

Arab Bank Australia Limited

Supplementary Product Disclosure Statement

Effective 12 October 2011

This document must be read in conjunction with the Arab Bank Australia Limited Product Disclosure Statement.

Arab Bank Australia

This is a Supplementary Product Disclosure Statement (SPDS) and supplements the Arab Bank Australia Limited Product Disclosure Statement (PDS) of 03 May 2010. This SPDS should be read together with the PDS which is available at our website www.arabbank.com.au or at any of our branches.

This SPDS updates the PDS under "Section 2- Opening an account" with the additional sub-section 2.7 as follows:

2.7 Financial Claims Scheme disclosure:

The Financial Claims Scheme provides a guarantee of funds deposited with an authorised deposit-taking institution (ADI) such as Arab Bank Australia Ltd. In the event that an ADI becomes insolvent, as the account holder, you may be entitled to payment under the Financial Claims Scheme.

Access to the scheme is subject to a limit for each depositor.

More information about the scheme can be obtained from the APRA hotline on 1300 13 10 60 or the APRA website at <http://www.apra.gov.au>

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