

# FORMER BANK OF NSW



BEECHWORTH WINE CENTRE SOHE 2008



h00349 1 former westpac now bank of melbourne ford street beechworth corner facade she project 2003



h00349 former westpac now bank of melbourne ford street beechworth gold office door she project 2003



former bank of nsw beechworth facade detail 1995



former bank of nsw beechworth front view 1995



h00349 former westpac now bank of melbourne ford street beechworth camp st facade she project 2003



Beechworth\_14March2013 024.JPG



Beechworth\_14March2013 030.JPG



Former Bank of NSW



Former Bank of NSW 18 Nov 2014 (25) rear addition



Former Bank of NSW north wall



Bank of NSW south side wall



Former Bank of NSW ground floor interior



Former Bank of NSW timber entry vestibule



Former Bank of NSW bank counter

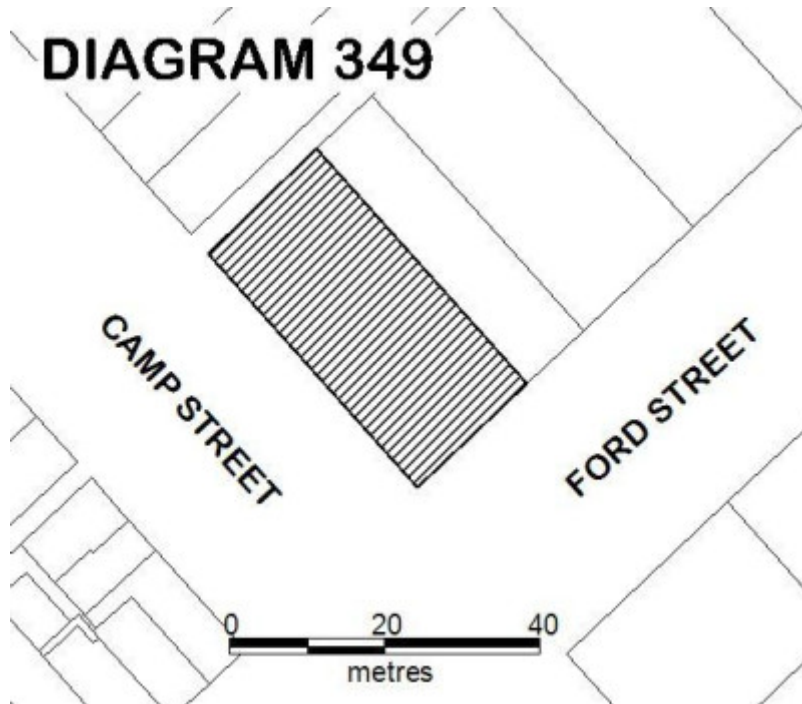


Diagram 349.JPG

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### Location

87 FORD STREET BEECHWORTH, INDIGO SHIRE

### Municipality

INDIGO SHIRE

### Level of significance

Registered

### Victorian Heritage Register (VHR) Number

H0349

### Heritage Overlay Numbers

HO46

## VHR Registration

October 9, 1974

## Amendment to Registration

April 9, 2015

## Heritage Listing

Victorian Heritage Register

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## Statement of Significance

Last updated on - April 27, 2005

### What is significant?

The Bank of New South Wales, Beechworth was built in 1856-7 on a prominent corner in the centre of the town. An agency for this bank had been opened in Beechworth in 1853, and three years later the architects Robertson and Hale were commissioned to design a substantial bank building on a site at the corner of Camp and Ford Streets.

Gold was discovered at Beechworth in 1852 and the following year it was declared a town. In 1853 the initial survey of the town was undertaken and the grid arrangement of streets in the town centre was laid out. The gold rush peaked in Beechworth in 1857 and this resulted in the construction of many administrative and public buildings in the late 1850s, including the Bank of N.S.W. Due to its position on the main overland route between Melbourne and Sydney, Beechworth became an administrative and legal centre for the north-east region of Victoria and it became a municipality in 1863.

