



# Australian Government

## Guarantee Scheme for Large Deposits and Wholesale Funding

Certificate No. SCRD00095

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

Authorised Signatory

Annex continued for an additional page

Type of Liability: DEPOSIT

Eligible Institution: Southern Cross 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: Passbook Savings S1  
Investment Savings S2  
Christmas Club S3  
Cash Management S4  
Home Plus S5  
Business Plus S6  
Investment Plus S7  
Netsaver S8  
5 Star Plus Loc S9  
Redicash Savings S10  
Business Trading S11  
Kool Kids Club S12  
Insurance S40  
Redifund Plus S50  
Pensioner Plus S55  
Real Estate Trust S70  
Accountant Trust S80  
Mortgage Saver - L85 S85  
Solicitors Trust S90  
Law Society NSW Stat Trust S91  
Term Deposit Plan I1  
Term Deposit Plan I2  
Term Deposit Plan I3  
Term Deposit Plan I4  
Term Deposit - Other ADI I5  
Term Deposit Plan I6  
Term Deposit I8  
Term Deposit I9  
Term Deposit - Govt I12  
Term Deposit Plan I18  
Term Deposit Plan I24  
Regular Income Plus I50  
Deferred Interest Plus I51  
Deferred Interest Plus I53  
Deferred Interest I54  
Deferred Interest I55

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.