are less than the minimum amount referred to in paragraph (a), has been nominated by the applicant as property available for application for the benefit of contributors and other persons for whom or on whose behalf contributions are or have been made and otherwise as hereinafter specified (“**nominated property**”).

(2) Such nominated property shall be limited to property in respect of which the actuary or accountant may invest trust funds in his or her hands pursuant to section 21 of the *Trusts Act 1973*.

(3) The amount of any encumbrance for the time being outstanding shall be deducted in the determination of the value of nominated property pursuant to subsection (1)(b).

Provisions to be contained in rules

32. The rules relating to the funeral benefit business of a corporation registered under this Part to carry on such business shall contain provisions in respect of the following matters, that is to say—

- (a) the terms under which persons may become contributors, the scale and nature of benefits to be provided and the fines and forfeitures that may be imposed on contributors;
- (b) a provision in respect of the proportion of contributions of contributors allowable to the corporation for or in connection with the management and operation of the business;
- (c) the extent to which benefits have effect or are available after contributions cease to be paid or, alternatively, the proportion of the amount of contributions already paid that will be refunded to a contributor who desires to discontinue further contributions;
- (d) a provision that a funeral benefit consisting of the payment of money on the death of a contributor or other person for whom or on whose behalf contributions have been made for the purpose of

meeting the whole or part of the expenses of and incidental to the funeral of that contributor or other person shall not exceed \$1 500 or such greater sum as may be prescribed from time to time;

- (e) a surrender value of contributions of a contributor where contributions are up to date and a service to which the contributor is entitled in respect of those contributions is carried out by a funeral director other than the corporation;
- (f) the investment of the funds of the corporation that relate to its funeral benefit business (excluding moneys in or payable to the funeral benefit business trust fund account), the keeping of accounts and the audit of accounts by an authorised accountant at least once a year;
- (g) the manner of making, altering or rescinding rules;
- (h) the inspection of the books of the corporation by any contributor or a contributor's legal personal representative;
- (i) such other matters as are prescribed.

Registration of corporation in respect of funeral benefit business

33. Where—

- (a) the application by a corporation for registration under this Act to carry on funeral benefit business; and
- (b) the rules relating to funeral benefit business of the corporation; and
- (c) the report by the actuary or authorised accountant accompanying the application;

in the opinion of the registrar, formed after consultation by the registrar with the State Actuary, comply with the requirements of this Act and the registrar is satisfied, after such consultation with the State Actuary, that the scheme for the provision of benefits is such as to provide adequately the benefits to contributors and other persons for whom or on whose behalf contributions have been, are or are to be made, and, in the case of a corporation continuing to carry on funeral benefit business commenced prior to the commencement of this Act, the registrar is satisfied after consultation with the State Actuary that—

- (d) contracts entered into between the corporation and its contributors prior to such commencement are in accordance with the rules or are otherwise satisfactory in their terms; and
- (e) the amount specified by the actuary or accountant pursuant to section 31(1)(a) is an amount adequate to meet the calculated liabilities referred to in that paragraph, and—
 - (i) moneys on hand from contributions alone or with other moneys available to the corporation as referred to in section 31(1)(b) constitute an amount not less than the amount specified by the actuary or accountant pursuant to section 31(1)(a); or
 - (ii) where the moneys as aforesaid constitute an amount less than the amount specified by the actuary or accountant pursuant to section 31(1)(a)—the firstmentioned amount and the amount represented by the value of nominated property of the corporation together constitute an amount not less than the amount specified by the actuary or accountant pursuant to the paragraph;

the registrar shall register the corporation and the rules in the manner prescribed.

Registration based on insurance policy or bank bond in lieu of additional statements

34.(1) Where the applicant for registration is a corporation continuing to carry on funeral benefit business commenced prior to the commencement of this Act, it may, in lieu of having, in the report by an actuary or accountant accompanying the application, a statement or statements by the actuary or accountant as referred to in section 31(1)(b), seek the approval of the Minister for it to enter into—

- (a) a contract of insurance with an insurer approved by the Minister;
or
- (b) a bank bond with a bank in the State;

under which payment is assured in respect of benefits and other payments arising out of contracts entered into by the applicant with contributors up to the time of application.

(2) The applicant shall lodge with the registrar a copy of the proposed contract of insurance or bank bond which shall include any provisions that may be prescribed in respect of contracts or bonds.

(3) The Minister, in the course of determining whether to approve of the entering into the contract of insurance or bank bond by the applicant, shall cause the copy of the proposed contract or bond to be referred to the State Actuary for consideration, and shall have regard to the views of the State Actuary when making a determination.

(4) Where the Minister approves that the applicant enter into the contract of insurance or bank bond, the completion of the contract or bond and lodgment of a certified copy thereof with the registrar shall be conditions precedent to registration.

(5) Where the Minister has approved that the applicant enter into a contract of insurance or a bank bond in accordance with this section, the provisions of section 33 apply with respect to the registration of the corporation and the rules save that the registrar is not required to be satisfied with respect to any matter referred to in section 33(e)(i) and (ii).

Registration of corporation where special circumstances exist

35. The registrar may register a corporation and the rules relating to funeral benefit business of the corporation in the manner prescribed in any case where the registrar considers special circumstances exist making it appropriate to do so notwithstanding the provisions of section 33, in which case the registrar may subject the registration to such conditions and may give such directions to the corporation as the registrar thinks fit; and the corporation shall comply with those conditions and directions.

Certificate of registration

36.(1) On registering a corporation, the registrar shall issue to it a certificate of registration.

(2) A certificate of registration issued to a corporation shall be displayed by it in a conspicuous place at its place of business or, if it has more than 1 place of business, at its principal place of business.

Refusal of registration

37.(1) Subject to section 35, where the registrar, after consultation with the State Actuary—

- (a) is of the opinion that any of them the application, rules or report referred to in section 33 does not or do not comply with the requirements of this Act; or
- (b) is not satisfied that the scheme for the provision of benefits is such as to provide adequately the benefits to contributors and other persons for whom or on whose behalf contributions have been, are or are to be made; or
- (c) is not satisfied regarding the further matters referred to in section 33 in respect of which the registrar is required to be satisfied in the case of a corporation continuing to carry on funeral benefit business commenced prior to the commencement of this Act;

the registrar shall refuse to register the corporation.

(2) Where—

- (a) the corporation applying for registration seeks the approval of the Minister to enter into a contract of insurance or a bank bond pursuant to section 34 in lieu of having, in the report by an actuary or accountant accompanying the application, a statement or statements by the actuary or accountant as referred to in section 31(1)(b); and
- (b) the Minister does not give such approval;

the registrar shall refuse to register the corporation.

(3) Where the registrar refuses to register a corporation, the registrar shall notify the corporation in writing of such refusal and set out in the writing the reasons for such refusal.

(4) A corporation refused registration by the registrar may appeal to the Court against such refusal.

(5) On hearing such an appeal, the Court may make an order—

- (a) dismissing the appeal and confirming the decision of the registrar to refuse to register the corporation; or
- (b) allowing the appeal and revoking the decision of the registrar to

refuse to register the corporation;

and may make such supplementary or other orders as it thinks fit.

(6) An appeal may be instituted within the prescribed time and in the prescribed manner, but subject to rules of court, including rules of court as to time and manner of appeal.

Funeral benefit business trust fund account

38.(1) A corporation registered under this Part shall, upon registration, open and maintain in its name in a bank in the State in respect of the carrying on of funeral benefit business an account called a funeral benefit business trust fund account.

(2) The corporation shall pay into its funeral benefit business trust fund account—

- (a) all contributions paid to it subsequent to registration; and
- (b) subject to subsection (3), an amount of money representing the minimum amount as referred to in section 31(1)(a) or an amount of money representing the moneys referred to in section 31(1)(b), as the case may be; and
- (c) interest, rents, dividends or other income or returns required to be paid into or credited to the account pursuant to section 40(3); and
- (d) any other moneys required to be paid into or credited to the account pursuant to any provision of this Act;

and moneys in the account shall be kept separate from any other moneys of the corporation and accounted for separately.

(3) Subsection (2)(b) is not applicable where the corporation enters into a contract of insurance or bank bond pursuant to section 34 save to the extent of any amount of money which the registrar is satisfied after consultation with the State Actuary is sufficient for payment into the funeral benefit business trust fund account in conjunction with the entering into by the corporation of a contract of insurance or a bank bond as aforesaid.

(4) The corporation shall notify the registrar within 14 days of the establishment of the account the following information, that is to say—

- (a) the name of the bank;

- (b) the number of the account;
- (c) the names of those persons authorised to operate the account;
- (d) such other information as may be prescribed.

Funeral benefit business trust fund

39. Moneys standing to the credit of the funeral benefit business trust fund account of a corporation (including moneys payable into the account whether actually banked or not), securities and property held consequent upon the investment of moneys pursuant to section 40 and, in an applicable case, nominated property of the corporation or moneys paid or payable under a contract of insurance or a bank bond referred to in section 34 constitute the fund of the corporation, called the funeral benefit business trust fund.

Investment of moneys

40.(1) Moneys standing to the credit of the funeral benefit business trust fund of a corporation may be invested by the corporation—

- (a) in any manner authorised by section 21 of the *Trusts Act 1973* or in any investment approved by the Governor in Council;
- (b) upon deposit with or in shares of any building society within the meaning of the Financial Institutions (Queensland) Code;
- (c) in improving any nominated property or any land purchased by it pursuant to the provisions of this subsection;
- (d) in altering, demolishing or rebuilding any building forming part of nominated property or on land purchased by it pursuant to the provisions of this subsection.

(1A) However, that not more than 75% of moneys standing to the credit of the fund or such other percentage thereof as may from time to time be prescribed may be utilised for purposes referred to in subsection (1)(c) and (d).

(2) A corporation may from time to time vary any such investment.

(3) Any interest, rent, dividend or other income or return derived from the investment of moneys pursuant to this section or from nominated

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property shall, subject to subsection (6), be paid forthwith upon receipt thereof into the funeral benefit business trust fund account.

(4) In any case where moneys have been invested pursuant to subsection (1) in any land or building and no interest, rent, dividend or other income or return is derived therefrom or in any case where no interest, rent, dividend or other income or return is derived from nominated property, interest at a rate determined by the registrar after consultation with the State Actuary on the amount so invested or on the value of the nominated property as assessed by the State Actuary shall be credited annually to the funeral benefit business trust fund account by the corporation.

