



Australian Government

Guarantee Scheme for Large Deposits and Wholesale Funding

Certificate No. ANZD00032

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 continued for an additional page

Type of Liability: DEPOSIT

Eligible Institution: Australia and New Zealand Banking Group 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: AED, AUD, CAD, CHF, CNY, DKK, EUR, FJD, GBP, HKD, INR, JPY, MYR, NOK, NZD, QAR, SBD, SEK, SGD, THB, TOP, TWD, USD, XPF, ZAR

Type of Account: Australian accounts:

Retail products:

- . ANZ Access Advantage
- . ANZ Access Limited
- . ANZ Access Select
- . ANZ Access Basic
- . ANZ Access Deeming
- . ANZ Everyday Visa Debit
- . ANZ First Home Saver Account
- . ANZ Home Loan Interest Saver (offset account)
- . ANZ One (offset account)
- . ANZ Online Saver
- . ANZ Passbook Deeming
- . ANZ Passbook Savings
- . ANZ Premium Cash Management Account
- . ANZ Prime Cash Management Account
- . ANZ Private Cash Account
- . ANZ Private Term Placement
- . ANZ Progress Saver
- . ANZ Seniors Privilege
- . ANZ Term Deposit (and all sub products)
- . ANZ V2 PLUS
- . ANZ E*Trade Cash Management Account
- . One Direct Online Saver
- . Smarty Pig
- . Esanda Term Deposits

Small business, agri-business and regional and rural products:

- . Agri Finance Offset Account
- . Business Cash Management Account
- . Business Classic
- . Business Credit Facility
- . Business Driver
- . Business Extra
- . Business Mortgage Loan Offset
- . Business Online Saver
- . Cash Cover Indemnity Guarantee
- . Farm Management Deposits
- . GST Payment
- . Negotiator Investor



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Type of Account (cont'd):

- . Negotiator Transactor
- . Premium Business Cash Account
- . Revolving Agri Line of Credit
- . Rural Premium Investment
- . Security Deposit Account
- . Statutory Trust
- . Term Deposits
- . CACHE Based Deposits - TD's
- . -CANBI
- . -CABI

Institutional products:

- . Vostro Accounts
- . Corporate Transaction Account
- . Corporate Investment Account
- . Corporate Term Deposit
- . Statutory Trust Account
- . 11AM accounts

Accounts in foreign currencies:

Institutional products:

- . Foreign Currency Transaction Account
- . Foreign Currency Term Deposit

Asia retail products:

- . Passbook Savings
- . Everyday Access
- . ANZ@Work (Everyday Access)
- . Premier Saving
- . Personal Current Account (CABI)
- . Business Current Account (CABI)
- . Personal Current Account (CANBI)
- . Business Current Account (CANBI)
- . Term Deposit (Fixed term/rate)
- . Term Deposit (Monthly Interest)
- . Cash Management Account
- . Progress Saver
- . Treasury Deposit
- . Online Saver

Fiji products (all accounts in FJD):

- . Access Account
- . Access Freedom
- . Junior Access Account
- . Senior Access Account
- . Progress Saver Account
- . Prime Cash Management Account
- . Rural Every Day Account
- . Rural Savings Account
- . Personal Cheque Account
- . Business Cheque Account Not Bearing Interest
- . Business Cheque Account Bearing Interest
- . Term Deposit
- . High Performance Passbook Account
- . Access Simplicity Account

Solomon Island products (all accounts in SBD):

- . Access Account
- . Access Freedom
- . Junior Access Account



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Type of Account (cont'd):

- . Cheque Account Not Bearing Interest
- . Cheque Account Bearing Interest
- . Term Deposits (Retail)
- . Term Deposits (Wholesale)
- . Call Account

Timor Leste products (all accounts in USD):

- . Access Account
- . Rai Osan - Savings Passbook Account
- . Personal Cheque Account
- . Business Cheque Account
- . Call Account
- . Term Deposit

Tonga products (all accounts in TOP):

- . Access Account
- . Progress Saver Account
- . Personal Cheque Account
- . Business Cheque Account
- . Term Deposit

Cook Islands products (all accounts in NZD):

- . Access Account
- . Access Freedom
- . Student Access Account
- . Senior Access Account
- . Progressive Saver Account
- . Cheque Account Not Bearing Interest
- . Cheque Account Bearing Interest
- . Term Deposit



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