

# FORMER BANK OF VICTORIA



Originally Bank of Victoria



1 former cbc bank camp street beechworth servant's quarters



Originally Bank of Victoria



Former Bank of Victoria



Originally Bank of Victoria rear



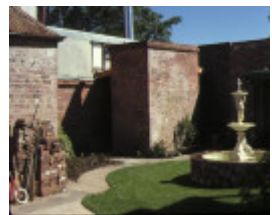
Originally Bank of Victoria



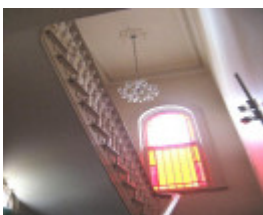
Originally Bank of Victoria



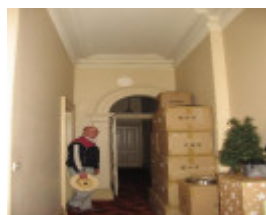
Originally Bank of Victoria



Originally Bank of Victoria



Former Bank of Victoria stair hall



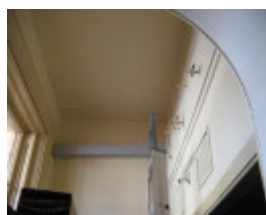
Former Bank of Victoria upstairs corridor



Former Bank of Victoria rear



Former Bank of Victoria safe



Former Bank of Victoria bells



Entrance

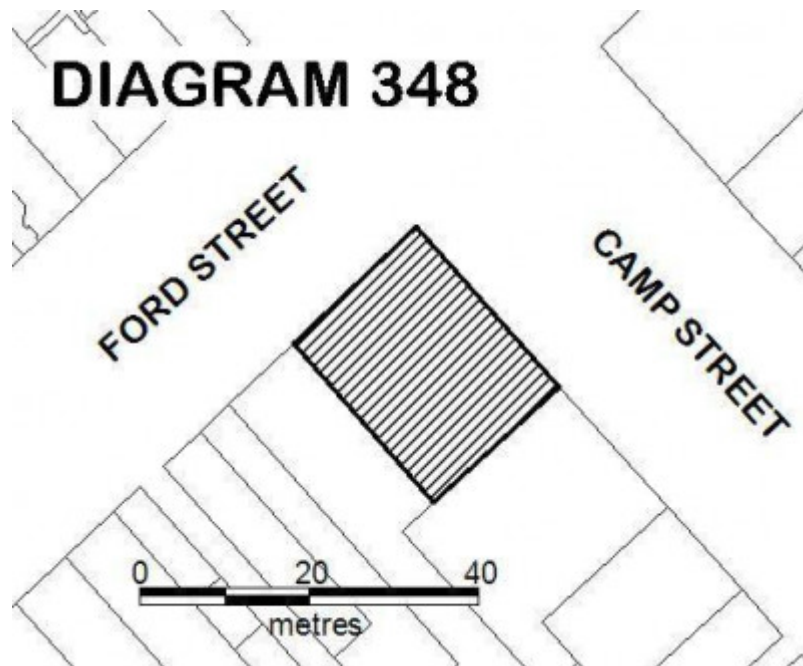


Diagram 348.JPG

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**Location**

29 CAMP STREET BEECHWORTH, INDIGO SHIRE

**Municipality**

INDIGO SHIRE

**Level of significance**

Registered

**Victorian Heritage Register (VHR) Number**

H0348

**Heritage Overlay Numbers**

HO21

**VHR Registration**

October 9, 1974

**Amendment to Registration**

April 9, 2015

**Heritage Listing**

## Statement of Significance

Last updated on - June 7, 1999

### *What is significant?*

The Former Bank of Victoria, also known as the Former CBC Bank, including all of the main building, the former servants' quarters at the rear and the rear wall.

### **History Summary**

During the decades following the discovery of gold in Beechworth in 1852 the town became the financial and administrative centre of north-east Victoria. A number of banks were established in the town in the 1850s. In 1856 the Bank of Victoria, which had been founded in Melbourne in 1852, purchased the site on the corner of Ford and Camp Streets. In the following year a new bank building was constructed, designed by the Melbourne architects Robertson & Hale. This building was destroyed by fire in 1867 and in the same year was replaced by a grand new building designed by the prominent Melbourne architectural firm Smith & Watts. This practice was led by A L Smith, who arrived in Victoria from England in 1852 and designed buildings throughout Victoria for the Bank of Victoria. These commissions continued after he formed a partnership with Thomas Watts in 1867. The Bank of Victoria amalgamated with the Commercial Banking Company of Sydney (CBC) in 1927 and the building continued to be used as a bank until the branch closed, and the building was sold, in 1943. It is now used as a jewellery shop.