(5) In subsection (4), a reference to any land or building or nominated property from which no interest, rent, dividend or other income or return is derived includes a reference to a part of such land or building or nominated property from which no interest, rent, dividend or other income or return is derived although interest, rent, dividend or other income or return is derived from another part of such land or building or nominated property.

(6) In any case where—

- (a) moneys have been invested pursuant to subsection (1) in any land or building and interest, rent, dividend or other income or return is derived therefrom; or
- (b) interest, rent, dividend or other income or return is derived from nominated property;

at a rate or of an amount less than that determined by the registrar after consultation with the State Actuary to be reasonable in the circumstances, interest, rent, dividend or other income or return that would be derived from any land, building or nominated property as aforesaid at the rate or of the amount so determined by the registrar to be reasonable in the circumstances shall be credited annually to the funeral benefit business trust fund account by the corporation in lieu of that actually derived.

Application of funeral benefit business trust fund

41.(1) Subject to this Act, the funeral benefit business trust fund shall be held for and applied towards—

- (a) the benefits provided by the corporation to contributors or other persons for whom or on whose behalf contributions have been

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made as provided for in the rules of the corporation, such benefits being payable pursuant to contracts entered into with contributors whether before or after the commencement of this Act;

- (b) payments made pursuant to subsection (6);
- (c) where the funeral, burial or cremation service or other service to be provided to the contributor or other person for whom or on whose behalf contributions have been made is provided by a funeral director or person other than the corporation in accordance with the contract in question, the payment of the surrender value of the contributions paid in respect of the business in accordance with subsection (6);
- (d) provision for the proportion of contributions allowable to the corporation for or in connection with the management and operation of the business as provided by the corporation's rules relating to the business;
- (e) provision for the proportion of contributions allowable to the corporation for or in connection with the carrying out of the services pursuant to the contracts entered into with contributors whether before or after the commencement of this Act;
- (f) subject to subsection (2), payment of rates and taxes on and of moneys for maintenance and upkeep of any land or building in respect of which moneys have been invested pursuant to section 40 or any nominated property;

and, notwithstanding any other Act or law, the fund shall not be available for and shall not be applied, directly or indirectly, for any other purpose and, without limiting the generality of the foregoing, no part of the fund shall be liable to be taken in execution under the order or process of any court at the instance of any creditor of the corporation.

(2) Payment made pursuant to subsection (1)(f) in relation to any particular land or building or any particular nominated property shall not exceed the amount of interest, rents, dividends or other income or returns derived therefrom less an amount calculated as interest on the amount invested pursuant to section 40 in respect of such land or building or on the value of such nominated property as assessed by the State Actuary, such interest being at a rate determined by the registrar after consultation with the State Actuary.

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(3) If provision cannot be made in accordance with this Part sufficiently out of the funeral benefit business trust fund to meet the payment of rates and taxes on and of moneys for maintenance and upkeep of any land or building in respect of which moneys have been invested pursuant to section 40 or any nominated property, the deficiency shall be made good from other moneys of the corporation.

(4) For the purpose of the application of or otherwise dealing with the funeral benefit business trust fund in accordance with this section or pursuant to any other provision of this Act, the corporation may convert into money any part of the fund not consisting of money with the consent of the registrar first had and obtained, which consent may be given subject to such terms and conditions as to realisable amount and otherwise as the registrar thinks fit; and for the purpose of deciding whether or not the registrar will give consent and, if so, subject to what terms and conditions, the registrar may require the corporation to obtain the recommendation of an actuary and may consult with the State Actuary.

(5) Where the registrar is satisfied that any part of the funeral benefit business trust fund has been applied, directly or indirectly, for a purpose other than one specified in this section or one otherwise authorised by this Act, the registrar may direct in writing the corporation that or other person who so applied the part of the fund to restore the amount of money or the property or its value to the fund within the time notified in the writing.

(5A) A corporation to which or other person to whom such a direction in writing is given shall comply with the terms thereof within the time specified therein.

Maximum penalty—6 penalty units.

(6) Upon application made in writing to a corporation carrying on funeral benefit business for the payment from its funeral benefit business trust fund account of a benefit in respect of such business or a surrender value of contributions paid in respect of such business or a refund in whole or in part of contributions paid in respect of such business, the corporation, if satisfied—

- (a) that the application is made in good faith by the applicant; and
- (b) that a payment of the type applied for would in the circumstances be just;

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may make to the applicant, or to such other person as to the corporation may seem proper, a payment from the funeral benefit business trust fund account of such amount as it may deem just notwithstanding any provision of this Act or of the registered rules of the funeral benefit business or of the contract under which the contributions were paid and notwithstanding that no provision of this Act or of such registered rules or of such contract authorises or envisages such a payment to any person or to the person to whom the corporation proposes to make payment.

(6A) Nothing, however, in subsection (6) authorises—

- (i) the payment, in a case where a service is provided, of an amount exceeding the amount applicable to that service;
- (ii) the payment of the amount of a surrender value of contributions paid other than such an amount calculated in accordance with the registered rules.

(7) A corporation registered to carry on funeral benefit business shall not, in connection with the carrying on of such business, borrow any money except that, for the temporary accommodation of the funeral benefit business trust fund account, it may obtain advances in such manner, to such extent and on such conditions as may be approved by the registrar.

(8) Subject to this section, a corporation registered to carry on funeral benefit business shall not dispose of or mortgage, charge or otherwise encumber any property forming part of the funeral benefit business trust fund without the approval of the registrar first had and obtained.

(8A) In determining whether he or she will grant approval as aforesaid, the registrar may require the corporation in question to obtain the recommendation of an actuary or authorised accountant or a valuer and may consult with the State Actuary.

(9) Notwithstanding any other provision of this Act, a corporation registered to carry on funeral benefit business may, with the approval of the registrar first had and obtained, apply moneys from the funeral benefit business trust fund account for a purpose other than a purpose specified in subsection (1) provided that it is a purpose in connection with the carrying out of such business.

(9A) In determining whether he or she will grant approval as aforesaid, the registrar may require the corporation in question to obtain the

recommendation of an actuary or authorised accountant or a valuer and may consult with the State Actuary.

(10) Subject to subsection (11), a transaction shall not be invalidated by reason only that it has been entered into in contravention of subsection (8), but nothing in this subsection affects the liability of a corporation or any other person to a penalty in respect of any such contravention.

(11) The Court may, on the application of the registrar, make an order invalidating a transaction entered into in contravention of subsection (8), but the Court shall not make any such order if it is satisfied that the effect of the order (if made) would be to prejudice the rights of any person in respect of, or arising out of, the transaction which have been acquired in good faith and without knowledge of the contravention.

Annual returns to be furnished by corporation

42. Within 4 months after the end of each financial year or within such extended period not exceeding 2 months as the registrar in a particular case determines (the registrar being hereby thereunto authorised), a corporation shall furnish to the registrar a return in the approved form containing such particulars as are prescribed and accompanied by the prescribed documents.

Quinquennial valuation

43.(1) Once at least in every 5 years the registrar shall, in relation to the funeral benefit business of a corporation, cause the assets of the funeral benefit business trust fund and the liabilities required to be met therefrom, whether as benefits or otherwise, pursuant to this Part to be valued by the State Actuary.

(2) The registrar may, on application by the corporation and after consultation with the State Actuary, dispense with such a valuation for such period or periods as the registrar thinks fit in respect of a corporation where, having regard to the purposes or nature of the operations of the funeral benefit business carried on by it the registrar deems such a valuation to be inapplicable or unnecessary for the period or periods in question.

(3) A corporation shall make available to the registrar such information, data, books, accounts, documents and other writings as the registrar may require for the purposes of the valuation.

(4) On the completion of the valuation the State Actuary shall send to the registrar for transmission to the corporation an abstract of the results of the valuation and a report thereon.

Where assets insufficient to meet liabilities

44. If from the valuation it appears to the State Actuary that the assets are insufficient to meet the liabilities, the State Actuary shall state in the report—

- (a) the apparent cause and the nature and extent of the deficiency; and
- (b) the nature and extent of the changes in respect of the funeral benefit business that will be necessary to ensure that the assets will be sufficient to meet the liabilities;

and the registrar, upon the recommendation of the State Actuary and, if the registrar thinks fit, after discussion with the corporation, may direct the corporation—

- (c) to effect such changes or take such action in respect of the business as the registrar may specify;
- (d) to pay into the funeral benefit business trust fund account an amount sufficient to make good the deficiency or to nominate as nominated property or additional nominated property, property having a value, determined in accordance with section 31, of not less than the amount of the deficiency or to do both such things to the extent necessary to make good the deficiency.

Where assets more than sufficient to meet liabilities

45.(1) If from the valuation it appears to the State Actuary that the assets are more than sufficient to meet the liabilities, the State Actuary shall state in the report—

- (a) the apparent cause and the nature and extent of the surplus; and
- (b) the nature and extent of the changes in respect of the funeral benefit business that will be necessary to enable the surplus to be reduced or eliminated;

and the registrar, upon the recommendation of the State Actuary and, if the

registrar thinks fit, after discussion with the corporation, may direct the corporation to effect such changes or take such action in respect of the business as the registrar may specify.

Corporation to change rules

46.(1) Upon a direction being given by the registrar to a corporation pursuant to section 44 or 45, the corporation, where required pursuant to the direction, shall amend forthwith the registered rules with respect to funeral benefit business carried on by it and shall make such other changes and take such action as necessary to give effect to such direction.

(2) Without limiting the types of changes that the registrar may direct to be effected under section 44 or 45 and without limiting the registrar's discretion in that regard, the registrar may direct changes in respect of all or any of the following matters notwithstanding any provision of this Act or any of the registered rules with respect to the funeral benefit business concerned or the provisions of any contract entered into in respect of a benefit to be provided by or through that business, that is to say—

- (a) the contributions to be paid to such business;
- (b) the benefits payable or services supplied by such business;
- (c) the basis on which or the method by which the surrender value of contributions paid to such business is computed;
- (d) the proportion of contributions to be utilised as management expenses in such business;
- (e) the manner of conducting such business;
- (f) outgoings from the funeral benefit business trust fund in respect of such business.

