



Australian Government

Guarantee Scheme for Large Deposits and Wholesale Funding

Certificate No. NICD00006

Date: 26/11/2008

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: Northern Inland Credit Union 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: 3 Month Fixed Term Deposit - Interest on Maturity I13
6 Month Fixed Term Deposit - Interest Paid on Maturity I16
9 Month Fixed Term Deposit - Interest Paid on Maturity I19
12 Month Fixed Term Deposit - Interest Paid on Maturity I11
3 Month Fixed Term Deposit - Interest Paid Monthly I23
6 Month Fixed Term Deposit - Interest Paid Monthly I26
9 Month Fixed Term Deposit - Interest Paid Monthly I29
12 Month Fixed Term Deposit - Interest Paid Monthly I21
Bonus Savings S12
Portfolio Investment S11
Cash Management S6
On Call Savings S1
Deeming S10
Yes Account S25
Budget Savings S3
Insurance Payments S9
Project Savings S2
NOW Project Savings S5
Christmas Club S4
Super Saver S7
Teenage S8
Internet Saver S99
Farm Management Deposit S16
Easy Access S50
RediCredit S60

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.