

GUARANTEES OF DEPOSITS & WHOLESALE FUNDING — ELIGIBLE ACCOUNTS AND INSTITUTIONS

SAMPLE LIST OF DEPOSIT ACCOUNTS

The following deposits are included in this guarantee:

- Conventional cheque accounts
- Conventional call accounts
- Conventional saving accounts
- Conventional term deposits
- Farm management deposits
- Cash management accounts
- Pass-book savings accounts
- Personal current account bearing interest electronic access (whether or not account also has cheque access)
- Personal current at call account bearing interest with cheque and high transaction capabilities
- Personal basic account
- Personal at call account, not earning interest, but with high transaction capabilities
- Pensioner deeming accounts
- At call cash management and savings account (earning high yield with limited transaction capability)
- Internet-based savings accounts
- Standard fixed rate term deposit
- Bonus incentive investment accounts
- Debit card accounts
- (Separate) mortgage offset accounts. Can be either 100 per cent or partial offset.
- Trustee accounts
- Other transaction accounts
- Retirement savings accounts (at call and term)
- First home savers deposit accounts

This is not an exhaustive list.

LIST OF ELIGIBLE INSTITUTIONS FOR THE GUARANTEE OF WHOLESALE FUNDING AND THE GUARANTEE OF DEPOSITS

See also APRA website - [List of Authorised Deposit-taking Institutions](#)

Australian-owned banks

- Adelaide Bank Limited
- AMP Bank Limited
- Australia and New Zealand Banking Group Limited
- Bank of Queensland Limited
- Bendigo and Adelaide Bank Limited
- Commonwealth Bank of Australia
- Commonwealth Development Bank of Australia Limited (a subsidiary of Commonwealth Bank of Australia)
- Elders Rural Bank Limited
- Macquarie Bank Limited
- Members Equity Bank Pty Limited
- National Australia Bank Limited
- St. George Bank Limited
- Suncorp-Metway Limited
- Westpac Banking Corporation

Foreign subsidiary banks

- Arab Bank Australia Limited
- Bank of China (Australia) Limited
- Bank of Cyprus Australia Limited
- BankWest (the trading name of Bank of Western Australia Ltd)
- Citigroup Pty Limited
- HSBC Bank Australia Limited
- ING Direct (the trading name of ING Bank (Australia) Limited)
- Investec Bank (Australia) Limited
- Laiki Bank (Australia) Ltd
- Rabobank Australia Limited

Building Societies

- ABS Building Society Ltd
- B & E Ltd
- Greater Building Society Ltd
- Heritage Building Society Limited
- Home Building Society Ltd (which was taken over by Bank of Queensland, see above)
- Hume Building Society Ltd
- IMB Ltd
- Lifeplan Australia Building Society Limited
- Maitland Mutual Building Society Limited
- Newcastle Permanent Building Society Limited
- The Rock Building Society Limited
- Wide Bay Australia Ltd

Credit Unions

- Alliance One Credit Union Ltd
- Allied Members Credit Union Ltd (formerly Comtax Credit Union Limited and including Security Credit Union)
- AMP Credit Union Ltd
- Austral Credit Union Limited
- Australian Central Credit Union Ltd
- Australian Country Credit Union Ltd (trading as Reliance Credit Union)
- Australian Defence Credit Union Limited
- AWA Credit Union Limited
- Bananacoast Community Credit Union Ltd
- Bankstown City Credit Union Ltd
- Berrima District Credit Union Ltd
- Big Sky Credit Union Ltd
- CAPE Credit Union Limited
- Capital Credit Union Ltd

- Capricornia Credit Union Ltd
- Central Murray Credit Union Limited
- Central West Credit Union Limited
- Circle Credit Co-operative Limited
- Coastline Credit Union Limited
- Collie Miners Credit Union Ltd
- Community Alliance Credit Union Limited
- Community CPS Australia Limited
- Community First Credit Union Limited
- Companion Credit Union Limited
- Comtax Credit Union Limited (now operating as Allied Members Credit Union Ltd, see above)
- Country First Credit Union Ltd
- Credit Union Australia Ltd
- CSR and Rinker Employees Credit Union Limited
- Defence Force Credit Union Limited
- Dnister Ukrainian Credit Co-operative Limited
- Electricity Credit Union Ltd
- Encompass Credit Union Limited
- Esso Employees' Credit Union Ltd
- Eurobodalla Credit Union Ltd
- Family First Credit Union Limited
- Fire Brigades Employees' Credit Union Limited
- Fire Service Credit Union Limited
- Firefighters & Affiliates Credit Co-operative Limited
- First Choice Credit Union Ltd
- First Option Credit Union Limited
- Fitzroy & Carlton Community Credit Co-operative Limited
- Ford Co-operative Credit Society Limited