Register of contributors

47.(1) A corporation registered to carry on funeral benefit business shall keep a register of contributors and shall enter therein in respect of each contributor, whether he or she became a contributor prior to the commencement of this Act or becomes a contributor after such commencement—

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- (a) the full name, address, date of birth and sex of that person; and
- (b) the date on which that person became a contributor; and
- (c) particulars of the benefits for which that person is contributing; and
- (d) particulars of the rate of contributions payable by that person; and
- (e) such other particulars as may be prescribed.

(2) In a case where a person becomes a contributor after the commencement of this Act, the corporation shall enter in the register the matters referred to in subsection (1) within 7 days after the date on which the person becomes a contributor.

(3) The corporation shall enter in the register—

- (a) forthwith after any change in the rate of contributions payable by a contributor, particulars of the change and the date of the change; and
- (b) forthwith after a person ceases to be a contributor, a statement to that effect and the date on which the person ceased to be a contributor; and
- (c) forthwith after a funeral benefit is paid or supplied in relation to which contributions have been made by a contributor, a statement to that effect and the date on which the benefit was paid or supplied; and
- (d) forthwith after any change in the benefits for which a contributor is contributing, a statement to that effect and the date of the change; and
- (e) such other particulars as may be prescribed.

(4) A corporation shall not remove from the register any particulars relating to a person who has ceased to be a contributor until 12 months after the valuation under section 43 next following the person so ceasing to be a contributor.

(5) A corporation shall keep such other registers as may be prescribed.

(6) A corporation required pursuant to subsection (1) or (5) to keep a register shall keep the register at its registered office in the State.

Receipts

48. A receipt shall be issued by a corporation registered to carry on funeral benefit business in respect of a contribution or other amount payable under this Act into its funeral benefit business trust fund account and shall include in the particulars thereon such details as are prescribed.

**PART 5—SALE OF FUNERAL BENEFIT BUSINESSES
AND CANCELLATION OF REGISTRATION
PROVISIONS****Interpretation**

49. In this Part—

- (a) a reference to a corporation is a reference both to a corporation referred to in section 7 and a corporation registered under Part 4;
- (b) a reference to a Part 3 corporation is a reference to a corporation referred to in section 7;
- (c) a reference to a Part 4 corporation is a reference to a corporation registered under Part 4.

Sale of funeral benefit business

50.(1) A corporation may, subject to the prior approval of the registrar and subject to such conditions as the registrar may impose, sell, assign or dispose of any funeral benefit business carried on by it and all property vested in or held by it in relation to the business to another corporation registered or deemed to be registered under this Act to carry on such a business (“**the assignee**”).

(2) Any purported sale, assignment or disposal without the prior approval of the registrar or without compliance with any conditions imposed by the registrar is void and renders registration in respect of the business liable to cancellation.

(3) Upon the sale, assignment or disposal of the funeral benefit business,

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every contract entered into in respect of a benefit to be provided by or through the business that at the date of the sale, assignment or disposal has not been performed by the corporation shall continue to have full force and effect unless and until cancelled in accordance with the registered rules relating to the business and the provisions of the contract (if any) notwithstanding that the contributor has not consented to the sale, assignment or disposal, and every such contract shall be read and construed as if the assignee were and had at all times been a party to the contract in place of the corporation.

(4) The provisions of subsection (3) shall not be construed so as to prejudice any claim that the assignee or any contributor may have against the corporation in respect of a liability incurred by the corporation prior to the sale, assignment or disposal and which has not been discharged by the corporation at the date of sale, assignment or disposal.

(5) Without limiting the generality of subsection (1), upon the sale, assignment or disposal of such funeral benefit business—

- (a) the moneys and securities in the Funeral Benefit Trust Fund on account of the funeral benefit business of a Part 3 corporation shall be moneys and securities in respect of the business as sold, assigned or disposed of to the assignee;
- (b) the moneys standing to the credit of the benefits trust fund, whether actually banked or not, of a Part 3 corporation shall be moneys standing to the credit of the benefits trust fund or the funeral benefit business trust fund account, as the case may be, of the assignee;
- (c) the moneys or securities deposited with the Treasurer as referred to in section 8 shall be paid to the Part 3 corporation that has sold, assigned or disposed of the business or dealt with as it shall in writing direct;
- (d) the moneys standing to the credit of the funeral benefit business trust fund account, whether actually banked or not, of a Part 4 corporation shall be moneys standing to the credit of the funeral benefit business trust fund account of the assignee.

(6) Upon the sale, assignment or disposal of such funeral benefit business, the registrar shall cancel the registration of the corporation so selling, assigning or disposing in respect of the business in question.

(7) The registrar shall not give his or her approval to the sale, assignment or disposal of a funeral benefit business by a Part 4 corporation unless the registrar is first satisfied that adequate provision has been made with respect to—

- (a) nominated property, if it is necessary for the assignee to nominate property or, as the case may be, a contract of insurance or a bank bond pursuant to section 34;
- (b) the transfer by the Part 4 corporation to the assignee of investments made by the corporation, including investments in relation to land and buildings;

and for the purposes aforesaid, the registrar may consult with the State Actuary.

Cancellation of registration at request of corporation

51.(1) The registrar, at the request of a corporation, may, by signed writing, cancel the registration of the corporation to carry on funeral benefit business.

(2) The request by the corporation for cancellation of registration shall be made in such manner as the registrar directs, either generally or in any particular case and, as from the date of the request, the corporation shall cease to carry on funeral benefit business and shall advertise that fact in the prescribed manner or, if not prescribed, as directed by the registrar.

(3) The request shall be accompanied by a statement by the corporation showing in relation to the business—

- (a) assets and liabilities, including contractual commitments, with respect to—
 - (i) the benefits trust fund of the corporation and the account of the Funeral Benefit Trust Fund applicable to the corporation in the case of a Part 3 corporation;
 - (ii) the funeral benefit business trust fund in the case of a Part 4 corporation;
- (b) the number of contributors and the nature of their respective interests;

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- (c) the intended appropriation, division or disposition of the net assets from the fund and the account of the Fund referred to in paragraph (a)(i) or the fund referred to in paragraph (a)(ii), as the case may be, supported by a report by an actuary.

(4) The registrar in considering the request for cancellation may consult with the State Actuary and, if satisfied that the intended appropriation, division or disposition is fair and reasonable and that, having regard to all the circumstances, it is appropriate for the registrar to agree to the request of the corporation for cancellation of registration, shall require the corporation to notify in writing each contributor of—

- (a) the request to cancel registration; and
- (b) the intended appropriation, division or disposition as it affects the contributor; and
- (c) such other information as may be prescribed or as may be required to be notified by the registrar;

and may, if the registrar thinks fit, cause notice of the request to cancel registration to be advertised at the expense of the corporation in the Gazette and in some newspaper circulating in the locality in which the place of business or, if more than 1, the principal place of business of the corporation is situated.

(5) If a contributor or any person for whom or on whose behalf contributions have been made or other person having any claim in respect of any of the funds as aforesaid applicable in his or her case lodges with the registrar an objection in writing in respect of any benefit or the intended appropriation, division or disposition within 3 months after receipt by him or her of notification in writing pursuant to subsection (4) (proof of lodgment of such objection within the time stated being on the objector) or within 3 months after publication in the Gazette or newspaper of the notice referred to in subsection (4), the registrar shall settle the matter or claim the subject of the objection in the manner provided by section 62, and the provisions of that section shall apply accordingly.

(6) On the settlement of all matters or claims as referred to in subsection (5) or on the registrar being satisfied that no objections have been made, the registrar shall notify the corporation accordingly and the corporation shall appropriate, divide or dispose of the net assets referred to in subsection (3) as proposed in the statement referred to in that subsection

as such proposals are varied by the settlement of matters or claims by the registrar.

(7) The corporation for the purposes of subsection (6) may convert into money assets not consisting of money with the consent of the registrar first had and obtained, which consent may be given subject to such terms and conditions as to realisable amount and otherwise as the registrar thinks fit; and for the purpose of deciding whether or not the registrar will give consent and, if so, subject to what terms and conditions, the registrar may require the corporation to obtain the recommendation of an actuary or authorised accountant or the report of a valuer and may consult with the State Actuary.

(8) The registrar shall notify the corporation in the notification referred to in subsection (6) or in a separate notification of the effective date of cancellation of registration, and the registration of the corporation to carry on funeral benefit business shall be cancelled as at that date.

(9) On cancellation of registration, the corporation's certificate of registration is void and the corporation shall surrender it to the registrar.

Cancellation of registration by Court

52.(1) The registrar may apply to the Court for cancellation of the registration of a corporation to carry on funeral benefit business—

- (a) if within 1 month after being so directed, the corporation does not amend the registered rules of the business or make such other changes or take such action as directed by the registrar pursuant to section 21, 22, 23, 35, 44, 45 or 46; or
- (b) on the ground that—
 - (i) the registration has been obtained by fraud or mistake; or
 - (ii) there has been a purported sale, assignment or disposal by the corporation of the business without the prior approval of the registrar, contrary to section 50; or
 - (iii) the corporation, after notice from the registrar of contravention or failure to comply with any of the provisions of this Act or any of the provisions of the rules relating to the business, has contravened or failed to comply with the

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provisions the subject of the notice; or

(iv) the corporation has ceased to carry on the business.

(2) An application shall not be made by the registrar without the prior approval in writing of the Minister.

(2A) The making of an application by the registrar shall be sufficient evidence of the prior approval in writing of the Minister until the contrary is shown.

(3) Where upon the application the Court is satisfied that the registrar has established any matter or ground referred to in subsection (1) relied upon in the application as a matter or ground for cancellation, the Court may by its order cancel the registration of the corporation to carry on funeral benefit business.

(4) Upon service on the corporation of the originating proceeding in respect of the application, no act or thing shall be done by the corporation, any member of the governing body, by whatever name called, of the corporation or the secretary thereof in relation to—

- (a) the benefits trust fund of the corporation or the account of the Funeral Benefit Trust Fund applicable to the corporation in the case of a Part 3 corporation;
- (b) the funeral benefit business trust fund in the case of a Part 4 corporation;

without the prior approval in writing of the registrar.

