

in1bank Limited is protected by the same government safeguards in place for all locally incorporated and regulated banks, building societies and credit unions to give you peace of mind.

Deposits with in1bank are protected by the Australian Government's Financial Claims Scheme (FCS), which guarantees up to a cap of \$250,000 per account holder deposits.

What is the Financial Claims Scheme?

The FCS is an Australian Government scheme that protects deposits in banks, building societies and credit unions in the unlikely event that one of these financial institutions fails.

The FCS can only come into effect if it is activated by the Australian Government. Once activated, the FCS will be administered by the Australian Prudential Regulation Authority (APRA).

More information on the FCS is available on the www.fcs.gov.au.

What does this mean for in1bank customers?

Under the FCS an account holder can be an individual, a body corporate (including companies) and a partnership.

An account holder can be an Australian resident/citizen or non-resident/non-citizen. In other words, the citizenship or residency status of an account holder does not have an impact on whether a deposit account is covered under the FCS.

Under the FCS, the government guarantees your deposits with in1bank up to a cap of \$250,000 per account holder. Accounts covered by this scheme include:

- Transaction accounts
- Term deposits

A full list of the type of accounts covered is available on the www.fcs.gov.au.

If the FCS is activated by the Australian Government, APRA will endeavour to pay most account holders, or enable them to access, their FCS payments within seven calendar days.