Designed by the architects Robertson and Hale in a simple, conservative classical style, the bank is a two storey rendered brick building which utilises its corner site. Emphasis is placed on the chamfered corner which incorporates the entrance, quoined corners at first floor level and a distinctive coat of arms at parapet level. The latter is highly modelled and incorporates a kangaroo, emu, lion and rising sun surrounding a central coat of arms. The remainder of the building is devoid of decoration and windows are simple, unadorned rectangular openings. The ground floor of the building employs banded rustication, and this horizontality is accentuated by a continuous sill at ground level, a plain cornice dividing the ground and first floor levels and another at parapet level. A separate entrance in Ford Street originally provided direct access to the gold buying office. High granite walls, which surrounded the rear yard of the property for security, have been retained with minor alterations.

This building operated as a Westpac bank from the 1980s, later to become the Bank of Melbourne, and passed into private ownership in 2001. It presently operates as the Beechworth Wine Centre.

### How is it significant?

The former Bank of N.S.W. is of architectural and historical significance to the State of Victoria.

### Why is it Significant?

The former Bank of N.S.W., Beechworth is of architectural significance as one of only a small number of banks that remain from the 1850s in Victoria. It is also one of the few remaining works of Robertson and Hale, who were responsible for a number of buildings over a brief number of years from 1856 to 1861. Their work included a number of banks, particularly for the Bank of Victoria.

The former Bank of N.S.W. is of historical significance due to its association with the early development of Beechworth. It is illustrative of the substantial civic development that took place in the town after the peak of the gold rush and after Beechworth had emerged as the administrative centre of the north east of Victoria. Together with other buildings at the intersection of Ford and Camp Streets, including the post office and the former Bank of Victoria, this building makes a valuable contribution to the surrounding streetscapes due to its prominent location

at the principal intersection of this important historic town.

[Online Data Upgrade Project 2005]

## Permit Exemptions

### General Exemptions:

General exemptions apply to all places and objects included in the Victorian Heritage Register (VHR). General exemptions have been designed to allow everyday activities, maintenance and changes to your property, which don't harm its cultural heritage significance, to proceed without the need to obtain approvals under the Heritage Act 2017.

Places of worship: In some circumstances, you can alter a place of worship to accommodate religious practices without a permit, but you must [notify](#) the Executive Director of Heritage Victoria before you start the works or activities at least 20 business days before the works or activities are to commence.

Subdivision/consolidation: Permit exemptions exist for some subdivisions and consolidations. If the subdivision or consolidation is in accordance with a planning permit granted under Part 4 of the *Planning and Environment Act 1987* and the application for the planning permit was referred to the Executive Director of Heritage Victoria as a determining referral authority, a permit is not required.

Specific exemptions may also apply to your registered place or object. If applicable, these are listed below. Specific exemptions are tailored to the conservation and management needs of an individual registered place or object and set out works and activities that are exempt from the requirements of a permit. Specific exemptions prevail if they conflict with general exemptions.

Find out more about heritage permit exemptions [here](#).

### Specific Exemptions:

General Conditions: 1. All exempted alterations are to be planned and carried out in a manner which prevents damage to the fabric of the registered place or object. General Conditions: 2. Should it become apparent during further inspection or the carrying out of works that original or previously hidden or inaccessible details of the place or object are revealed which relate to the significance of the place or object, then the exemption covering such works shall cease and Heritage Victoria shall be notified as soon as possible. Note: All archaeological places have the potential to contain significant sub-surface artefacts and other remains. In most cases it will be necessary to obtain approval from the Executive Director, Heritage Victoria before the undertaking any works that have a significant sub-surface component.

General Conditions: 3. If there is a conservation policy and plan all works shall be in accordance with it. Note: A Conservation Management Plan or a Heritage Action Plan provides guidance for the management of the heritage values associated with the site. It may not be necessary to obtain a heritage permit for certain works specified in the management plan.

General Conditions: 4. Nothing in this determination prevents the Executive Director from amending or rescinding all or any of the permit exemptions. General Conditions: 5. Nothing in this determination exempts owners or their agents from the responsibility to seek relevant planning or building permits from the responsible authorities where applicable. Minor Works : Note: Any Minor Works that in the opinion of the Executive Director will not adversely affect the heritage significance of the place may be exempt from the permit requirements of the Heritage Act. A person proposing to undertake minor works must submit a proposal to the Executive Director. If the Executive Director is satisfied that the proposed works will not adversely affect the heritage values of the site, the applicant may be exempted from the requirement to obtain a heritage permit. If an applicant is uncertain whether a heritage permit is required, it is recommended that the permits co-ordinator be contacted.

