

# MAKING YOUR HOME LOAN WORK FOR YOU

This guide is designed to assist you and your customers to make the most of their loan after settlement. It includes important information for you to assist them in controlling and accessing their loan.

## Easy access

Macquarie Mortgages offers customers

### ■ 24-hour access to internet and phone banking services on all Macquarie loans

Macquarie PhoneLink and [mymortg@ge](mailto:mymortg@ge) allow customers to

- View current interest rates, account details, loan balance and statements
- Check when their next loan payment is due and how much it is
- Transfer funds to third party accounts
- Pay bills using BPAY®

### ■ Deposit card

Additional repayments<sup>^</sup> can be made on loans at any time in two ways

1. Over the counter at any Australia Post outlet by cash or cheque
2. Using BPAY. This service is available 24 hours, 7 days a week.

### ■ Cash card

Cash cards let customers access their funds at ATMs and EFTPOS at most retailers across Australia, including Coles Myer stores, Woolworths and David Jones. Cash cards won't work at Quix or Mobil Service stations, or outside Australia.

### ■ Chequebook

You may choose to have a chequebook connected to your loan and you can write cheques straight from your account.

## Activate services

### ■ Macquarie PhoneLink and [mymortg@ge](mailto:mymortg@ge) - both provide 24 hour, 7 day access

Once the loan has settled, customers receive a letter with their password for internet banking and a Personal Identification Number (PIN) for phone banking. Once this has been received, customers should call the Customer Services Team to receive their Macquarie Access Code (MAC) so they can start using these services.

To use **Macquarie PhoneLink**, customers should call **13 43 53** and follow the voice prompts.

To use **[mymortg@ge](mailto:mymortg@ge)**, customers should visit **[www.macquarie.com.au](http://www.macquarie.com.au)**

### ■ Cash card

Customers receive separate letters after settlement with their new cash card and PIN. To activate their card, customers should call **1800 181 874** and follow the voice prompts.

## Frequently asked questions

### Internet and phone banking

**Q: How does a customer get a Macquarie Access Code (MAC)?**

A: By calling our Customer Services Team on **1800 007 722**. We're open from 8.30am to 7.00pm (Sydney time) Monday to Friday excluding public holidays.

**Q: When do customers use their MAC, PIN and password?**

A: For Macquarie PhoneLink, customers can use their MAC and PIN. For mymortg@ge internet banking, customers can use their MAC and password.

### Cash card

**Q: Where can customers use their cash card?**

A: Customers can use their cash card to withdraw money at any ATM that displays the Cashcard symbol. This includes major banks and credit unions.



Customers can pay for purchases and withdraw money at most major retailers including Coles Myer stores, Woolworths, Franklins, and David Jones – just like an EFTPOS card. Unfortunately, customers can't use their card at Quix or Mobil service stations, or outside Australia.

**Q: What happens if a cash card is lost or stolen?**

A: If a cash card is lost or stolen, customers should call **1800 800 521** immediately to cancel the card. This service is open 24 hours a day, 7 days a week. Once it's cancelled, customers will need to call our Customer Services Team to order a new cash card and PIN.

**Q: Which option do customers select on an ATM or EFTPOS machine to access their account?**

A: The primary account is accessed by selecting the 'cheque account' option on ATMs and EFTPOS machines.

If customers have more than one sub-account linked to a cash card, they can access the secondary account by selecting the 'savings account' option. Please be aware that to access an offset sub-account\*, customers will need to use a separate offset sub-account\* cash card.


**Q: What is the daily limit available on a cash card?**

A: The daily limit is the available balance or \$3,000 (up to \$1,000 via ATM and up to \$2,000 via EFTPOS), whichever is less.

Please be advised that if customers have additional cards attached to their loan, these limits are the total across all cards, not individually.

## Contact details

### Customer Services Team

 Call 1800 007 722, 8.30am - 7.00pm (Sydney time)  
Monday to Friday excluding public holidays

 Email [mortgages@macquarie.com](mailto:mortgages@macquarie.com)

### 24 hour, 7 day access

 Macquarie PhoneLink: 13 43 53

 mymortg@ge at [www.macquarie.com.au](http://www.macquarie.com.au)

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All applications are subject to Macquarie Mortgages' normal credit approval criteria. Full terms and conditions and schedules and fees are set out in the relevant loan contracts. Terms and conditions including fees and charges, may be varied or introduced in future. Fees and charges are payable.

Macquarie Mortgages Pty Limited is not an authorised deposit-taking institution for the purposes of the Banking Act (Cth) 1959, and Macquarie Mortgages Pty Limited's obligations do not represent deposits or other liabilities of Macquarie Bank Limited ABN 46 008 583 542. Macquarie Bank Limited does not guarantee or otherwise provide assurance in respect of the obligations of Macquarie Mortgages Pty Limited.

\* Fixed rate loans may be subject to break costs.

\* One offset sub-account per facility linked to one variable account. Where the balance in your offset sub-account exceeds the amount outstanding in your linked home loan account or the credit limit, you will not receive any interest on the excess amount.