



Australian Government

Guarantee Scheme for Large Deposits and Wholesale Funding

Certificate No. ADCD00014

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 Defence Credit Union Limited

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: Access Savings (S1), transaction account
 Junior Savings Account (S3), transaction account
 Christmas Club (S8), transaction account
 Star Saver Direct (S20), transaction account
 Cash Management (S9), transaction account
 Investment Plus (I3, I6, I9, I12, I15, I18 and I24), term deposit accounts, interest paid on maturity
 Income Plus (I31, I32 and I33), term deposit accounts, interest paid monthly
 RSL & RSL Members (I81, I82), term deposit accounts, interest paid on maturity
 Over \$500k Deposits (I91, I92), interest paid on maturity
 Teen Plus Deposits (I99), term deposit account, interest paid on maturity

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.