



Addendum to Deposit Products Terms & Conditions

This addendum dated 12 October 2011 amends and supplements the Deposit Products Terms and Conditions dated 21 February 2011, and must be read in conjunction and together with that document.

Unless otherwise noted, terms defined in the Deposit Products Terms and Conditions have the same meaning in this addendum.

Section 6.9 Financial Claims Scheme

As an account holder you may be entitled to a payment under the Financial Claims Scheme depending on your circumstances. Payments under the Financial Claims Scheme are subject to a limit for each account holder. Further information about the Financial Claims Scheme can be obtained from the APRA website at <http://www.apra.gov.au> and the APRA hotline on 1300 13 10 60.