- Gateway Credit Union Ltd
- Geelong & District Credit Co-operative Society Limited
- GMH (Employees) Q.W.L. Credit Co-operative Limited
- Goldfields Credit Union Ltd
- Gosford City Credit Union Limited
- Goulburn Murray Credit Union Co-operative Limited
- H.M.C. Staff Credit Union Ltd
- Heritage Isle Credit Union Limited
- Holiday Coast Credit Union Ltd
- Horizon Credit Union Ltd
- Hunter Mutual Limited
- Hunter United Employees' Credit Union Limited
- Industries Mutual Credit Union Limited
- Intech Credit Union Limited
- Karpaty Ukrainian Credit Union Limited
- La Trobe Country Credit Co-operative Limited
- La Trobe University Credit Union Co-operative Limited
- Laboratories Credit Union Limited
- Latvian Australian Credit Co-operative Society Limited
- Lithuanian Co-operative Credit Society "Talka" Limited
- Lysaght Credit Union Ltd
- MacArthur Credit Union Ltd
- Macquarie Credit Union Limited
- Maleny and District Community Credit Union Limited
- Manly Warringah Credit Union Limited
- Maritime, Mining & Power Credit Union Limited
- Maroondah Credit Union Ltd
- MECU Limited
- Melbourne University Credit Union Limited

- MemberFirst Credit Union Limited
- MyState Financial Credit Union of Tasmania Limited
- New England Credit Union Ltd
- Newcom Colliery Employees Credit Union Ltd
- Northern Inland Credit Union Limited
- Nova Credit Union Limited
- NSW Teachers Credit Union Ltd
- Old Gold Credit Union Co-operative Limited
- Orange Credit Union Limited
- Phoenix (N.S.W.) Credit Union Limited
- Plenty Credit Co-operative Limited
- Police & Nurses Credit Society Limited
- Police Association Credit Co-operative Limited
- Police Credit Union Limited
- Polish Community Credit Union Ltd
- Powerstate Credit Union Ltd
- Pulse Credit Union Limited
- Qantas Staff Credit Union Limited
- Queensland Country Credit Union Limited
- Queensland Police Credit Union Limited
- Queensland Professional Credit Union Ltd
- Queensland Teachers' Credit Union Limited
- Queenslanders Credit Union Limited
- Railways Credit Union Limited
- RegionalOne Credit Union Limited
- Resources Credit Union Limited
- R.T.A. Staff Credit Union Limited
- Satisfac Direct Credit Union Limited
- Savings and Loans Credit Union (S.A.) Ltd

- Security Credit Union (refer to Allied Members Credit Union Ltd above)
- Select Credit Union Limited
- Service One Credit Union Limited
- SGE Credit Union Limited
- Shell Employees' Credit Union Limited
- South West Slopes Credit Union Ltd
- Southern Cross Credit Union Ltd
- South-West Credit Union Co-operative Limited
- St Mary's Swan Hill Co-operative Credit Society Limited
- StateWest Financial Services Limited (which was taken over by Bank of Queensland, see above)
- Sutherland Credit Union Ltd
- Sutherland Shire Council Employees' Credit Union Ltd
- Sydney Credit Union Ltd
- Tartan Credit Union Ltd
- The Broken Hill Community Credit Union Ltd
- The Gympie Credit Union Ltd
- The Police Department Employees' Credit Union Limited
- The Summerland Credit Union Limited
- The TAFE and Community Credit Union Ltd
- The University Credit Society Limited
- Traditional Credit Union Limited
- TransComm Credit Co-operative Limited
- United Credit Union Limited
- Victoria Teachers Credit Union Limited
- Wagga Mutual Credit Union Ltd
- Warwick Credit Union Ltd
- WAW Credit Union Co-operative Limited
- Westax Credit Society Ltd

- Woolworths Employees' Credit Union Limited
- Wyong Council Credit Union Ltd

Other ADIs

- Cairns Penny Savings & Loans Limited
- Australian Settlements Limited
- Cuscal Limited
- Indue Ltd

Foreign bank branches

Foreign bank branches may access the deposit and wholesale funding guarantees, subject to certain conditions and restrictions.

- ABN AMRO Bank N.V.
- Allied Irish Banks, Public Limited Company
- Bank of America, National Association
- Bank of China Limited
- Bank of Scotland plc
- Bank of Tokyo-Mitsubishi UFJ, Ltd
- Barclays Capital (the trading name of Barclays Bank plc)
- BNP Paribas
- Citibank, N.A.
- Credit Suisse
- Deutsche Bank Aktiengesellschaft
- Fortis Bank SA/NV
- HSBC Bank plc
- Industrial and Commercial Bank of China Limited
- ING Bank N.V.
- JPMorgan Chase Bank, National Association
- Mega International Commercial Bank Co., Ltd.
- Mizuho Corporate Bank, Ltd.
- Oversea-Chinese Banking Corporation Limited

- Rabobank Nederland (the trading name of Cooperatieve Centrale Raiffeisen-Boerenleenbank B.A.)
- Royal Bank of Canada
- Société Générale
- Standard Bank Plc
- Standard Chartered Bank
- State Bank of India
- State Street Bank and Trust Company
- Sumitomo Mitsui Banking Corporation
- The Hongkong and Shanghai Banking Corporation Limited
- The Northern Trust Company
- The Royal Bank of Scotland Plc
- The Toronto-Dominion Bank
- Taiwan Business Bank
- UBS AG
- United Overseas Bank Limited
- WestLB AG