

Zimbabwe

Tacit Hypothec Amendment Act

Chapter 6:05

Legislation as at 31 December 2016

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Tacit Hypothec Amendment Act (Chapter 6:05)

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Tacit Hypothec Amendment Act Chapter 6:05

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AN ACT to amend in certain respects the law relating to tacit hypothecations.

1. Short title

This Act may be cited as the Tacit Hypothec Amendment Act *[Chapter 6:05]*.

2. Hypothecation of State for arrear rents or taxes limited

The tacit hypothecation possessed by the State upon the estates of persons indebted to the State for the arrears of any rent or other periodical payment issuing out of land, or for the arrears of any tax or other periodical payment of a like nature, shall in no case be claimable for any sum exceeding a sum equal to three whole years of such rent, tax or other payment.

3. Hypothecation of minors and insane persons on estates of guardians and curators limited

The tacit hypothecation possessed by minors upon the estates of their guardians, and by mentally disordered or defective persons, persons adjudged prodigals and interdicted persons, upon the estates of their curators, in security of the debts due and owing by such guardians or curators in their said capacities, shall only subsist for and during a period of three years, reckoned, in the case of minors from the day on which they attained their majority, and in the case of the other persons aforesaid from the day on which they ceased to be under curatorship:

Provided that if the person entitled to any such hypothecation is absent from Zimbabwe at the time when he becomes of age or ceases to be under curatorship, as the case may be, he shall be entitled to such hypothecation for and during a period of three years from the day of his return to Zimbabwe but in no case shall any such hypothecation subsist for a longer period than five years, whether the person who was absent at the time aforesaid returns to Zimbabwe or not.

4. Hypothecation of legatees on estates of testators limited

The tacit hypothecation possessed by legatees in security of their legacies upon the estates of the testators by whom the legacies were bequeathed shall subsist only for a period of twelve months, reckoned from the day on which such legacies became due or demandable:

Provided that if upon such last-mentioned day any legatee is a minor or under coverture or absent from Zimbabwe, such legatee shall be entitled to such hypothecation for a period of twelve months, reckoned from the period when such disability ceases; but in no case shall any such hypothecation subsist for a longer period than five years, whether such disability has ceased during that period or not; unless in the case of a person who is a minor when such period of five years expires, in which case such person shall have a further term of three years, after attaining his majority, in which to claim the benefit of the tacit hypothecation.

5. Hypothecation to survive in favour of heir

If any person entitled to any such tacit hypothecation as aforesaid dies at any time before such hypothecation has under this Act expired, the heirs or executors of such person shall possess such hypothecation for the same time that the person so dying would, if living, have possessed it:

Provided that every such heir and executor shall have a term of not less than twelve months next after the death of such person so dying within which to claim the benefit of such tacit hypothecation.

6. This Act not to give rights of hypothecation not possessed by law

Nothing in this Act contained shall be construed so as to give to any person whomsoever any greater or other tacit hypothecation than he would by law possessed if this Act had not been passed, nor to impair or affect the validity of any debt considered as a concurrent debt which may be due to any person who by virtue of this Act has ceased to possess a tacit hypothecation in security for such debt.

7. Certain tacit hypothecations abolished

The following tacit hypothecations are hereby abolished—

- (a) the tacit hypothecation of the State upon the estates of auctioneers and deputy postmasters considered as collectors or receivers of the public revenue, in security of any debts or demands due by them in their said capacities to the State;
- (b) the tacit hypothecation of the State upon the estates of persons who have entered into contracts with the State in security for the performance of such contracts or for any damages sustained by the non-performance thereof:

Provided that no person liable for any rent or other periodical payment issuing out of land as in section two mentioned shall be deemed to be a contractor within the meaning of this paragraph;

- (c) the tacit hypothecation of minors upon the estates of their tutors, and upon the estates of agents or others, not being their guardians, intermeddling with the property or affairs of such minors, and upon the estates of tutors who have been substituted, assumed or surrogated, or who have been appointed by order of court, in security for the debts due and owing by such persons in such capacities to such minors:

Provided that nothing in this paragraph contained shall be construed so as to deprive any child of any tacit hypothecation which he may by law possess upon the estate of either of his parents after the death of the other of them, or upon the estate of any stepfather of such minor, in security of any property of such minor in the hands of and not duly accounted for by his surviving parent;

- (d) the tacit hypothecation possessed by municipalities, churches and generally any public body or institution whatsoever upon the estates of persons entrusted with the collection, custody or administration of their revenues, in security for the revenues not accounted for by such persons;
- (e) the tacit hypothecation of persons by whom ships and houses have been built or repaired, for the costs and charges thereby incurred:

Provided that nothing in this paragraph contained shall be construed so as to deprive any person of any right which he may by law possess to retain any property whatsoever which is in his actual possession, until his costs and charges incurred thereon have been paid;

- (f) the tacit hypothecation possessed by persons who have lent money for the purpose of being expended in the repair of houses and other property, in security for the money so lent;
- (g) the tacit hypothecation which certain classes of servants have upon the estates of their masters, in security of their wages in arrear;

- (h) the tacit hypothecation possessed by persons supplying ships with tackle, apparel, furniture or stores, in so far as such hypothecation might be claimed by persons supplying such articles in Zimbabwe to ships owned by persons resident in Zimbabwe.

8. Tacit hypothecation on fixed property extinguished by sale

No house, farm or other fixed property shall, after transfer thereof to a purchaser who purchased the same by a true and *bona fide* bargain for valuable consideration, be subject to any tacit hypothecation to which it might have been subject in the hands of some former owner of the said property:

Provided that—

- (i) no bargain shall, for the purpose of this section, be deemed to be true and *bona fide* in regard to which it is made to appear by the person claiming such tacit hypothecation that the purchaser, when he so purchased, acted in collusion with the person selling the same and for the purpose of defeating wholly or in part the claim of the person entitled to such tacit hypothecation, or purchased with notice that a certain or probable consequence of his so purchasing would be that the said claim would be so defeated;
- (ii) no mortgagee shall for the purpose of this section be deemed to be a purchaser.