



# Australian Government

## Guarantee Scheme for Large Deposits and Wholesale Funding

Certificate No. CPED00103

Date: 28/11/2008

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

A handwritten signature in cursive script that reads 'Emanuel'.

Authorised Signatory

### Annex

Type of Liability: DEPOSIT

Eligible Institution: Cairns Penny Savings & Loans 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

Type of Account: S2 Savings investment account  
S3 Pennywise account  
S4 Personal Cheque account  
S5 Pensioner account  
S6 Christmas Club account  
S7 Internet saver account  
S8 Business account  
S16 Under 16 Saver account  
S21 Access Plus account  
I1 Term deposit account  
I99 Term deposit account

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.