



Australian Government

Guarantee Scheme for Large Deposits and Wholesale Funding

Certificate No. BCYD00153

Date: 2/12/2008

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

A handwritten signature in black ink, appearing to read 'W. Emanuel', written over a horizontal line.

Authorised Signatory

Annex

Type of Liability: DEPOSIT

Eligible Institution: Bank of Cyprus Australia 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, EUR, GBP, NZD, USD

Type of Account: Saving Account
Junior Smart Saver
Midas Account
Cash Management Account
Real Estate Agents Account
Business Cheque Account
Passbook Account
Deeming Account
Interest in Advance
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.