



MACQUARIE

Main differences between home loans with a BSB starting with 032 and BSB starting with 182

	Loans with a BSB starting with 032	Loans with a BSB starting with 182
Online banking	<ul style="list-style-type: none"> Online payment transfers are generally overnight (as long as the transfer is done before 5pm Eastern Standard Time) 	<ul style="list-style-type: none"> Online payment transfers are instantaneous between other Macquarie accounts with a BSB of 182-182 and depending on when the transfer is made, transfers are generally intra-day to other bank accounts
	<ul style="list-style-type: none"> Online payment transfer limit is \$20,000. If you want to transfer more than \$20,000, you will need to contact us to set up a nominated account 	<ul style="list-style-type: none"> Online payment transfer limit is \$20,000. This can be increased to \$100,000 for 24 hours by contacting us
	<ul style="list-style-type: none"> No PayID 	<ul style="list-style-type: none"> Receive payments in your offset account using PayID
	<ul style="list-style-type: none"> Self-serve options are limited online (e.g. you cannot update direct debit details) 	<ul style="list-style-type: none"> More self-serve options include updating or deleting your direct debit
Repayments	<ul style="list-style-type: none"> Monthly repayment due date on the first business day of the month 	<ul style="list-style-type: none"> Monthly repayment due date every month from the settlement date of the loan
	<ul style="list-style-type: none"> Home loan repayments when calculated are based on the loan balance 	<ul style="list-style-type: none"> Home loan repayments when calculated are based on the loan limit
	<ul style="list-style-type: none"> Extra payments into fixed account is 5% of the initial fixed value per year 	<ul style="list-style-type: none"> Extra payments into fixed account is \$10,000 per fixed account per year
	<ul style="list-style-type: none"> Arrears: defined by each account not receiving the minimum contractual amount each month (regardless of redraw) 	<ul style="list-style-type: none"> Arrears: defined by the overall facility balance being over the overall facility limit
	<ul style="list-style-type: none"> Monthly and fortnightly direct debit repayment options are available 	<ul style="list-style-type: none"> Only monthly direct debit repayment options are available, however you can choose to remove your direct debit and schedule your own manual payments fortnightly/weekly

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Product features	<ul style="list-style-type: none"> No debit card can be linked to an offset account or home loan from May 2020 	<ul style="list-style-type: none"> Mastercard debit card: <ul style="list-style-type: none"> chip enabled so you can ‘tap and go’ at contactless terminals card is compatible with Apple Pay, Google Pay, Fitbit Pay and Garmin Pay no international purchase fees (both overseas and shopping online at international retailers) free access to any rediATM and a refund on fees incurred at all other ATMs in Australia no charge to use an ATM overseas (however you may be charged a fee by international ATM operators) \$2k daily limit for cash out or on purchases per card (when using EFTPOS). When using ‘Credit; you can use up to the available balance of your account. Mastercard contactless limit with no PIN is \$100 per transaction – a PIN is required for purchases over \$100 instantly activate your card and set up your own PIN using Macquarie Online or the Macquarie Mobile Banking app opt in to receive push notifications for account activity including deposits and when you make a transaction discounts of up to 10% on eGift cards to use at over 40 leading retailers with Macquarie Marketplace easily lock and unlock your card in the Macquarie Mobile Banking app if your card is lost or stolen
	<ul style="list-style-type: none"> One offset account per home loan facility 	<ul style="list-style-type: none"> 10 offset accounts per home loan account
	<ul style="list-style-type: none"> Package fees may differ 	<ul style="list-style-type: none"> Current package fee at \$124 semi-annual (\$248 per year annual)
	<ul style="list-style-type: none"> Package fee charged to the balance of the loan 	<ul style="list-style-type: none"> Package fee automatically billed and direct debited from your nominated fees and charges account
	<ul style="list-style-type: none"> Offset benefit: amount you save by having money in the offset account is credited into your loan account as redraw and can be withdrawn out 	<ul style="list-style-type: none"> Offset benefit: amount you save by having money in the offset account goes towards reducing the principal of your loan permanently, helping you pay your loan off faster
	<ul style="list-style-type: none"> Joint Borrower Nomination available 	<ul style="list-style-type: none"> No Joint Borrower Nomination available
	<ul style="list-style-type: none"> When you discharge your loan, your offset account will be closed 	<ul style="list-style-type: none"> When you discharge your loan, you have the option to convert your offset account into a transaction account

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