

Important Terms and Information

This website is operated by and on behalf of Macquarie Group Limited and its related bodies corporate (Macquarie Group).

The information on this website is not an offer or solicitation for the purchase of securities, units or investments, unless expressly stated otherwise.

All applications for credit or lending products are subject to Macquarie Group's standard credit approval criteria and/or product provider criteria.

All securities and financial product or instrument transactions involve risks. Past performance of any product described on this site is not a reliable indication of future performance. This website may contain forward-looking statements, forecasts, estimates and projections. No member of the Macquarie Group represents or warrants that such forward statements will be achieved or will prove to be correct. Actual future results and operations could vary materially from them.

Macquarie Group makes no representation or warranty as to the accuracy, completeness, timeliness or reliability of the contents of this website, and other than as required under consumer protection law, Macquarie Group accepts no responsibility for errors or misstatements, negligent or otherwise and under no circumstances will Macquarie Group be liable for any loss or damage whatsoever caused by a user's reliance on information obtained from this website, including from use of tools and calculators.

Macquarie Group accepts no obligation to correct or update the information or opinions on this website. The information on this website may be based on assumptions or

Before acting on any information or advice on this website, you should consider the appropriateness of it (and any relevant product) having regard to your objectives, financial situation or needs and, if a current offer document is available, read the offer document before acquiring products named on this website. Macquarie recommends you make direct contact with Macquarie Group staff before acting on material on this website. You should also seek independent financial, legal and taxation advice prior to acquiring any security or other financial, credit or lending product.

Macquarie Group specifically disclaims any liability (whether based in contract, tort, strict liability or otherwise) for any direct, indirect, incidental or consequential damages arising out of or in any way connected with the access to or use of this website.

The Macquarie Group may have interests in the securities and other financial, credit or lending products referred to in this website, including being or appointing directors of their issuers or related companies, or may have or may in the future act in various roles including as underwriter, dealer, broker, lender or financial advisor to their issuers and may, where permitted by law, receive fees, brokerage or commission for acting in those capacities. Further, the Macquarie Group may act as a market maker or buy or sell those securities and other products as principal or agent.

Jurisdictions

Many of the products and services offered by members of the Macquarie Group are country or jurisdiction specific. Accessing any product or service via this website is not an offer, inducement or invitation to purchase those products or services.

Macquarie Group only carries on banking activities in those countries it is authorised to do so. Macquarie Bank Limited and its branches (MBL) is authorised and regulated by the Australian Prudential Regulation Authority (APRA) to carry out banking business in Australia. MBL, acting through its Singapore Branch, is authorised and regulated by the Monetary Authority of Singapore to carry out banking business in Singapore. MBL,

authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Macquarie Bank International Limited (MBIL) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Both MBL London Branch and MBIL are authorised to carry out banking business in the United Kingdom. No member of the Macquarie Group of companies is registered as a bank in New Zealand under the Reserve Bank of New Zealand Act 1989 .

Macquarie Bank Limited maintains Representative Offices in the states of Illinois, New York and Texas, but is not authorised to conduct business in the US.

Macquarie Investment Management (MIM), a member of Macquarie Group, refers to the companies comprising the asset management division of Macquarie Group, including registered investment adviser Macquarie Investment Management Business Trust (MIMBT) and its series. Macquarie Group refers to Macquarie Group Limited and its subsidiaries and affiliates worldwide.

Website links

This site may contain links to other websites operated by entities which do not belong to Macquarie Group. These links have been provided solely for you to obtain further information about other relevant products and entities in the market. Macquarie Group does not endorse or have any control over the information on these sites or the products or services on them, and therefore makes no representations regarding the accuracy or suitability of the information, services, or products described on them. You are advised to make your own enquiries in relation to third parties described or linked on this site.

Some of the software programs that may be downloaded via links from this site are products belonging to third parties. You use such third party software at your own risk. Such software is likely to be subject to licensing terms imposed by the owner of the software.

To the full extent permitted by law, Macquarie Group excludes all liability in relation to using or downloading any software (third party or otherwise) that may be accessed from this site. Macquarie Group makes no representations and provides no warranties in relation to such software. In particular, to the full extent permitted by law, Macquarie Group excludes all liability for any damage (including, without limitation, loss of data, interruption to business and loss of profits) resulting from viruses or any other consequence of using or downloading any software (third party or otherwise) accessible via this site.

Accessibility Statement

Macquarie Group Limited is committed to ensuring digital accessibility for people with disabilities. We are continually improving the user experience for everyone, and applying the relevant accessibility standards. Conformance status

The [Web Content Accessibility Guidelines \(WCAG\)](#) defines requirements for designers and developers to improve accessibility for people with disabilities. It defines three levels of conformance: Level A, Level AA, and Level AAA. This website aims to be conformant with WCAG 2.1 level AA.

Additional accessibility considerations

In addition to the application of WCAG 2.1 Level AA accessibility criteria, we have applied several Level AAA criteria:

- Images of text are only used for decorative purposes.

- Web pages do not contain anything that flashes more than three times in any one second period.

This website supports the latest versions of the following browsers:

Browser	Download link
Internet Explorer	https://www.microsoft.com/en-au/download/internet-explorer.aspx
Microsoft Edge	https://www.microsoft.com/en-au/windows/microsoft-edge
Google Chrome	https://www.google.com/chrome/
Mozilla Firefox	https://www.mozilla.org/en-US/firefox/new/
Safari	https://www.apple.com/au/safari/

This website supports the latest version of the following operating systems:

- Windows 7
- Windows 10
- MacOS
- iOS
- Android

Trade Marks and Copyright

The Macquarie name and Holey Dollar device are registered trade marks owned by

Macquarie Group is either the owner or licensed user of the copyright in the material on this site. You may not reproduce, adapt, upload, link, frame, broadcast, distribute or in any way transmit the material on this site without the written consent of Macquarie Group, other than to the extent necessary to view the material or as permitted by law.

Privacy

Macquarie Group is committed to providing the highest quality of financial services within a trusted environment. Please read the [Macquarie Group Privacy Policy](#) to understand how your personal information will be treated by Macquarie Group.

Fraud

Macquarie Group is committed to providing the highest quality of financial services within a trusted environment. Please read the [fraudulent email statement](#) for more information.

Disclaimer

This information is a general description of the Macquarie Group only. Before acting on any information, you should consider the appropriateness of it having regard to your particular objectives, financial situation and needs and seek advice. No information set out above constitutes advice, an advertisement, an invitation, a confirmation, an offer or a solicitation, to buy or sell any security or other financial, credit or lending product or to engage in any investment activity, or an offer of any banking or financial service. Some products and/or services mentioned on this website may not be suitable for you and may not be available in all jurisdictions. All securities and financial products or instrument transactions involve risks. Past performance of any product described on this site is not a reliable indication of future performance.

Follow us



Macquarie Bank

Discover

© Macquarie Group Limited

[Important information](#)

[Disclosures](#)

[Privacy and cookies](#)

[Sitemap](#)