



Register now for two-step authentication to help keep your account secure

Dear

We can see you haven't set up two-step authentication for your Macquarie account/s as you've previously requested a two-step authentication exemption.

From **16 August 2021**, your ability to transact online will be removed unless you register your mobile number with us so we can securely verify your payment instructions via two-step authentication.

We've seen online fraud and scam activity rise across Australia in recent months, so registering for two-step authentication is an important step to help keep your account safe and secure.

You can learn more about two-step authentication [here](#).

What do you need to do?

To continue to be able to transact online, you'll need to register for two-step authentication via Macquarie Online or the Macquarie Mobile banking app.

To register for two-step authentication, you need to record your mobile phone number with us by **16 August 2021**. Please call us on **1800 806 310** so we can update your contact information with you over the phone.

If you don't provide your mobile phone number by this time, your ability to transact will be removed and you'll only be able to view your accounts online.

If you can't provide a mobile phone number, call us to discuss the options available to you.

Your new daily online transfer limit

If you register for two-step authentication, the below changes will be effective **16 August 2021**.

- **Without Macquarie Authenticator**, your new daily transfer limit is **\$5,000** across all your eligible accounts linked to your Macquarie ID.
- **With Macquarie Authenticator**, your new daily transfer limit is **\$100,000** across all your eligible accounts linked to your Macquarie ID.

You can learn more about Macquarie Authenticator [here](#).

What you need to know



These new payment limits apply when you transfer funds electronically from a Macquarie account via Macquarie Online Banking or the Macquarie Mobile Banking app to another Australian bank account for all Pay Anyone and New Payments Platform (NPP) payments.



The transfer limits apply to the total of all online transfers you make on a daily basis. For example, if you don't have Macquarie Authenticator and make a transfer of \$2,000, then your remaining transfer limit is \$3,000 across all of your accounts linked to your Macquarie ID for that same day.



Please note there is no daily limit for transfers via BPAY®, between your Macquarie accounts, to your nominated account/s (if you've set one up), or to the Australian Tax Office.



If you've authorised a third party to transact on your account/s, these transfer limit changes will also apply to them. If they use Macquarie Authenticator, they'll have their own daily transfer limit of \$100,000 on your account/s that's in addition to your transfer limit.



Please note that by downloading Macquarie Authenticator and increasing your daily transfer limit, your liability for unauthorised transactions may increase. For example, this could happen if someone accesses your mobile device and authorises the transaction without your consent.

These changes are effective from 16 August 2021.

Which accounts does this apply to?

- Macquarie Transaction Account
- Macquarie Savings Account
- Macquarie Home Loan
- Macquarie Offset Account
- Macquarie Cash Management Account (CMA)
- Macquarie Investment Account
- Macquarie Investment Consolidator or Investment Manager
- Macquarie Investment Consolidator II or Investment Manager II

Download Macquarie Authenticator today



Need help?

Visit Help Centre to learn more about [payment limits](#) and [Macquarie Authenticator](#).

Help Centre also has articles explaining what you need to do if you've [forgotten your Macquarie ID](#) or

need to [reset your password](#).

[Visit Help Centre](#)

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