Maximum penalty—6 penalty units.

(5) Such approval may be given by the registrar in such manner as the registrar thinks fit including in respect of particular matters and in respect of general practices and procedures, and in considering matters in relation to approval, the registrar may consult with the State Actuary.

(6) Upon the making by the Court of an order cancelling the registration of a corporation—

- (a) moneys and securities in the Funeral Benefit Trust Fund on account of the funeral benefit business of the corporation and moneys standing to the credit of the benefits trust fund, whether actually banked or not, of the corporation, where the corporation is a Part 3 corporation;

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- (b) moneys and all other property constituting the funeral benefit business trust fund of the corporation, where it is a Part 4 corporation;

shall, without any transfer, assignment or conveyance or notice other than this Act, be divested from the corporation and vest in the registrar and, in relation thereto, all rights, powers, authorities, obligations and duties of the corporation shall be rights, powers, authorities, obligations and duties of the registrar.

(7) The Court may adjourn the hearing of an application under this section on such terms and subject to such conditions as it thinks fit where it is satisfied that effect is to be given or may be given to the provisions of section 50.

(8) Where the Court makes an order pursuant to subsection (3), it may make such supplementary or other orders as it thinks fit.

(9) In connection with the exercise and performance of the registrar's rights, powers, authorities, obligations and duties under this section where the Court has made an order pursuant to subsection (3), the registrar may apply to the Court for directions in relation to any particular matter arising out of such exercise or performance and the Court may give such directions accordingly.

(10) The Registrar of Titles or other person required by any Act or law to make or enter any note or memorial on any instrument of title to land or other record relating to any right, title, estate or interest in land or other property on receiving notice thereof shall, upon the written request of the registrar in respect of any case where any right, title, estate or interest in land or other property vests in the registrar pursuant to this section, register the registrar for or with respect to the right, title, estate or interest in such land or other property, and for that purpose may make every entry, cancellation and correction in any register, record or book in his or her custody or under his or her control and do and execute such other acts, matters and things as shall to the Registrar of Titles appear necessary and proper.

(10A) As soon as practicable after such vesting as aforesaid, the registrar shall make the written request referred to.

(11) The registrar, after meeting from the fund any claims in respect of benefits accrued before cancellation of registration as aforesaid and after providing for the costs and expenses of getting in property in the fund and

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of converting into money property in the fund not consisting of money and of distributing moneys to contributors, shall distribute the moneys comprising the fund among contributors according to the amounts of their actuarial interests in the fund as determined by the registrar after consultation with the State Actuary.

(11A) For the purpose of making such determination, the registrar may obtain the report of an actuary or authorised accountant.

(11B) In subsections (11), (12), (17) and (18)—

“the fund” means the moneys and securities referred to in subsection (6)(a) in the case of a Part 3 corporation and the funeral benefit business trust fund referred to in subsection (6)(b) in the case of a Part 4 corporation.

(12) For the purpose of compliance with subsection (11), the registrar may convert into money any part of the fund not consisting of money and shall obtain what appears to the registrar after due inquiry to be the best price obtainable therefor; and in connection with any such conversion into money the registrar shall consult with the State Actuary and may obtain the report of a valuer.

(13) On the cancellation of registration of a corporation pursuant to this section, the corporation, the members of the governing body, by whatever name called, of the corporation and the secretary thereof shall do all such acts and things as the registrar requires it or them or any of them to do (the registrar being hereby thereunto authorised) in connection with the exercise or carrying out by the registrar of any of his or her rights, powers, authorities, obligations or duties under this section following such cancellation.

Maximum penalty—6 penalty units.

(14) The provisions of subsection (13) relating to the rights, powers and authorities of the registrar thereunder are additional to and not in diminution of rights, powers and authorities of the registrar otherwise given or conferred under this Act, whether as registrar or as an inspector under this Act, which other rights, powers and authorities shall be had and may be exercised by the registrar in respect of the corporation and the members of the governing body and secretary as referred to in subsection (13) notwithstanding cancellation of registration.

(15) On cancellation of registration of a corporation under this section—

- (a) the certificate of registration issued to it is void and it shall be surrendered by the corporation to the registrar; and
- (b) the corporation shall cease to carry on funeral benefit business.

(16) Cancellation of registration of a corporation operates without prejudice to any penal or other liability actually incurred by the corporation, which may be enforced against it as if such cancellation had not taken place.

(17) The registrar may apply under the Corporations Law, chapter 5, part 5.4A for an order to wind up a company whose registration is cancelled under this section.

(17A) However, the registrar may make the application only if, after a distribution under subsection (11) of moneys comprising the fund, the registrar is unable to satisfy in full the contributors' actuarial interests.

(17B) For subsection (17), the Corporations Law, section 462(2) is taken to include a reference to the registrar.

(17C) Subsections (17) to (17B) have effect despite the *Corporations (Queensland) Act 1990*, section 5(1).¹

(18) Upon completion of the distribution of the fund, the registrar shall notify the corporation.

PART 6—OFFENCES RELATING TO CARRYING ON FUNERAL BENEFIT BUSINESSES AND WINDING-UP PROVISIONS

Unlawful carrying on of funeral benefit business

53. A person, not being a corporation, shall not carry on funeral benefit business and a corporation shall not carry on funeral benefit business unless

¹ Section 5 (This Act and applicable provisions of Queensland not to be affected by later State laws)

it is registered under this Act so to do.

Maximum penalty—20 penalty units.

Funeral benefit businesses carried on at commencement of this Act

54.(1) Any corporation that—

- (a) at the commencement of this Act is carrying on funeral benefit business; and
- (b) is not at such commencement registered under the *Friendly Societies Act 1913* to carry on such business; and
- (c) proposes to continue to carry on such business;

shall, within 1 month after such commencement or within such extended time as the registrar in a particular case may determine (the registrar being hereby thereunto authorised), make application to be registered under this Act to carry on such business and shall comply in all respects with the requirements of this Act applicable to it with respect to the application.

(2) Any such corporation that—

- (a) not having made application for registration within 1 month after the commencement of this Act or within such extended time as the registrar may determine in its particular case, carries on funeral benefit business after the expiration of such time or such extended time, as the case may be; or
- (b) having made application as aforesaid and having been refused registration by the registrar, carries on funeral benefit business after receipt by it of notification in writing of such refusal or, where it appeals against such refusal, after dismissal of such appeal;

is guilty of an offence against this Act.

Maximum penalty—20 penalty units.

(3) The carrying on of funeral benefit business by a corporation after the expiration of time or extended time, after receipt of notification or after dismissal of appeal as referred to in subsection (2) shall be sufficient evidence that the corporation proposed to continue to carry on funeral benefit business as referred to in subsection (1) until the contrary is proved.

(4) Any corporation or any person, not being a corporation, that or who at the commencement of this Act is carrying on funeral benefit business and is not then registered under the *Friendly Societies Act 1913* to carry on such business and, in the case of a corporation, does not propose to continue to carry on such business shall cease not later than 1 month after such commencement to carry on such business.

Maximum penalty—20 penalty units.

(5) Section 53 applies subject to the provisions of this section.

Acts or things lawfully done in certain cases

55. No act or thing done by—

- (a) a friendly society within the meaning of the *Friendly Societies Act 1991*; or
- (b) any person carrying on insurance business who under the *Insurance (Deposits) Act 1932* (Cwlth) has deposited approved securities with the Treasurer of the Commonwealth or is exempt by that Act from liability to make deposits thereunder; or
- (c) an industrial organisation registered under the *Industrial Relations Act 1990*; or
- (d) an association of persons registered as an organisation under the *Industrial Relations Act 1987* (Cwlth);

shall be construed for the purposes of this Act as constituting the carrying on of funeral benefit business.

Winding-up of funeral benefit business

56.(1) The Minister may, by Gazette notice, order the funeral benefit business—

- (a) of a corporation that—
 - (i) at the commencement of this Act is carrying on such funeral benefit business; and
 - (ii) is not at such commencement registered under the *Friendly Societies Act 1913* to carry on such business; and

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- (iii) has not become registered to carry on such funeral benefit business under and in accordance with this Act; or
- (b) of a person, not being a corporation, who—
 - (i) immediately prior to the commencement of this Act was carrying on funeral benefit business; and
 - (ii) was not then registered under the *Friendly Societies Act 1913* to carry on such business; or
- (c) of a corporation or a person, not being a corporation, that or who is convicted of an offence under this Part in relation to such business;

to be wound up.

(2) Any number of the contributors in relation to a funeral benefit business as referred to in subsection (1) may petition the Minister to exercise his or her power to order the business to be wound up, but the Minister may if the Minister thinks fit exercise such power of his or her own motion.

(3) The winding-up starts on the publication of the Gazette notice.

(4) Upon such publication—

- (a) all property real or personal and all powers, authorities, immunities, rights, obligations and duties that immediately before such publication were vested in, exercisable by or imposed upon such corporation or person or any body or person on behalf of such corporation or person in relation to such funeral benefit business shall, by virtue of and without further or other authority than this Act, cease to be so vested in, exercisable by or imposed upon such corporation or person or body or person as aforesaid and shall be vested in, exercisable by, imposed upon and executed by the registrar;
- (b) the registrar shall realise upon such property and, after discharging the debts and obligations of such corporation or person in relation to such funeral benefit business (other than debts and obligations to contributors) and making provision for the costs and expenses of the winding-up of the funeral benefit business, shall distribute the moneys remaining in the registrar's hands among contributors according to their actuarial interests in

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the funeral benefit business as determined by the registrar after consultation with the State Actuary.

(4A) For the purpose of making such determination, the registrar may obtain the report of an actuary or authorised accountant.

(5) The Registrar of Titles or other person required by any Act or law to make or enter any note or memorial on any instrument of title to land or other record relating to any right, title, estate or interest in land or other property on receiving notice thereof shall, upon the written request of the registrar in respect of any case where any right, title, estate or interest in land or other property vests in the registrar pursuant to subsection (4), register the registrar for or with respect to the right, title, estate or interest in such land or other property, and for that purpose may make every entry, cancellation and correction in any register, record or book in his or her custody or under his or her control and do and execute such other acts, matters and things as shall to the Registrar of Titles appear necessary and proper.

