

# AUSTRALIAN GOVERNMENT GUARANTEED DEPOSITS SEAL

## GUIDELINES FOR USE & STYLE GUIDE

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## GUIDELINES FOR USE

### 1.0 USAGE

This guidance applies to the use of the Australian Government Guaranteed Deposits Seal ('seal').

The seal may only be used:

- by authorised deposit-taking institutions (ADIs) (refer to 2.0 Organisations); and
- in relation to products covered by the Financial Claims Scheme (FCS) (refer to 3.0 Products).

The seal may not be used

- in any way that could mislead depositors as to the protected status of a product, or that protection is provided beyond the FCS cap; or
- to imply the Government guarantee applies to an institution rather than in relation to products covered by the FCS; or
- in any manner that expresses or might imply the Australian Government's affiliation, sponsorship, endorsement, accreditation, or approval, other than as set out by these guidelines.

ADIs should take particular care when considering whether to use the seal in instances where promotional material includes products that are not covered by the FCS. Where there is potential that products not covered by the FCS be implied or interpreted as benefiting in any way from Government protection, the seal must not be used.

ADIs may use the seal in all types of media in relation to products covered by the FCS, in accordance with these guidelines. ADIs may also use the seal in more generic advertising such as on posters, banners, the front door of an ADI, internet, or television advertisements. Where the seal is used more generally (e.g. on the front door of an ADI or in advertising that does not refer to specific products), co-located with the seal must be a clear and prominent notice that the Government guarantee only applies to particular accounts that are protected. ADIs unsure about whether their proposed use is permitted should contact Treasury (see details below).

Failure to observe these requirements may constitute misleading or deceptive conduct under the *Australian Securities and Investments Commission Act 2001*.

### 2.0 ORGANISATIONS

The seal may only be displayed by ADIs that are incorporated in Australia, as they are prudentially regulated by the Australian Prudential Regulation Authority (APRA) and have been authorised to carry on banking business in Australia.

Foreign branches, by definition are not incorporated in Australia, and are not permitted to use the seal.

### 3.0 PRODUCTS

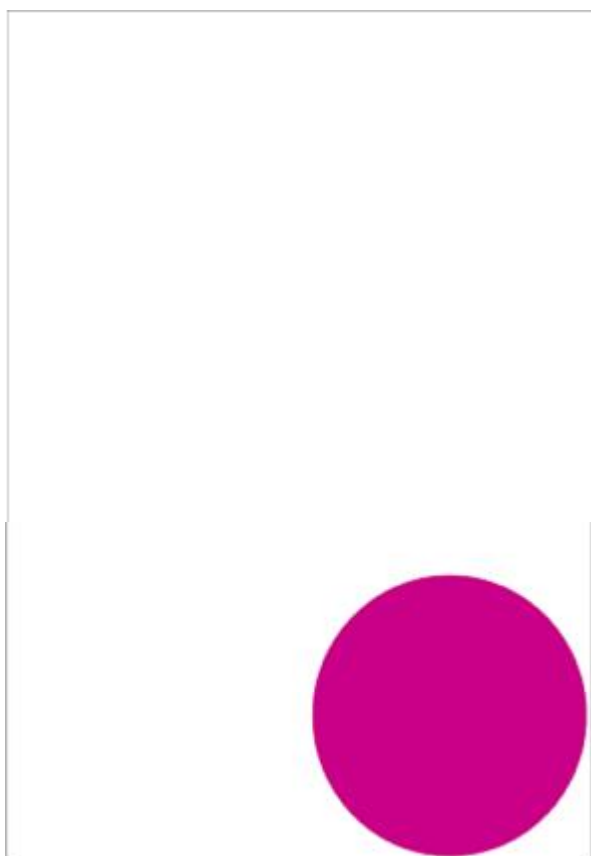
As the Government guarantee applies to 'protected accounts' subject to the FCS, the seal may only be displayed in association with these specific products and accounts. Protected accounts are defined under the *Banking Act 1959*.

A non-exhaustive list of deposit products covered by the FCS is set out on APRA's website and includes deposits held in savings accounts, call accounts, transaction accounts, cheque accounts, cash management accounts, farm management deposits, pensioner deeming accounts, retirement savings accounts and term deposits.