### **Description Summary**

The Former Bank of Victoria is a two-storey stuccoed brick building in a Renaissance Revival style. It adopts an Italian Palazzo form with different finishes on the exterior of the ground and first floors. On the ground floor heavy banded rustication provides emphasis and forms voussoirs above arch headed windows, while the first floor is smooth rendered and window openings are rectangular with simple architraves and hoods. The words 'Bank of Victoria' appear below the upper cornices on the Ford and Camp Street elevations. Above the main entrance on Ford Street is a small balcony with a cast iron railing, and with a decorative pedimented opening into the manager's residence on the first floor. The ground floor once accommodated the banking chamber, gold vault and manager's office. The ground floor has now been converted to a shop, which has required the removal of several internal walls, but the original gold vault remains. The manager's residence on the first floor retains much of its original form, and the servants' bells serving the residence remain on the ground floor. Behind a courtyard at the rear is a single-storey brick building, originally used as servants' quarters. A rendered wall encloses the rear of the site, with the early timber gates now replaced with iron gates. The servants' quarters have been extended, and an extension to the shop covers part of the rear courtyard.

### **How is it significant?**

The Former Bank of Victoria, Beechworth is of architectural and historical significance to the State of Victoria. It satisfies the following criterion for inclusion in the Victorian Heritage Register:

Criterion A Importance to the course, or pattern, of Victoria's cultural history

Criterion D Importance in demonstrating the principal characteristics of a class of cultural places and objects

### **Why is it significant?**

The Former Bank of Victoria, Beechworth is significant at the State level for the following reasons:

The Former Bank of Victoria is historically significant as a reflection of the increasing prosperity of Victoria, and of the towns established in the goldfields, during the 1850s and 1860s. It demonstrates the development which occurred in Victoria and in the goldmining towns as a result of the gold rushes, and the optimism and prosperity of such regional towns during the second half of the nineteenth century. The former servants' quarters at the rear and the manager's residence on the first floor reflect the common nineteenth century practice of employees living at their place of work. The servants' bells are a now-unusual feature in a commercial building, and reflect the partly residential nature of the building in the nineteenth century. [Criterion A]

The Former Bank of Victoria is architecturally significant as an outstanding example of the Renaissance Revival style, and is considered to be one of the finest banks in this style in Victoria. It is an important example of the

work of the architectural firm Smith & Watts, whose designs epitomise the best qualities of this style. [Criterion D]

The Former Bank of Victoria, Beechworth is also significant for the following reasons, but not at the State level:

The Former Bank of Victoria reflects the wealth of Beechworth as a result of the gold rushes, and the importance of the town as the commercial centre of north-east Victoria in the mid- to late-nineteenth century. It is one of Beechworth's most prominent buildings and is an important feature of the Ford Street streetscape.

## Permit Exemptions

**PERMIT EXEMPTIONS**

It should be noted that Permit Exemptions can be granted at the time of registration (under s.42(4) of the Heritage Act). Permit Exemptions can also be applied for and granted after registration (under s.66 of the Heritage Act)

**General Condition: 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 Condition: 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.

**General Condition: 3.** All works should be informed by Conservation Management Plans prepared for the place. The Executive Director is not bound by any Conservation Management Plan, and permits still must be obtained for works suggested in any Conservation Management Plan.

**General Conditions: 4.** Nothing in this determination prevents the Heritage Council from amending or rescinding all or any of the permit exemptions.

**General Condition: 5.** Nothing in this determination exempts owners or their agents from the responsibility to seek relevant planning or building permits from the relevant responsible authority, where applicable.

**Specific Permit Exemptions**

Internal works and alterations to the following buildings and features are permit exempt:

- Southern extension to servants' quarters
- Modern shop building in rear courtyard

**Exterior works:**

- Removal of non-original items such as air conditioners, pipe work, ducting, wiring, antennae, aerials etc, and making good.
- Installation and repairing of damp proofing by either injection method or grout pocket method.
- Installation or removal of external fixtures and fittings such as hot water services and taps.