(5A) As soon as practicable after such vesting as aforesaid, the registrar shall make the written request referred to.

(6) The registrar or any inspector under this Act may for the purposes of this section—

- (a) require the corporation or person or a body or person as referred to in subsection (4)(a) or any member of the governing body, by whatever name called, of the corporation or the secretary thereof—
 - (i) to deliver forthwith to him or her all books, papers, records and writings in its, his or her possession relating to the funeral benefit business, to supply forthwith all such information as it, he or she is capable of supplying with respect to that business (including information with respect to property thereof and entries in or contents of books, papers, records and writings as aforesaid) or to answer, in writing if so required, any questions with respect to any such books, papers, records or writings (including any entries therein or contents thereof) or with respect to any such information;
 - (ii) to do forthwith such acts and things as it, he or she is

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capable of doing which in the opinion of the registrar or inspector are necessary in order to give effect to this section;

- (b) seize all books, papers, records and writings relating to the business being wound up wheresoever found, and for that purpose, subject to subsections (16) to (19), enter any premises used for the carrying on of the business or any other premises;
- (c) require the manager or other principal officer of any bank in which any moneys or securities of the business being wound up are deposited to pay over or, as the case requires, transfer to the registrar those moneys or, as the case may be, securities, and every such requirement shall be sufficient authority to make the payment or transfer.

(7) The rights, powers and authorities of the registrar or other inspector conferred by subsection (6) are additional to his or her rights, powers and authorities (in the case of the registrar, whether as registrar or as an inspector) conferred by this Act other than by subsection (6) and such lastmentioned rights, powers and authorities are exercisable for the purposes of this section.

(8) If the corporation or person or other body or person or member or secretary referred to in subsection (6) fails to comply with a lawful requirement or any part of a lawful requirement of the registrar or inspector made pursuant to subsection (6), it, he or she is guilty of an offence against this Act.

Maximum penalty—20 penalty units.

(9) The total amount of all contributions paid by contributors to a corporation or person the funeral benefit business of which or whose funeral benefit business is ordered by the Minister under this section to be wound up less the amount of benefits paid by the corporation or person to contributors and administrative costs properly incurred shall, upon the order of the Minister being made and published as aforesaid, be and be taken for all purposes to be a debt due and owing to the registrar by the corporation or person and recoverable as such by action in the name of the registrar in any court of competent jurisdiction.

(9A) However, in any such action the corporation or person in question may set-off against such debt the value of any property realised upon by the registrar under subsection (4).

(9B) The registrar shall apply all moneys recovered by him or her under this subsection in the manner prescribed by subsection (4)(b).

(10) Subject to subsection (11)—

- (a) a corporation as described in subsection (1)(a);
- (b) a person as described in subsection (1)(b);

shall not after the commencement of this Act make any payment out of any funds collected by it, him or her in the course of carrying on the funeral benefit business.

Maximum penalty—4 penalty units.

(11) A corporation as described in section 54(1) may, during the period beginning on the commencement of this Act and ending on the date of its registration under this Act to carry on funeral benefit business or on the date of receipt by it of the notification referred to in section 54(2)(b) or the date of dismissal of appeal as referred to therein, make payments out of the funds collected by it in the course of carrying on funeral benefit business, but only with the prior approval in writing of the registrar or for the purpose of providing benefits that have actually accrued due for contributors or persons for whom or on whose behalf contributions have been made.

(12) The registrar may apply under the Corporations Law, chapter 5, part 5.4A for an order to wind-up a company whose assets have been realised under subsection (4).

(12A) However, the registrar may make the application only if, after a distribution under subsection (4)(b) of the money remaining in the registrar's hands, the registrar is unable to satisfy in full the contributors' actuarial interests.

(12B) For subsection (12), the Corporations Law, section 462(2) is taken to include a reference to the registrar.

(12C) Subsections (12) to (12B) have effect despite the *Corporations (Queensland) Act 1990*, section 5(1).

(13) Where in the opinion of the Minister, after receipt by the Minister of a recommendation by the registrar, the interests of the contributors generally would be better served by the sale, assignment or disposal of a funeral benefit business by a corporation or person referred to in subsection (1) (“**the assignor**”) to a corporation registered under this Act to carry on

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funeral benefit business (“**the assignee**”) than by an order made under the said subsection, the Minister may approve of the sale, assignment or disposal, and the business may be sold, assigned or disposed of accordingly.

(13A) A recommendation by the registrar to the Minister shall be made only after consultation by the registrar with the State Actuary.

(13B) A purported sale, assignment or disposal of a funeral benefit business without the prior approval of the Minister is void.

(13C) Upon the sale, assignment or disposal of any such business, any contract entered into in respect of a benefit to be provided by or through that business that at the date of such sale, assignment or disposal has not been performed by the assignor shall continue to have full force and effect unless and until cancelled in accordance with the provisions of the contract (if any) notwithstanding that the contributor has not consented to such sale, assignment or disposal, and any such contract shall be read and construed as if the assignee were, and had at all times been, a party to the contract in place of the assignor.

(13D) The provisions of subsection (13C) shall not be construed so as to prejudice any claim that the assignee or any contributor may have against the assignor in respect of a liability incurred by the assignor prior to such sale, assignment or disposal and which has not been performed by the assignor at the date of such sale, assignment or disposal.

(14) Upon completion of the distribution of the moneys for distribution in respect of the funeral benefit business pursuant to this section, the registrar shall notify the corporation or person.

(15) Subject to any regulations made in that behalf pursuant to section 80, the Minister may decide any matter in relation to a winding-up of funeral benefit business of a corporation or person, other than a corporation, under this section, including, without limiting the generality of the foregoing—

- (a) any question with respect to the realisation of all or any property; and
- (b) any question with respect to the proving, ranking and payment of the debts and obligations of that corporation or person in relation to that business; and

- (c) any determination as to what are the debts or obligations to the contributors.

(16) Before the registrar or inspector enters any premises that are used or any part of premises that is used exclusively as a dwelling house, the registrar or inspector shall, save where he or she has the permission of the occupier thereof to the entry, obtain from a justice a warrant to enter.

(17) For the purposes of subsection (16), premises used as a dwelling house do not include the curtilage of those premises.

(18) A justice who is satisfied upon the complaint of the registrar or inspector that there is reasonable cause to suspect that any books, papers, records or writings relating to the funeral benefit business being wound up are on premises or a part of premises used exclusively as a dwelling house may issue a warrant, directed to the registrar or inspector, to enter the premises or part of premises specified in the warrant for the purpose of exercising the registrar's or inspector's power to seize any such books, papers, records or writings.

(19) For 1 month from the date of its issue, a warrant shall be sufficient authority for the registrar or inspector, and any person acting in aid of the registrar or inspector—

- (i) to enter the premises or part of premises specified in the warrant;
and
- (ii) to seize any books, papers, records or writings as aforesaid.

Minister's decision in winding-up

57. Any decision of the Minister in any matter relating to a winding-up of funeral benefit business under section 56 is final and conclusive and without appeal, and is not removable into any court of law or restrainable by injunction.

PART 7—GENERAL PROVISIONS

Reference to registered corporation

58. In this Part, a reference to a registered corporation is a reference to a corporation registered under this Act to carry on funeral benefit business (including one deemed so to be pursuant to section 7).

Registered office

59.(1) A registered corporation shall have a registered office within the State to which all communications and notices may be addressed.

(2) The registered corporation shall by notification in the approved form notify the registrar of any change in the situation of the registered office and pay the prescribed fee in respect thereof within 7 days of such change.

Secretary

60.(1) A registered corporation shall have a secretary, being a natural person resident in the State.

(2) The registered corporation shall by notification in the approved form notify the registrar of any change in the office of secretary and pay the prescribed fee in respect thereof within 7 days of such change.

Provisions as to rules

61.(1) A rule or an amendment of a rule in respect of funeral benefit business of a registered corporation is not valid unless it has been registered by the registrar, and an amendment of a rule containing any table of contributions or benefits or that in any way might affect the sufficiency of the contributions to provide benefits shall not be registered by the registrar unless the State Actuary first certifies that the contributions under the rules as amended are sufficient to provide the benefits or that the amendment improves or does not in any way prejudice the financial position of the benefits trust fund or the account kept in the Funeral Benefit Trust Fund in respect of the registered corporation or the financial position of the funeral benefit business trust fund, as the case may be.

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(2) The registrar, on being satisfied that a rule or an amendment of a rule is not contrary to the provisions of this Act, shall furnish to the corporation a written acknowledgment of registration of the rule or amendment; and such acknowledgment shall be conclusive evidence that the same is duly registered.

(3) A copy of the rules relating to the funeral benefit business of a registered corporation shall be made available by the corporation to a person requiring the same on payment of the prescribed fee or, if a fee is not prescribed, on payment of a sum sufficient to cover the cost of printing such copy.

(4) A registered corporation desiring to amend its rules shall make an application in that respect to the registrar in the approved form, pay the prescribed fee and comply with such other requirements as are prescribed.

(5) Where the registrar refuses to register a rule or an amendment of a rule, the registrar shall notify the registered corporation in writing of such refusal.

(6) A registered corporation refused registration of a rule or an amendment of a rule by the registrar may appeal to the Court against such refusal.

(7) On hearing such an appeal, the Court may make an order—

- (a) dismissing the appeal and confirming the decision of the registrar to refuse such registration; or
- (b) allowing the appeal and revoking the decision of the registrar to refuse such registration;

and may make such supplementary or other orders as it thinks fit.

(8) An appeal may be instituted within the prescribed time and in the prescribed manner, but subject to rules of court, including rules of court as to time and manner of appeal.

Settlement of disputes between corporations and contributors etc.

62.(1) If any dispute arises between a registered corporation and—

- (a) any contributor to the registered corporation or his or her legal personal representative; or

- (b) any person aggrieved who has ceased to be a contributor or his or her legal personal representative;

in respect of any claim made by the contributor, person aggrieved or legal personal representative, the registrar may settle such dispute and make such award as the registrar thinks proper, and such award shall be final and conclusive and binding upon the parties to the dispute.

(2) An award may be enforced as if it were an arbitration agreement under the *Commercial Arbitration Act 1990*.

