



Australian Government

Guarantee Scheme for Large Deposits and Wholesale Funding

Certificate No. RCUD00022

Date: 27/11/2008

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

Authorised Signatory

Annex

Type of Liability: DEPOSIT

Eligible Institution: Australian Country Credit Union Ltd (trading as Reliance Credit Union)

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: Transaction Accounts:
 MyAccess Account S1
 MyEasySaver Account S1
 MyStepping Stone Account S1
 MySpecial Purpose Account S2
 MyChristmas Club Account S5
 MyCash Management Account S9
 MyCommunity Account S7
 MyLifestyle Account S3
 MyBusiness Account S20
 MyGST Account S4
 MyCountry Account S50 and S70

Security Savings S8

Term Deposit Accounts:
 Term Deposit Account I1
 Conservation Club I3
 Upfront Interest Term Deposit I5
 Edvest Term Deposit I10
 Farm Management I70

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.