### 4.0 DISPLAY

Eligible ADIs are permitted to display the seal from 1 February 2012. The ADI name, trade name or company name must appear on any materials where the seal is used.

The minimum size of the seal – when displayed in any format is 30mm (please see Style guide for specifications). The seal cannot be larger than the size of the name of the ADI, logo, product or service name, trade or company name, trademark or service mark. In addition, the seal should not take up more than 20 per cent of space on a printed, online or television display, including the exclusion area – see the example diagram below.



### *Weblinks and electronic use*

An ADI may use the seal on their website, including electronic use in association with particular accounts and products that are 'protected accounts'.

Where the seal is displayed on the internet, or in an electronic format, a link to information on the Australian Securities and Investments Commission (ASIC) website about the seal and the FCS must also be provided. The option to access information on ASICs website should be located near display of the seal or by clicking on the seal.

In addition, should ADIs choose to use the seal on the internet, they must maintain a link/information that clearly outlines which of their products are covered by the Government guarantee and which are not.

### *Radio use*

An ADI may incorporate seal messages into their radio advertising. The seal should not be the primary subject of the advertisement and a clear indication that the Government guarantee only applies to 'protected accounts' (rather than an institution) is required.

### *Television use*

An ADI may display the seal as part of television advertising. The seal should not be the primary subject of the sound or visual content in the advertisement and a clear indication that the Government guarantee only applies to 'protected accounts' (rather than an institution) is required.

## 5.0 DISTRIBUTION

An ADI that wishes to use the seal should email [FCSseal@treasury.gov.au](mailto:FCSseal@treasury.gov.au). Treasury will then provide the seal to the requesting ADI with the latest copy of the Guidelines for use. The seal will be provided in JPEG and EPS formats, for use on print, internet and television communications.

ADIs who wish to obtain a copy of the seal in a different format should contact Treasury (see details below). The ASIC website will contain the most up to date copy of the Guidelines for use.

## 6.0 CONTACT

ADIs who would like further information on the seal and its use can contact:

Mail: General Manager  
Financial System Division  
The Treasury  
Langton Crescent  
PARKES ACT 2600

Email: [FCSseal@treasury.gov.au](mailto:FCSseal@treasury.gov.au)

Phone: (02) 6263 2111

## STYLE GUIDE

### SEAL VARIATIONS

Five variations of the seal can be used: full colour (with gradient and drop shadow), blue solid, blue reverse (please note this is a solid white background), black solid and black reverse (please note this is a solid white background).

FULL COLOUR



BLUE SOLID



BLUE REVERSE



BLACK SOLID



BLACK REVERSE



## MINIMUM SIZE

The minimum size of the seal is 30mm. There should always be an exclusion zone around the seal matching the x height of the \$ amount (as indicated below). For the maximum size please see page 3 of this guide.



## EXCLUSION ZONE



## COLOUR SPECIFICATIONS

The use of specific colours creates a strong and consistent identity for the Australian Government Guaranteed Deposits seal.

PMS 2925 (light blue) is only to be used in the gradient of the full colour version of the seal.



**PMS 2746**

**CMYK BREAKDOWN**

C:100 M:92 Y:0 K:10

**RGB BREAKDOWN**

R:33 G:54 B:139



**PMS 2925**

**CMYK BREAKDOWN**

C:85 M:24 Y:0 K:0

**RGB BREAKDOWN**

R:0 G:150 B:214

### FONTS

The fonts used in the seal are Trade Gothic Condensed No.18 and Trajan Pro Bold.

**TRADE GOTHIC CONDENSED No. 18**

abcdefghijklmnopqrstuvwxy

ABCDEFGHIJKLMN**OP**QRSTUVWXYZ

1234567890

**TRAJAN PRO BOLD**

ABCDEFGHIJKLMN**OP**QRSTUVWXYZ

ABCDEFGHIJKLMN**OP**QRSTUVWXYZ

1234567890

## INCORRECT APPLICATIONS

1. Do not distort the seal.
2. Do not change the colour of the seal.
3. Do not change the tint of the seal.
4. Do not place the seal on a background that reduces its visibility.