(3) Where an award made by the registrar pursuant to this section contains a requirement to be complied with by the registered corporation, the registered corporation shall comply with such requirement within 14 days from the making of the award or within such longer period as is stipulated by the registrar in the award (the registrar being hereby thereunto authorised).

Maximum penalty—6 penalty units.

(4) The liability of the registered corporation to penalty under subsection (3) does not affect its liability in any other respect.

Change of name of registered corporation

63.(1) A registered corporation shall notify the registrar in writing of any change of its name as soon as practicable after such change is effected according to law.

(2) The notification shall be accompanied by a certified copy of the certificate of incorporation showing the change of name.

(3) Upon—

- (a) receipt of the notification and certified copy of certificate of incorporation showing the change of name; and
- (b) the surrender to the registrar of the certificate of registration issued to the registered corporation in the former name to carry on funeral benefit business or, if such certificate is not available for surrender, the furnishing to the registrar of a statutory declaration of such unavailability and of the reason for unavailability; and

- (c) payment of the prescribed fee;

the registrar shall issue to the registered corporation a certificate of registration in its new name to carry on funeral benefit business.

Audit by direction of registrar

64.(1) Without prejudice to any other action or remedy that may be taken under this Act by the registrar, where—

- (a) a registered corporation fails to furnish to the registrar a return in the approved form containing such particulars as are prescribed and accompanied by the prescribed documents as referred to in section 19 or 42, as the case requires, within the period required thereby; or
- (b) the registrar is not satisfied with the manner in which the annual audit with respect to the receipts and payments, funds, securities, properties and effects of a registered corporation has been made; or
- (c) the registrar considers that, by reason of any information disclosed in the return or accompanying documents as aforesaid, it is desirable that an audit should be made under the provisions of this section;

the registrar may notify the registered corporation that he or she requires an audit with respect to the receipts and payments, funds, securities, properties and effects of the funeral benefit business of the corporation during the period specified by the registrar to be made by an authorised accountant appointed by the registrar; and thereupon the registered corporation shall cause the audit to be made in accordance with the notification.

(2) The cost of an audit by an authorised accountant appointed by the registrar shall be paid by the registered corporation, and in default of payment by it the registrar, if the Minister approves, shall pay such cost and may recover it from the corporation in any court of competent jurisdiction as for a debt.

(3) The authorised accountant shall—

- (a) have access to all information, data, books, papers, deeds, documents and accounts; and

- (b) examine the general statement of the receipts and payments, funds, securities, properties and effects, and verify the same, as far as it may be so verified, with a banker's certificate (which certificate the authorised accountant is empowered to obtain) and the accounts and vouchers relating thereto and by examining the securities held;

and upon completion of the audit shall make and forward a report of the audit to the registrar.

Control and management of certain bank accounts of registered corporations

65.(1) In this section—

“officer” means any member of the governing body, by whatever name called, of the registered corporation, the secretary or other officer or employee thereof, any agent thereof or person having for the time being apparent charge or control of an office or part of the funeral benefit business of the registered corporation.

“the account” means the benefits trust fund or the funeral benefit business trust fund account of a registered corporation, as the case requires, including any moneys payable thereto whether actually banked or not, or a building society account relating to the investment of moneys in the building society pursuant to section 40(1)(b).

(2) Where it appears to the registrar that an officer has or may have misappropriated, is misappropriating or is likely to misappropriate moneys of the account or where action to cancel the registration of a registered corporation to carry on funeral benefit business is initiated under this Act, the registrar may serve notice in writing on the registered corporation or any member of the governing body, by whatever name called, of the registered corporation or the secretary thereof and on the manager or other principal officer of the bank or building society where the account is kept that no moneys shall thenceforth be drawn from the account without the registrar's approval.

(3) A notice served under subsection (2) shall be signed by the registrar and shall state that the registrar requires the account specified therein to be operated under the registrar's control, and a copy of the notice shall be served on every person authorised to operate, alone or jointly with another

or others, on the account.

(4) Upon service of a notice on the manager or other principal officer of the bank or building society and until that notice ceases to be effective, no payment shall be made by the bank or building society on any cheque or other instrument drawn on the account unless it bears (as well as the signatures of persons authorised to operate on the account) the signature of the registrar or of a person authorised in writing in that respect by the registrar (the registrar being hereby thereunto authorised).

(5) If more persons than 1 authorised to operate on the account specified in the notice are unwilling or unable from any cause to operate thereon in conjunction with the registrar or person authorised by the registrar as aforesaid, the registrar or authorised person (with the consent in writing of the registrar) may thereupon operate on the account alone.

(6) A statutory declaration by the registrar or authorised person under the *Oaths Act 1867* to the effect that persons authorised to operate on the account in question are unwilling or unable from any cause to operate thereon in conjunction with the registrar or authorised person is sufficient evidence to the manager or other principal officer of the bank or building society of that fact.

(7) Upon service of the notice on the registered corporation or any member of the governing body or the secretary of the corporation and until that notice ceases to be effective, a person authorised to sign cheques or other instruments on behalf of the registered corporation in respect of the account shall not so sign any cheque or other instrument drawn on the account unless it has first been signed by the registrar or person thereunto authorised by the registrar.

(8) If the registered corporation, a member of the governing body thereof, the secretary thereof, a person authorised to sign cheques or other instruments on behalf of the registered corporation in respect of the account or the manager or other principal officer of the bank or building society where the account is kept knowingly contravenes or fails to comply with any provision of this section, it, he or she is guilty of an offence against this Act.

Maximum penalty—20 penalty units.

(9) A registered corporation, the account of which is the subject of the service of a notice by the registrar pursuant to this section, may appeal to the

Court against the service of the notice.

(10) On hearing such an appeal, the Court may make such order in respect of the notice as it thinks fit and may make such supplementary or other orders as it thinks fit.

(11) An appeal may be instituted within the prescribed time and in the prescribed manner, but subject to rules of court, including rules of court as to time and manner of appeal.

(12) A notice served under subsection (2) shall cease to be effective—

- (a) if the registrar rescinds it (the registrar being hereby thereunto authorised)—on the date on which it is so rescinded; or
- (b) if the Court on appeal makes an order rescinding it—on the date specified by the Court as that on which the notice is rescinded or, if no such date is specified, on the date of the order.

(13) Where a notice ceases to be effective, the registrar shall, as soon as practicable thereafter, serve on each person on whom it or a copy thereof has been served a further notice in writing that the notice has ceased to be effective.

(14) A notice or further notice authorised or required by this section to be served on any person may be so served—

- (a) by delivering it to the person; or
- (b) by sending it by post to the person at the person's usual place of abode or business or at the person's place of abode or business last known to the registrar.

(15) The bank or building society where the account in question is kept and the manager or other principal officer of that bank or building society do not incur any civil liability to any person for dishonouring or refusing or failing to make payment in respect of a cheque or other instrument that is drawn on the account in relation to which the registrar has served a notice under subsection (2) and not signed by the registrar or a person thereunto authorised by the registrar, if such dishonour or refusal or failure to make payment occurs before the manager or other principal officer served with the notice is served by the registrar with a further notice as referred to in subsection (13).

(16) Nothing contained in this section operates in derogation of the provisions of section 52(4).

How payments from accounts to be made

66. A registered corporation shall not draw against or cause any payment to be made from its benefits trust fund or funeral benefit business trust fund account, as the case may be, save by or on its cheque, crossed and marked across its face with the words 'not negotiable'.

Compliance with requirements of registrar

67. A registered corporation shall—

- (a) furnish to the registrar such information as the registrar may require with respect to the funeral benefit business carried on by it;
- (b) comply with the requirements of the registrar in relation to the books and forms of account kept or to be kept and the entries made or to be made therein, and the manner in which such entries are made or to be made therein.

Inspection of books by contributors etc.

68.(1) Without prejudice to the exercise of any other power or authority under this Act—

- (a) the registrar, an inspector, the State Actuary and, with the approval of the registrar, any contributor shall be permitted by a registered corporation to inspect the books of the corporation at all reasonable hours at its registered office or at the place where they are kept within the State;
- (b) the registrar may require that any officer of a registered corporation advise him or her of the whereabouts of any information, data, books, documents or securities required by the registrar for inspection where the whereabouts are known to such officer;
- (c) the registrar may require the production, within the time specified

by him or her, of any information, data, books, documents or securities nominated by the registrar at his or her office or at any other place nominated by the registrar for inspection and examination by the registrar or any other person authorised under his or her hand;

- (d) the registrar may require the manager or other principal officer of a bank, building society, credit union or other like institution with which a registered corporation has deposited any moneys, whether in the benefits trust fund or the funeral benefit business trust fund account, as the case may be, or in any other account of the corporation, to disclose every such account to the registrar and to permit the registrar to make and take away with the registrar an extract from any book relating to or a copy of any such account.

(2) Any person howsoever named or described required to do any act or thing or upon whom an obligation is cast under subsection (1) shall do that act or thing or carry out that obligation as required or obliged thereunder.

Maximum penalty—10 penalty units.

(3) In subsection (1)(b)—

“**officer**” has the meaning that is assigned to it in section 65(1).

Powers of inspectors

69.(1) An inspector may—

- (a) require any officer of a corporation or any person carrying on funeral benefit business to—
- (i) produce for the inspector’s inspection all contracts and other documents, accounts, books and records of or relating to the funeral benefit business;
- (ii) attend before the inspector at a time and place named and then and there to answer any questions or supply any information with respect to any contract or other document, account, book or record referred to in this paragraph, or any entry therein;
- (b) require any person who has possession, custody or control of any contract or other document, account, book or record of or relating

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to a funeral benefit business transaction to—

- (i) produce for the inspector's inspection such contract or other document, account, book or record;
- (ii) attend before the inspector at a time and place named and then and there to answer any questions or supply any information with respect to any such contract or other document, account, book or record, or any entry therein;
- (c) inspect any contract or other document, account, book or record referred to in paragraph (a) or (b) and take such notes or copies thereof or extracts therefrom as the inspector deems necessary;
- (d) where the inspector deems it necessary so to do for the purpose of obtaining evidence for production in possible subsequent proceedings against a corporation or any officer thereof or any other person for an offence committed against this Act or any other Act—impound or retain any contract or other document, account, book or record referred to in paragraph (a) or (b) inspected by the inspector pursuant to paragraph (c), but the person entitled thereto shall, in lieu thereof, be entitled within a reasonable time to a copy certified as correct by the inspector, and such certified copy shall be received in all courts as evidence of and as of equal validity to the original.

