

Money Market Deposit Accounts

DDH Graham Limited (DDH) distributes and administers Money Market Deposit Accounts on behalf of Bank of Queensland. All functions, powers or actions that DDH perform in relation to the administration of the Account are done in its capacity as an agent.

By depositing money in a Money Market Deposit Account, you are making a direct deposit with Bank of Queensland.

Government Guarantee on deposits

Effective 28 November 2008, please find as follows the Bank of Queensland's stance on the Government Guarantee in relation to Money Market Deposit Accounts:

- Customers with balances under \$1 million will not be affected and will receive the benefit of the Government Guarantee, at no cost.
- For customers that have investments in excess of \$1 million (in aggregate), a Government Guarantee will be offered to that portion exceeding \$1 million, however there will be a fee for the perceived loser (Government Guarantee) risk.
- This Government Guarantee is completely optional and each customer has the option to opt-in or not.
- You will need to advise DDH only if you wish to opt-in for the Government Guarantee. We will then forward the required paperwork for completion, signature and return.
- Currently, the fee for the Government Guarantee will be 150 basis points and will be charged via a monthly direct debit to a nominated bank account, only on the deposit or nominated amount greater than \$1 million.

How safe are Australian banks?

Australia is fortunate to have one of the safest, most stable and highly regulated banking systems in the world.

Australian banks today are among the best capitalised in the world and are prudently managed using international best practice.

How safe is Bank of Queensland?

Like all Australian banks, Bank of Queensland is very safe and well-regulated.

Bank of Queensland is a 134-year-old financial institution with an expanding national presence and half a decade of market-leading growth.

Deposits with Bank of Queensland have been guaranteed by the Australian government for the next three years, giving us the same protection as every other Australian financial institution.

What's the Bank of Queensland's financial position?

The Bank of Queensland recently announced a record normalised cash profit after tax of \$155.4 million for the 2007/08 financial year, an increase of 46% on last year.

For further information:

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