



Australian Government

Guarantee Scheme for Large Deposits and Wholesale Funding

Certificate No. BSCD00166

Date: 05/12/2008

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 cursive script, appearing to read 'H. Emanuel', written in black ink.

Authorised Signatory

Annex

Type of Liability: DEPOSIT

Eligible Institution: Big Sky 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: Everyday Banking Account
Christmas Club
Net Invest
Target Saver
Cash Management
Golden Saver
Mortgage Loan Offset
Apprentice Saver
Term Deposits
First Home Saver

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.