## Theme

5. Building Victoria's industries and workforce 6. Building towns cities and the garden state

Construction dates	1856,
Architect/Designer	Robertson & Hale,
Heritage Act Categories	Registered place,
Other Names	Former Westpac Bank, BEECHWORTH WINE CENTRE,
Hermes Number	112
Property Number	

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## History

### Contextual history

Beechworth owes its existence to the discovery of gold in 1852. The Beechworth area was first settled by squatters from 1837, but the discovery of gold resulted in a rush of miners to the area, with about 8,000 arriving by November that year. The Ovens was an important river system in north-east Victoria and gave its name to the goldfields in this area. The town developed around the Gold Commissioner's Camp, established in 1852 on the granite hill on the north bank of Spring Creek. The township was first known as Mayday Hills, but when surveyed in 1853, it was named Beechworth. The main overland route between Melbourne and Sydney passed through the town until the 1870s (when the railway was built further to the west), and until then Beechworth was one of the richest towns in Victoria and the financial and administrative centre of the north-east .

Until the mid-1850s most buildings in the town were of wood, bark or canvas, but following the election of a town council in 1856 building regulations were introduced. Many of the town's major buildings were erected during the following five years, including the Ovens District Hospital (1856, VHR H358) and the Burke Museum (VHR H345, begun in 1857 by the Young Men's Association as a hall and library), and the first town hall was built in 1859. By the early 1860s a group of important administrative buildings, known as the Beechworth Justice Precinct (VHR H1464), had been completed along the south side of Ford Street, and a large gaol (VHR H1549) was begun to the north of this in 1858. The Beechworth Lunatic Asylum, later the Mayday Hills Hospital (VHR H1864-67) was built in 1864-67, and the landmark post office (VHR H867) was completed in 1870.

The Ovens gold rushes peaked in 1857, and during the following two decades the population of Beechworth decreased (though the last mining company in the district only closed in 1956). Despite the decline in the gold industry the town was sustained well into the twentieth century by the presence of the government institutions founded in the 1850s and 1860s: the asylum and the gaol.

Tourism has now become a major industry in Beechworth. Tourism began in the 1880s with the town's reputation as a health resort and picturesque beauty spot. The declining prosperity of the town had the advantage that the post-World War II development that led to the destruction of so much of Victoria's nineteenth century fabric during the 1950s-70s was avoided. At this time there was an increasing awareness of the importance of Victoria's early history and heritage. In the 1960s the National Trust was active in classifying Beechworth's early buildings, and efforts began to restore buildings which had fallen into disrepair. The retention of much of the town's historic character has now made it a popular tourist destination.

### Beechworth's banks

Banks were among the earliest and most prominent buildings established in country towns in Victoria. Although early banks were often conducted in temporary premises such as tents, these were quickly replaced by more permanent structures. In the gold mining towns the banks were substantial buildings, intended to demonstrate the prosperity of the town as well as the solidity and respectability of the banking company.

The banks had initially been represented at the Ovens goldfields by agencies, which competed with private buyers in the gold trade, but by 1857 branch banks were steadily replacing private buyers. The first bank to open in the town was the Bank of New South Wales, which opened an agency in 1853 (converted to a branch in 1855). The London Chartered Bank, the Bank of Australasia and Oriental Bank had Beechworth branches by 1857, the Bank of Victoria opened a branch in 1858 and the Oriental Bank in 1862. The banks tended to be located around the intersection of Ford and Camp Street. In deference to the town's main source of wealth the early banks displayed gold purchased during the week in their windows on Saturdays, which often drew a crowd of admiring spectators.

Beechworth was the main town in north-east Victoria and was in effect the financial centre of the north-east. The establishment of the banks in Beechworth regularised the banking system and stimulated the local economy. Beechworth acquired a more prosperous and sophisticated character with the establishment of the banks in the town. It developed as a market centre for everyday as well as luxury goods with several of the town's clothing and drapery stores stocking high fashion items for the diggers and their wives.

