

## Reasons for Dishonouring a cheque

- essential item missing e.g signature
- cheque is post-dated or over 6 months old
- insufficient funds in the drawer's account
- drawer may have stopped the cheque

### Drawer

Writes the cheque

### Payee

Receives the cheque

### Drawee

Bank named on cheque

## Cheques

### Post-Dated

Dated for some future date.  
Cannot be cashed until date arrives

### Stale Cheque

More than 6 months old  
Cannot be cashed

### Blank Cheque

Signed but no amount  
filled in

Crossing a cheque with the phrase "a/c payee only"  
makes it "as safe as possible"