

# The home of good borrowers

## Average processing times in 2020

**3.4**  
hours

Average time to file pick-up

**9.8**  
hours

Average time to assessment

## Service and certainty

Our commitment to exceptional service means peace of mind for your clients.

- We offer industry-leading turnaround and approval times.
- Our end-to-end digital origination process means a faster, more streamlined experience for your clients.
- Tools such as weekly processing times emails, free upfront valuations and free access to credit reports help ensure you're kept informed.
- Our teams are here to support you and your clients every step of the way and deliver the best outcome for you both.

## Flexible loan options tailored to your clients' needs

Your clients can tailor their loan to suit their needs and make their money work harder.

- Clients can set up multiple home loan splits to take advantage of both fixed and variable rates.
- Our offset home loan offers the ability to add up to 10 offset accounts per home loan account so your clients can use their savings to reduce the amount of interest they pay.†
- We offer a full suite of banking products including award-winning transaction and savings accounts and credit cards.
- Access to our innovative rewards program, Macquarie Marketplace.



## Great value over the life of the loan

Your clients could be saving more in the long term with our great rates and low fees.

- Clients who have saved up a healthy deposit are rewarded with a highly competitive rate.
- We offer competitive fees on our home loans including no annual fee on our basic home loan.
- Clients can find answers to a huge range of banking questions online any time through our help centre.
- For anything else, they can always call our friendly team.

## A digital-first bank

Your clients can securely manage their finances, wherever they are – all from the palm of their hand.

- A range of great features available through the Macquarie Mobile Banking app and Macquarie Online to help your clients securely manage their money, track spending and stay in control 24/7.
- Your clients can set budgets, categorise transactions, and upload receipts.
- In a first for Australian banking, our Macquarie Authenticator app provides an extra layer of security and real-time control to approve or deny transactions and account changes using actionable push notifications.

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† Open up to 10 offset accounts per loan account if you have an individual or joint borrower home loan. Company and trust borrowers can open up to 4 offset accounts which must be opened at application. DCD-3897/0521