



# Australian Government

## Guarantee Scheme for Large Deposits and Wholesale Funding

**Certificate No. ACCD00020**

**Date: 26/11/2008**

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: Australian Central Credit Union 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:

- My Account
- Budget Account
- Christmas Bonus Club Account
- Interest Offset Account
- My Account (Staff)
- Future Saver
- Dream Saver
- Dream Saver Plus
- E Savings Account (DD033)
- E Savings Account (DD034)
- Offset Saver
- Club 55 Account
- Cheers Everyday Account
- Business & Community Account
- Bill Tamer Account
- Smart Cash Management A/C
- Multi-Term 24 Hour Call (FP)
- Multi-Term 24 Hour Call
- Heritage
- Bonus Saver
- Mortgage Offset Account
- Liberty 12 Month Investment
- Liberty 6 Month Investment
- Security Plus Investment
- Special Offer Investment
- Optimum Yield Investment
- Multi-Term Investment (FP)
- Multi-Term Investment
- Treasury Deposits

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.