**Interior works:**

- Painting of previously painted walls and ceilings provided that preparation or painting does not remove evidence of any original paint or other decorative scheme.
- Installation, removal or replacement of non-original curtain tracks, rods and blinds.
- Installation, removal or replacement of hooks, nails and other devices for the hanging of mirrors, paintings and other wall mounted art.
- Demolition or removal of non-original stud/partition walls, suspended ceilings or non-original wall linings (including plasterboard, laminate and Masonite), bathroom partitions and tiling, sanitary fixtures and fittings, kitchen wall tiling and equipment, lights, built-in cupboards, cubicle partitions, computer and office fitout and the like.
- Removal or replacement of non-original door and window furniture including, hinges, locks, knobsets and sash lifts.
- Installation of stud walls which are removable.
- Refurbishment of existing bathrooms, toilets and kitchens including removal, installation or replacement of sanitary fixtures and associated piping, mirrors, wall and floor coverings.
- Removal of tiling or concrete slabs in wet areas provided there is no damage to or alteration of original structure or fabric.
- Installation, removal or replacement of ducted, hydronic or concealed radiant type heating provided that the installation does not damage existing skirtings and architraves and that the central plant is concealed.
- Installation, removal or replacement of electrical wiring providing that all new wiring is fully concealed and does not involve the alteration or removal of any original fabric.
- Installation, removal or replacement of electric clocks, public address systems, detectors, alarms, emergency lights, exit signs, luminaires and the like on plaster surfaces.
- Installation, removal or replacement of bulk insulation in the roof space.
- Installation of plant within the roof space.
- Installation of new fire hydrant services including sprinklers, fire doors and elements affixed to plaster surfaces.

## Theme

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

Construction dates

1857, 1867,

Architect/Designer	Robertson & Hale, Smith & Watts,
Heritage Act Categories	Registered place,
Other Names	Former CBC Bank, Rock Cavern, Beechworth Gold, Bank of Victoria, CBC Bank,
Hermes Number	98
Property Number	

## 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. 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 constructed 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). 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. Although early banks were often conducted in temporary premises, including tents, they were soon replaced by more permanent structures reflecting the towns' increasing prosperity. Banks in the gold mining towns were substantial buildings, often in a Renaissance Revival style, demonstrating the solidity and respectability of the banking company.

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

The establishment of bank branches 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 Victoria had been established in Melbourne in 1852, with the opening of its first branch in Swanston Street in 1853. The land on the corner of Ford and Camp Streets in Beechworth, one of the most prominent sites in the new town, was purchased by the Bank of Victoria in 1856 for £1240. In September 1857 tenders were called for a stone bank building to cost £2000. It was designed by the architects Robertson & Hale, who had designed several branches for the Bank of Victoria. This first bank building was destroyed by fire in 1867.

Tenders were called in February 1867 by the architects Smith & Watts for a new branch building which was to cost £3700. This architectural practice was established by the architect Alfred L Smith (c1831-1907), who arrived in Melbourne in 1852 and practised under his own name from 1853-64. During this time he designed all the branch buildings across the state for the Bank of Victoria. In 1867 he formed a partnership with Thomas Watts, and together they undertook the design of many banks and churches. The firm's bank designs are distinctive, diverse and inventive, and as a group they have been said to epitomise the very best qualities of conservative classicism. The practice was dissolved in 1870.

The commercial sophistication of Beechworth during the 1860s was epitomised by the new white stuccoed Bank of Victoria building. The ground floor contained the banking chambers, manager's office and a strongroom, with separate servants' quarters at the rear, and the manager's residence was above.

The Bank of Victoria amalgamated with the CBC bank in 1927, and the building continued to be used as a CBC branch until it closed and was sold in 1943.

**KEY REFERENCES USED TO PREPARE ASSESSMENT**

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

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.

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

Ovens and Murray Advertiser

## Plaque Citation

This outstanding Renaissance Revival style bank was built in 1867 for the Bank of Victoria, to designs by the Melbourne architects Smith & Watts, after an earlier building was destroyed by fire. It became a CBC branch in 1927 and closed in 1943.

## Assessment Against Criteria

### Criterion

The Former Bank of Victoria, Beechworth is of architectural and historical significance to the State of Victoria. It satisfies the following criterion for inclusion in the Victorian Heritage Register:

Criterion A Importance to the course, or pattern, of Victoria's cultural history  
Criterion D Importance in demonstrating the principal characteristics of a class of cultural places and objects

Why is it significant?

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### Criterion A]

The Former Bank of Victoria is architecturally significant as an outstanding example of the Renaissance Revival style, and is considered to be one of the finest banks in this style in Victoria. It is an important example of the work of the architectural firm Smith & Watts, whose designs epitomise the best qualities of this style. [

### 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 H348 in the category described as Heritage Place.

Former Bank of Victoria  
29 Camp Street  
Beechworth  
Indigo Shire

All of the place shown hatched on Diagram 348 encompassing part of Crown Allotment 20, Section 1, Township and Parish of Beechworth.

Dated 9 April 2015

TIM SMITH  
Executive Director

[*Victoria Government Gazette* No G14 9 April 2015 pp.756-757]

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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/>*