



Australian Government

Guarantee Scheme for Large Deposits and Wholesale Funding

Certificate No. ABAD00134

Date: 2/12/2008

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 black ink that reads 'W. Emanuel'.

Authorised Signatory

Annex

Type of Liability: DEPOSIT

Eligible Institution: Arab Bank Australia 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, CHF, EUR, GBP, USD

Type of Account: Accounts in AUD only:

- Investment Account - Cash Management Account
- Investment Account - Online Savings Account - Personal
- Investment Account - Online Savings Account - Business
- Transaction Account - Student Account
- Transaction Account - Passbook Account
- Transaction Account - Best Buddies Account
- Transaction Account - Premium Business Cheque Account
- Transaction Account - Standard Cheque Account

Accounts in AUD or foreign currency:

- Investment Account - Fixed Term Deposits
- Transaction Account - Statement 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.