



Australian Government

Guarantee Scheme for Large Deposits and Wholesale Funding

Certificate No. ABSD00062

Date: 27/11/2008

The Commonwealth of Australia hereby certifies that the liabilities, the details of which are specified in the Annex to this Certificate, are Guaranteed Liabilities for the purposes of the Deed of Guarantee executed on behalf of the Commonwealth of Australia which takes effect on 28 November 2008.

Signed

Authorised Signatory

Annex

Type of Liability: DEPOSIT

Eligible Institution: ABS Building Society Ltd

The guarantee covers eligible deposits referred to in Schedule 3 of the Scheme Rules.

Where the Eligible Institution and the deposit holder so agree, deposits in the following accounts are guaranteed:

Currency: AUD

Type of Account:

- Term deposit
- Savings S1
- At call savings S3
- Retire Easy S4
- Retire Easy Annual interest S5
- ABS Saver S6
- Christmas Club S7
- ABS Super Rate S8
- Cash Management S9
- Loan buster S11
- Multi Purpose S15
- Business Class S30
- Farm Management Deposit

Not all of the deposits in each of the above accounts are guaranteed. Customers choose to have deposits guaranteed on an opt-in basis. The institution will tag and monitor the accounts of those who opt-in.