#### History of place

The Bank of New South Wales, established in Sydney in 1817, was Australia's first bank. Its expansion began after 1851, following the gold rushes, when it set up gold-buying agencies on the goldfields in response to the needs of miners and merchants. The Bank's usual method of operation on the goldfields was for the Bank to grant a loan to the agents for a period of six months with the purpose of buying gold. The Bank of New South Wales appointed agents in Beechworth in May 1853. The agents were George Ranken (agent) and Alexander Archer (accountant), former diggers who became partners in the prosperous gold-buying business. The site of the agency is not known, but the business may have been conducted in tents, as the minutes of the Bank Board in May 1853 noted that 'the manager at Melbourne be instructed to forward to the Agency safes, tents, furniture as may be required'.

In 1855 the Beechworth agency was converted it into a branch bank, the manager being David Morison, who had succeeded Ranken as agent in 1854. The *Ovens and Murray Advertiser* (5 May 1855, p1) announced that a branch of the bank had been established at Beechworth under the management of David Morison 'in the room of the late agency', with Robert Woodhouse as secretary and cashier. It noted that 'monies [could be] collected from Sydney, Melbourne and Geelong at a charge of one per cent', and that the bank also bought gold.

A new branch building was constructed in 1856 on the corner of Ford and Camp Streets. On 3 January 1857 an advertisement in the *Ovens and Murray Advertiser* announced that 'On and after the 2nd January 1857 the business of this bank will be carried on in the new building opposite the post office'. The new two-storey building was designed by the architectural firm of Robertson & Hale. Little is known of this firm, which practised in Melbourne during the 1850s and early 1860s, when they designed several branches for the Bank of Victoria. Their style of architecture was very distinctive, but the only other of their buildings known to survive is the Bank of Victoria at Port Albert. They designed a branch for the Bank of Victoria at Beechworth in 1857, on the opposite corner of Camp and Ford Streets, but this was destroyed by fire and replaced in 1867.

The new bank was built for maximum security, with thick stone walls, a strong, heavily-bolted corner entrance door, barred ground floor windows and a high rubble wall enclosing the rear. The business interior, with its solid cedar fittings and massive semi-circular counter, was designed to inspire confidence in the bank's proceedings. A side door in Ford Street opened into a gold-buying office with a recessed strong room, where gold could be stored while awaiting transfer to the nearby sub-treasury for escort. Between April 1855 and March 1857 the bank purchased 303,582 oz [8606 kg] of gold for £1,148,545.

Extensive alterations and additions to the premises were undertaken in 1974. The interior of the building was almost completely reconstructed, with the exterior remaining unchanged. During the alterations the branch conducted its business in leased premises diagonally opposite the bank (presumably in the Former Bank of Victoria, later the CBC, which had ceased operating in 1943).

The Bank of New South Wales merged with CBA in 1982 to form Westpac Banking Corporation. The building was a Westpac branch until 1998, when it became a branch of the Bank of Melbourne. The building was sold in 2001 and used as a wine centre. In 2014 it was purchased by Beechworth Honey, and converted for use as a visitors' centre. This required a substantial addition at the rear of the old building.

The crest (coat of arms)

It would appear that the crest, or coat of arms, on the corner of the parapet was erected at the same time as the building, along with the unusual addition of a lion. In traditional Chinese culture images of the lion, often placed in pairs in front of buildings, was believed to have powerful protective benefits and symbolically protected the building and those inside, as well as symbolising a family's wealth and social status. There is no mention of a lion in connection with the Bank of New South Wales's crest, so local legends could be correct in the assumption that it relates to the Chinese presence in the goldfields, and was included to attract the business of the local Chinese population. The Commercial Bank of Australia is known to have added Chinese characters to its bank notes to account for the large number of Chinese on the goldfields.

Email from Westpac archivist, Victoria Akrom (1 December 2014) re the Bank of NSW crest:

The Beechworth branch of the Bank of New South Wales occupied these premises from 2 January 1857. It would appear that the Crest was erected at the same time, along with the unusual addition of a lion. The history of the Bank of New South Wales Crest is as follows:

The motto *Sic Fortis Etruria Crevit* was used on the first Great Seal of New South Wales granted by George III in 1791, and on subsequent seals until 1839, when the motto was dropped from Queen Victoria's seal. The motto was used in the design of the notes of the Bank of New South Wales in the 1830s and 1840s. A revised seal was adopted by the reconstituted Bank in 1850, dropping the words *Sic Fortis Etruria Crevit*. On 8 October 1850, the Board resolved 'that a Seal be prepared for the Bank bearing the arms of the Colony inscribed with the words Bank of New South Wales Incorporated by Act of Council'. There is no description of the design of the Seal.