(2) Any contract or other document, account, book or record impounded or retained pursuant to subsection (1)(d) may be detained for such period as the inspector thinks fit and, where any proceedings are commenced for the purpose of which the contract or other document, account, book or record was impounded or retained, shall be detained until the final determination of those proceedings including any appeal in the matter of those proceedings.

(3) A person shall not—

- (a) obstruct, threaten or intimidate an inspector in the performance of the inspector's functions, the exercise of the inspector's powers or the discharge of the inspector's duties under this Act;
- (b) when required under this Act to attend before an inspector, fail without lawful excuse to so attend in accordance with such requirement;
- (c) when required under this Act to produce for inspection any

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contract or other document, account, book or record referred to in this section, fail without lawful excuse to produce such contract or other document, account, book or record in accordance with such requirement;

- (d) when required under this Act to answer any question or supply any information with respect to any contract or other document, account, book or record referred to in this section or with respect to any entry therein, give an answer or supply information that is false or misleading or, knowing or being in a position to know the answer or information required, fail to answer that question or supply that information;
- (e) retake any contract or other document, account, book or record impounded or retained under the authority of this Act.

Maximum penalty—10 penalty units.

(4) Any requirement under this section may be made—

- (a) verbally; or
- (b) by writing addressed to the person to or on whom it is made and delivered to the person personally or sent by post to the person's address last known to the inspector.

(5) A person is not required, in respect of any matter within the application of this Act, to answer any question or give any information tending to incriminate himself or herself.

Advertising

70.(1) A registered corporation shall not advertise in relation to funeral benefit business unless it has obtained the prior approval in writing of the registrar who is hereby authorised to approve of any advertisement by a registered corporation on such terms and conditions as the registrar thinks fit.

(2) A registered corporation that—

- (a) so advertises without obtaining the prior approval in writing of the registrar; or
- (b) fails to comply with any term or condition imposed by the

registrar with respect to approval of an advertisement pursuant to this section;

is guilty of an offence against this Act.

Maximum penalty—4 penalty units.

(3) For the purpose of this section—

“**advertisement**” includes any method of conveying information to the public whether in writing or pictorially or otherwise, including by any circular, leaflet, newspaper, publication or other document, by any placard, poster or sign or by any public announcement made by means of producing or transmitting light or sound; and any derivative of that term has a corresponding meaning.

Falsification of entries etc.

71. A person shall not—

- (a) wilfully make or order or allow to be made any entry or erasure in or omission from an account book, balance sheet or a contribution or collecting book or card or any return or document required to be made, kept, sent, produced or delivered for the purposes of this Act with intent to falsify the same or to evade compliance with this Act;
- (b) wilfully apply any moneys the property of or held by a registered corporation contrary to this Act.

Maximum penalty—4 penalty units.

False and misleading statements

72. A person shall not, for the purpose of inducing another person to enter into a contract or an arrangement with a registered corporation, make a statement that the person knows to be false in a material particular or that is misleading, in relation to—

- (a) the conditions of entering into a contract or an arrangement with the registered corporation; or
- (b) the services or benefits that will be provided by the registered corporation; or

- (c) the terms and conditions under which services or benefits may be obtained from the registered corporation.

Maximum penalty—6 penalty units.

General penalty

73. A person who contravenes or fails to comply with any provision of this Act is guilty of an offence and, save where a specific penalty is otherwise provided or provision is otherwise made with respect to the offence, is liable to a penalty not exceeding 2 penalty units and a daily penalty, if the offence is continued after conviction therefor, not exceeding 1 penalty unit for every day on which the offence is so continued.

Proceedings for offences

74. A proceeding for an offence against this Act must start—

- (a) within 1 year from the commission of the offence; or
- (b) within 6 months from when the offence comes to the complainant's knowledge, but within 2 years from the commission of the offence;

whichever is the later.

Institution of proceedings

75.(1) Proceedings for an offence against section 56 may be instituted by a person authorised in writing by the Minister to institute the proceedings or may be instituted by the registrar.

(2) Subject to subsection (1), proceedings for an offence against this Act may be instituted by the registrar or by a person authorised in writing by the registrar to institute the proceedings.

Offence by body corporate

76. If an offence against any provision of this Act is committed by a body corporate, each of the following persons shall, without limiting or affecting the liability of the body corporate, be deemed to commit such

offence and shall be personally liable to the prescribed penalty, that is to say—

- (a) a director of the body corporate;
- (b) a managing director, manager or other governing officer, by whatever name called, of the body corporate;
- (c) the public officer or secretary of the body corporate.

Matters relating to evidence and proof

77. In any proceeding under or for the purposes of this Act—

- (a) it shall not be necessary to prove the appointment of the registrar, an inspector or the State Actuary;
- (b) a signature purporting to be that of a person in any capacity referred to in paragraph (a) shall be taken to be the signature it purports to be until the contrary is proved;
- (c) a return, report, notice or other document purporting to be duly signed and forwarded to the registrar by the secretary or public officer of a registered corporation and otherwise in conformity with this Act may be received as evidence of any matters stated in such return, report, notice or other document;
- (d) the onus of proving that any return, report, notice or document required to be sent or given to the registrar has been so sent or given or that any return, report, notice or document has been compiled or made as required by this Act shall, where the proceeding is in respect of a failure to send or give or compile or make the return, report, notice or document, lie on the registered corporation or officer, secretary or other person against which or whom such failure is alleged;
- (e) a certificate purporting to be signed by the registrar certifying that a person named therein is a person possessing actuarial knowledge and experience satisfactory to the Governor in Council and is approved of by the Governor in Council as being an actuary accordingly shall, upon its production, be admissible as evidence of the matters contained in the certificate.

Protection from liability

78.(1) This section applies to—

- (a) the registrar; and
- (b) a person acting under the registrar's authorisation; and
- (c) an inspector; and
- (d) the State Actuary.

(2) The person does not incur civil liability for an act or omission done honestly and without negligence under this Act.

(3) A liability that would, apart from this section, attach to the person attaches instead to the State.

Court may give directions

79. The Court may, in the absence of relevant rules of court, give directions about a matter before the Court under this Act.

Regulations

80.(1) The Governor in Council may make regulations under this Act.

(2) A regulation may be made with respect to any of the following matters—

- (b) the functions and duties of the registrar;
- (c) the inspection of documents kept by the registrar;
- (d) the registration of corporations to carry on funeral benefit business;
- (e) the payment by registered corporations of proportions of contributions received into benefits trust funds and funeral benefit business trust fund accounts and the transfer of amounts from benefits trust funds to the Trustees of the Funeral Benefit Trust Fund for placing in the Fund;
- (f) the business and meetings of the Trustees of the Funeral Benefit Trust Fund and the conduct of the administration of the Fund;
- (g) the maximum number of contracts a registered corporation may

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- enter into for a single person;
- (h) the matters for which fees are payable under this Act, the amount of the fees, the persons who are liable to pay fees, when the fees are payable, and the recovery of unpaid amounts of fees;
 - (i) prescribing offences for contraventions of a regulation and fixing a maximum penalty of not more than 1 penalty unit for a contravention;
 - (j) advertising by registered corporations about the funeral benefit business;
 - (k) the winding-up of funeral benefit business of corporations or persons other than corporations under section 56, including, for example—
 - (i) the realisation of property; and
 - (ii) the proving, ranking and payment of the debts and obligations of corporations or persons; and
 - (iii) determining the debts or obligations to contributors, including the basis for the determination of the debt or obligation.

Approval of forms

81. The chief executive may approve forms for use under this Act.

ENDNOTES**1 Index to endnotes**

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2 Date to which amendments incorporated

This is the reprint date mentioned in the Reprints Act 1992, section 5(c). Accordingly, this reprint includes all amendments that commenced operation on or before 14 March 1997. Future amendments of the Funeral Benefit Business Act 1982 may be made in accordance with this reprint under the Reprints Act 1992, section 49.

3 Key

Key to abbreviations in list of legislation and annotations

| | | | | | |
|--------|---|------------------------------|--------|---|--------------------------------|
| AIA | = | Acts Interpretation Act 1954 | (prev) | = | previously |
| amd | = | amended | proc | = | proclamation |
| ch | = | chapter | prov | = | provision |
| def | = | definition | pt | = | part |
| div | = | division | pubd | = | published |
| exp | = | expires/expired | R[X] | = | Reprint No.[X] |
| gaz | = | gazette | RA | = | Reprints Act 1992 |
| hdg | = | heading | reloc | = | relocated |
| ins | = | inserted | renum | = | renumbered |
| lap | = | lapsed | rep | = | repealed |
| notfd | = | notified | s | = | section |
| om | = | omitted | sch | = | schedule |
| o in c | = | order in council | sdiv | = | subdivision |
| p | = | page | SIA | = | Statutory Instruments Act 1992 |
| para | = | paragraph | SL | = | subordinate legislation |
| prec | = | preceding | sub | = | substituted |
| pres | = | present | unnum | = | unnumbered |
| prev | = | previous | | | |

4 Table of earlier reprints

TABLE OF EARLIER REPRINTS

[If a reprint number includes an arabic letter, the reprint was released in unauthorised, electronic form only.]

| Reprint No. | Amendments included | Reprint date |
|-------------|-----------------------|------------------|
| 1 | to Act No. 15 of 1994 | 17 November 1994 |
| 1A | to Act No. 58 of 1995 | 7 August 1996 |
| 1B | to Act No. 79 of 1996 | 5 February 1997 |

5 Tables in earlier reprints

TABLES IN EARLIER REPRINTS

| Name of table | Reprint No. |
|-----------------------------------|-------------|
| Changed names and titles | 1 |
| Corrected minor errors | 1 |
| Obsolete and redundant provisions | 1 |
| Renumbered provisions | 1 |

6 List of legislation

Funeral Benefit Business Act 1982 No. 72

date of assent 14 December 1982

ss 1–2 commenced on date of assent (see s 2(1))

remaining provisions commenced 1 September 1984 (proc publ gaz 18 August 1984 p 2231)

as amended by—

Public Service (Administrative Arrangements) Act (No. 2) 1990 No. 80 s 3 sch 6

date of assent 14 November 1990

commenced on date of assent

Public Accountants Registration (Repeal and Consequential Amendments) Act 1990 No. 85 s 5 sch 2

date of assent 29 November 1990

commenced 1 January 1991 (see s 2(3))

