



Australian Government

Guarantee Scheme for Large Deposits and Wholesale Funding

Certificate No. BOQD00159

Date: 03/12/2008

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

Authorised Signatory

Annex

Type of Liability: DEPOSIT

Eligible Institution: Bank of Queensland 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, CAD, EUR, GBP, HKD, JPY, NZD, SGD, USD

Type of Account:

- Bonus Interest Savings Account
- Cash Management Account
- Mortgage Offset Account
- Pension Plus Account
- Premier Investment Account
- Reverse Charges Account
- Ultimate Account
- WebSavings Account
- Choice Account
- Easy Investment Account
- Everyday Business Account
- Business Cheque Account
- Business Management Account
- Unlimited Business Account
- Business Investment Account
- Business WebSavings Account
- Farm Management Deposit Account (Fixed)
- Farm Management Deposit Account (At Call)
- Trust Accounts (including Solicitors Trust Accounts)
- Money Market At Call Treasury Deposit
- Money Market Fixed Term Treasury Deposit
- Money Market Fixed Term Floating Rate Deposit
- Foreign Currency Account
- Foreign Currency Deposit
- Money Market At Call Deposit Account (managed by DDH Graham Limited)
- Money Market Fixed Term Deposit Account (managed by DDH Graham Limited)

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.