



# Australian Government

## Guarantee Scheme for Large Deposits and Wholesale Funding

**Certificate No.** ALLD00005

**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: Alliance One 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: Master Account  
eSmart Account  
Community Spirit Account  
Cash Management Account  
Business Account  
Pension Wise Account  
Mortgage Offset Account  
Term Deposit 90 days  
Term Deposit 180 days  
Term Deposit 270 days  
Term Deposit 360 days  
Term Deposit 24 months  
Term Deposit 36 months  
Term Deposit 48 months  
Farm Management

Not all of the deposits in each of the deposit accounts specified above are guaranteed. Customers choose to have deposits guaranteed on an opt-in basis. A repository of customers who have opted-in will be kept by the institution.