Queensland Office of Financial Supervision Act 1992 No. 12 ss 1–2, 66 sch

date of assent 6 May 1992

ss 1–2 commenced on date of assent

remaining provisions commenced 29 May 1992 (1992 SL No. 109)

Consumer Law (Miscellaneous Provisions) Act 1993 No. 82 ss 1–3 sch 1

date of assent 17 December 1993

ss 1–2 commenced on date of assent

amendments 3–4, 8, 9 (so far as it inserts new s 6A), 36 and 38 commenced 7 March 1994 (1994 SL No. 68)

amendment 9 (so far as it substitutes s 6) commenced 6 June 1994 (1994 SL No. 172)

remaining amendments commenced on date of assent

Statute Law (Miscellaneous Provisions) Act 1994 No. 15 ss 1–3 sch 1

date of assent 10 May 1994

ss 1–2 commenced on date of assent

remaining provisions commenced 6 June 1994 (see s 3 sch 1, 1994 SL No. 172)

Statute Law Revision Act 1995 No. 57 ss 1–2, 4 sch 1, 5(3) sch 9

date of assent 28 November 1995

commenced on date of assent

Statute Law Revision Act (No. 2) 1995 No. 58 ss 1–2, 4 sch 1

date of assent 28 November 1995

commenced on date of assent

Public Service Act 1996 No. 37 ss 1–2, 147 sch 2

date of assent 22 October 1996

ss 1–2 commenced on date of assent

remaining provisions commenced 1 December 1996 (1996 SL No. 361)

Statutory Bodies Financial Arrangements Amendment Act 1996 No. 54 ss 1–2, 9 sch

date of assent 20 November 1996

ss 1–2 commenced on date of assent

remaining provisions not yet proclaimed into force**Justice Legislation (Miscellaneous Provisions) Act 1996 No. 79 pts 1, 15**

date of assent 12 December 1996

pt 1 commenced on date of assent

remaining provisions commenced 28 February 1997 (1997 SL No. 35)

7 List of annotations**Long title** amd R1 (see RA s 39)**Arrangement of Act**

s 3 om R1 (see RA s 36)

Amendment of Friendly Societies Act

s 4 om 1993 No. 82 s 3 sch 1

Interpretation

s 5 def “**amendment of a rule**” om 1995 No. 58 s 4 sch 1
 def “**approved form**” ins 1995 No. 58 s 4 sch 1
 def “**authorised accountant**” ins 1990 No. 85 s 5 sch 2
 amd 1993 No. 82 s 3 sch 1
 def “**corporation**” sub 1995 No. 58 s 4 sch 1
 def “**Director-General**” ins 1990 No. 85 s 5 sch 2
 om 1993 No. 82 s 3 sch 1
 def “**funeral benefit**” or “**benefit**” amd 1993 No. 82 s 3 sch 1
 def “**inspector**” amd 1993 No. 82 s 3 sch 1
 def “**public accountant**” om 1990 No. 85 s 5 sch 2
 def “**registrar**” ins 1993 No. 82 s 3 sch 1
 def “**Schedule 3**” om 1995 No. 57 s 4 sch 1
 def “**the Minister**” sub 1990 No. 80 s 3 sch 6
 om 1993 No. 82 s 3 sch 1
 def “**the Registrar**” om 1993 No. 82 s 3 sch 1
 def “**valuer**” sub 1993 No. 82 s 3 sch 1

Registrar

s 6 sub 1993 No. 82 s 3 sch 1; 1996 No. 37 s 147 sch 2

Delegation by registrar

s 6A ins 1993 No. 82 s 3 sch 1

Appointment of inspectors

s 6B ins 1994 No. 15 s 3 sch 1

Inspector’s identity card

s 6C ins 1994 No. 15 s 3 sch 1

Production of inspector's identity card

s 6D ins 1994 No. 15 s 3 sch 1

Saving provision with respect to funeral benefit business of certain corporationss 7 om 1995 No. 57 s 4 sch 1
AIA s 20A applies (see 1995 No. 57 s 5(3) sch 9)**Security deposited with Treasurer**s 8 om 1995 No. 57 s 4 sch 1
AIA s 20A applies (see 1995 No. 57 s 5(3) sch 9)**Funeral Benefit Trust Fund and its trustees**

s 9 amd 1995 No. 57 s 4 sch 1

Trustees are statutory bodys 10 prev s 10 om 1995 No. 57 s 4 sch 1
AIA s 20A applies (see 1995 No. 57 s 5(3) sch 9)
pres s 10 ins 1996 No. 54 s 9 sch**Investment of moneys, allocation of interest and expenses etc.**

prov hdg amd 1995 No. 57 s 4 sch 1

s 11 amd 1993 No. 82 s 3 sch 1; 1995 No. 57 s 4 sch 1; 1996 No. 54 s 9 sch**Statements of accounts and audit**

s 12 om 1993 No. 82 s 3 sch 1

Annual report on operation of funds 13 amd 1993 No. 82 s 3 sch 1
sub 1996 No. 79 s 46**Annual returns to be furnished by corporation**

s 19 amd 1995 No. 58 s 4 sch 1

Application for registration

s 26 amd 1995 No. 58 s 4 sch 1

Application to be accompanied by verified copy of rules, actuarial report etc.

s 29 amd 1990 No. 85 s 5 sch 2

Report by actuary or accountant

prov hdg amd 1990 No. 85 s 5 sch 2

s 30 amd 1990 No. 85 s 5 sch 2

Additional statements by actuary or accountant

prov hdg amd 1990 No. 85 s 5 sch 2

s 31 amd 1990 No. 85 s 5 sch 2

Provisions to be contained in rules

s 32 amd 1990 No. 85 s 5 sch 2

Registration of corporation in respect of funeral benefit business

s 33 amd 1990 No. 85 s 5 sch 2

Registration based on insurance policy or bank bond in lieu of additional statements

s 34 amd 1990 No. 85 s 5 sch 2

Certificate of registration

s 36 amd 1995 No. 58 s 4 sch 1

Refusal of registration

s 37 amd 1990 No. 85 s 5 sch 2

Investment of moneys

s 40 amd 1992 No. 12 s 66 sch; 1993 No. 82 s 3 sch 1

Application of funeral benefit business trust fund

s 41 amd 1990 No. 85 s 5 sch 2; 1993 No. 82 s 3 sch 1

Annual returns to be furnished by corporation

s 42 amd 1995 No. 58 s 4 sch 1

Cancellation of registration at request of corporation

s 51 amd 1990 No. 85 s 5 sch 2; 1995 No. 58 s 4 sch 1

Cancellation of registration by Court

s 52 amd 1990 No. 85 s 5 sch 2; 1993 No. 82 s 3 sch 1; 1995 No. 58 s 4 sch 1;
1996 No. 79 s 47

Unlawful carrying on of funeral benefit business

s 53 amd 1993 No. 82 s 3 sch 1

Funeral benefit businesses carried on at commencement of this Act

s 54 amd 1993 No. 82 s 3 sch 1

Acts or things lawfully done in certain cases

s 55 amd 1993 No. 82 s 3 sch 1

Winding-up of funeral benefit business

s 56 amd 1990 No. 85 s 5 sch 2; 1993 No. 82 s 3 sch 1; 1995 No. 58 s 4 sch 1;
1996 No. 79 s 48

Registered office

s 59 amd 1995 No. 58 s 4 sch 1

Secretary

s 60 amd 1995 No. 58 s 4 sch 1

Provisions as to rules

s 61 amd 1995 No. 58 s 4 sch 1

Settlement of disputes between corporations and contributors etc.

s 62 amd 1993 No. 82 s 3 sch 1

Change of name of registered corporation

s 63 amd 1995 No. 58 s 4 sch 1

Audit by direction of registrar

s 64 amd 1990 No. 85 s 5 sch 2; 1995 No. 58 s 4 sch 1

Control and management of certain bank accounts of registered corporations

s 65 amd 1993 No. 82 s 3 sch 1

Inspection of books by contributors etc.

s 68 amd 1993 No. 82 s 3 sch 1

Powers of inspectors

s 69 amd 1993 No. 82 s 3 sch 1

Advertising

s 70 amd 1993 No. 82 s 3 sch 1

Falsification of entries etc.

s 71 amd 1993 No. 82 s 3 sch 1

False and misleading statements

s 72 amd 1993 No. 82 s 3 sch 1

General penalty

s 73 amd 1995 No. 58 s 4 sch 1

Proceedings for offences

s 74 sub 1993 No. 82 s 3 sch 1

Matters relating to evidence and proof

s 77 amd 1993 No. 82 s 3 sch 1

Protection from liability

s 78 sub 1993 No. 82 s 3 sch 1

Court may give directions

s 79 sub 1995 No. 58 s 4 sch 1

Regulations

s 80 sub 1993 No. 82 s 3 sch 1
 amd 1995 No. 58 s 4 sch 1

Approval of forms

s 81 prev s 81 om 1993 No. 82 s 3 sch 1
 pres s 81 ins 1995 No. 58 s 4 sch 1

Transitional provision about forms

s 82 ins 1995 No. 58 s 4 sch 1
 exp 28 May 1996 (see s 82(3))

Schedule

om 1993 No. 82 s 3 sch 1

8 Provisions that have not commenced and are not incorporated into reprint

The following provisions are not incorporated in this reprint because they had not commenced before the reprint date (see Reprints Act 1992, s 5(c)).

Statutory Bodies Financial Arrangements Amendment Act 1996 No. 54 s 9 sch amdts 1–2 read as follows—

1. After section 9—

insert—

‘Trustees are statutory body

‘10.(1) Under the *Statutory Bodies Financial Arrangements Act 1982*, the Trustees of the Funeral Benefit Trust Fund are a statutory body.

‘(2) The *Statutory Bodies Financial Arrangements Act 1982*, part 2B sets out the way in which the trustee’s powers under this Act are affected by the *Statutory Bodies Financial Arrangements Act 1982*.’.

2. Section 11(3)—

omit.