The design is as follows: An emu and kangaroo supporting a shield of four quarters with a ship, a ram suspended by a band, an anchor and a bull. The crest was a full sun, and the motto *Advance Australia*, over the words Bank of New South Wales. These arms were in popular use and generally accepted as "the Australian arms" eg: on tradesman's tokens, but were never gazetted or made official.

On 27 December 1850 the Board directed 'that a Common Seal be ordered from England'. Once again, there is no description of the design of the Seal. Later, this design was apparently altered, with the full sun replaced by a rising sun. There appear to have been several versions - but as of yet there are no dates for the change to the rising sun.

When an approach was made to the College of Arms in 1929 by the Bank of New South Wales, the coat of arms had to be considerably altered to meet the requirements of heraldry. Also, the motto *Advance Australia* and the emu and kangaroo were now part of the Commonwealth coat of arms, so the Bank had to choose another, and *Sic Fortis Etruria Crevit* became the Bank's official motto, eighty years since it had last been used. The motto was used by the Bank of New South Wales in some designs during the 1830's and 1840's but as you can see, there is no mention of a lion in connection with Bank's crest, so local legends may be correct in the assumption that it relates to the Chinese presence in the goldfields. The Commercial Bank of Australia added Chinese characters to its bank notes to account for the large number of Chinese on the goldfields.'

#### KEY REFERENCES USED TO PREPARE ASSESSMENT

*Ovens and Murray Advertiser*

Victoria Akron (Westpac Archivist) pers. com. 1 December 2014.

Peter Freeman Pty Ltd, 'Indigo Shire Heritage Study', v 1 pt 1, 2000.

Philip Goad & Julie Willis (eds), *The Encyclopedia of Australian Architecture*, Port Melbourne 2012.

Bruce Trethowan, 'A Study of Banks in Victoria 1851-1939', for Historic Buildings Preservation Council 1976.

Carole Woods, *Beechworth A Titan's Field*, North Melbourne 1985.

#### Plaque Citation

This outstanding Renaissance Revival style building is one of Victoria's oldest banks. It was designed by the Melbourne architects Robertson & Hale and built in 1856 for the Bank of New South Wales, whose coat of arms appears on the top corner.

## Assessment Against Criteria

### Criterion

The Former Bank of New South Wales is significant at the State level for the following reasons:

The Former Bank of New South Wales is historically significant as a reflection of the rapid development which occurred in Victoria as a result of the discovery of gold in the 1850s. It is an early example of a colonial bank building and demonstrates the increasing prosperity of the goldfields towns, such as Beechworth, at this time. The former manager's residence on the first floor reflects the common nineteenth century practice of employees living at their place of work. [

Criterion A]The Former Bank of New South Wales is of architectural significance as one of the oldest bank buildings in Victoria, and one of only a small number that remain from the 1850s. It is an outstanding example of the Renaissance Revival style, which was commonly used for banks and other important buildings from this period, as it was considered to reflect the prosperity, solidity and permanence of the company for which it was built. [ Criterion D]

## Extent of Registration

### NOTICE OF REGISTRATION

As Executive Director for the purpose of the **Heritage Act 1995**, I give notice under section 46 that the Victorian Heritage Register is amended by modifying Heritage Register Number H349 in the category described as Heritage Place.

Former Bank of NSW  
87 Ford Street  
Beechworth  
Indigo Shire

All of the place shown hatched on Diagram 349 encompassing all of Lot 1 on Title Plan 119632 and all of Lot 1 on Title Plan 119911.

Dated 9 April 2015

TIM SMITH  
Executive Director

[Victoria Government Gazette No G14 9 April 2015 p.757]

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*This place/object may be included in the Victorian Heritage Register pursuant to the Heritage Act 2017. Check the Victorian Heritage Database, selecting 'Heritage Victoria' as the place source.*

*For further details about Heritage Overlay places, contact the relevant local council or go to Planning Schemes Online <http://planningschemes.dpcd.vic.gov.au/>*