



**Australian Government**

**Guarantee Scheme for Large Deposits and Wholesale Funding**

**Certificate No. BCCD00368**

**Date: 16/02/2009**

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: Bananacoast Community 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:
- Personal Savings Account
  - Deeming Account
  - Incentive Savings Account
  - 55 Plus Account
  - Christmas Club Account
  - Club & Society Account
  - BCU Direct Saver
  - Retirement Savings Account
  - Community Saver Account
  - Business Account
  - Mortgage Offset Account
  - Farm Management Deposit Account
  - Target Savings Account
  - 30 Day Account
  - Real Estate Trust Account
  - All-In-One Account
  - Portfolio Access Account
  - Commercial All-In-One Account
  - Investment All-In-One Account
  - Real Estate Interest Account
  - Insurance Savings
  - Personal Cheque Account
  - GST Account
  - Cash Management Account
  - Super Saver Account
  - Teen Plus Account
  - GST Management Account
  - Fixed Term 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.