Definitions

Australian Deposit-taking Institutions - All Australian banks, building societies and credit unions and Australian subsidiaries of foreign-owned banks

ANZ accounts covered under the Government Guarantee Scheme

Australian Retail:				
ANZ Access Advantage	ANZ Access Limited	ANZ Access Select		
ANZ Access Basic	ANZ Access Deeming	ANZ Everyday Visa Debit		
ANZ First Home Saver Account	ANZ Home Loan Interest Saver (offset account)	ANZ One (offset account)		
ANZ Online Saver	ANZ Passbook Deeming	ANZ Passbook Savings		
ANZ Premium Cash Management Account	Prime CMA	ANZ Private Cash Account		
ANZ Private Term Placement	ANZ Progress Saver	ANZ Seniors Privilege		
ANZ Term Deposit (and all sub products)	ANZ V2 PLUS	ANZ E*TRADE Cash Management Account		
One Direct High Interest Saver	SmartyPig			
Australian Business, Small Business, Agri Business and Regional and Rural:				
Business Transaction Select Package	Agri Finance Offset Account	Business CMA		
Business Classic	Business Credit Facility	Business Driver		
Business Extra	Business Mortgage Loan Offset	Business Online Saver		
Cash Cover Indemnity Guarantee	GST Payment	Negotiator Investor		
Negotiator Transactor	Premium Business Cash account	Revolving Agri Line of Credit		
Rural Premium Investment	Security Deposit Account	Statutory Trust		

Term Deposits	Farm Management Deposits	CACHE Based Deposits (CANBI, CABI, TD's)		
Institutional products:				
Vostro Accounts	Corporate Transaction Account	Corporate Investment Account		
Corporate Term Deposit	Statutory Trust Account	Foreign Currency Transaction Account		
Foreign Currency Term Deposit	11am Accounts			
Asia Retail:				
Passbook Savings	Everyday Access	ANZ@Work (Everyday Access)		
Premier Savings	Personal Current Account (CABI)	Business Current Account (CABI)		
Personal Current Account (CANBI)	Business Current Account (CANBI)	Term Deposit (Fixed term/rate)		
Term Deposit (Monthly Interest)	Cash Mgt Account	Progress Saver		
Treasury Deposit	Online Saver			
Pacific Products				
Fiji:				
Fiji: Access Account	Access Freedom	Junior Access Account		
	Access Freedom Progress Saver Account	Junior Access Account Prime Cash Management Account		
Access Account Senior Access		Prime Cash Management		
Access Account Senior Access Account Rural Every Day	Progress Saver Account	Prime Cash Management Account		
Access Account Senior Access Account Rural Every Day Account Business Cheque Account Not	Progress Saver Account Rural Savings Account Business Cheque Account	Prime Cash Management Account Personal Cheque Account		
Access Account Senior Access Account Rural Every Day Account Business Cheque Account Not Bearing Interest High Performance	Progress Saver Account Rural Savings Account Business Cheque Account Bearing Interest	Prime Cash Management Account Personal Cheque Account		
Access Account Senior Access Account Rural Every Day Account Business Cheque Account Not Bearing Interest High Performance Passbook Account	Progress Saver Account Rural Savings Account Business Cheque Account Bearing Interest	Prime Cash Management Account Personal Cheque Account		

Interest		
Term Deposits (Wholesale)	Call Account	
Timor Leste:		
Access Account	Rai Osan - Savings Passbook Account	Personal Cheque Account
Business Cheque Account	Call Account	Term Deposit
Tonga:		
Access Account	Progress Saver Account	Personal Cheque Account
Access Account Business Cheque Account	Progress Saver Account Term Deposit	Personal Cheque Account
Business Cheque		Personal Cheque Account
Business Cheque Account		Personal Cheque Account Student Access Account
Business Cheque Account Cook Islands:	Term Deposit	

Eligible ANZ Branches:

ANZ Australia	ANZ Hong Kong	ANZ Singapore
ANZ China	ANZ Japan	ANZ South Korea
ANZ Taiwan	ANZ Philippines	ANZ Vietnam - included under existing branch licence but new subsidiary will not be eligible
ANZ Cook Islands	ANZ Fiji	ANZ Solomon Islands
ANZ Timor Leste	ANZ Tonga	ANZ London
ANZ New York	ANZ Germany	