



Your daily limit is changing for online transfers

From **16 August 2021**, we're reducing the daily transfer limit for online transfers across your accounts to \$5,000, unless you're using the Macquarie Authenticator app.

We're making this change to further enhance your security, as we've seen a rise in online fraud and scam activity across Australia. Macquarie Authenticator provides a more secure method for verifying payment instructions than SMS.

To transfer more than \$5,000 per day, you'll need to download and set up the [Macquarie Authenticator app](#). We've included more information on Macquarie Authenticator below.

Your new daily online transfer limit

- **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.

These changes are effective from 16 August 2021.

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.



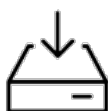
The transfer limits apply to the total of all online transfers you make on a daily basis. For example, if you don't have Macquarie Authenticator and make a transfer of \$2,000, then your remaining transfer limit is \$3,000 across all of your accounts linked to your Macquarie ID for that same day.



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.

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

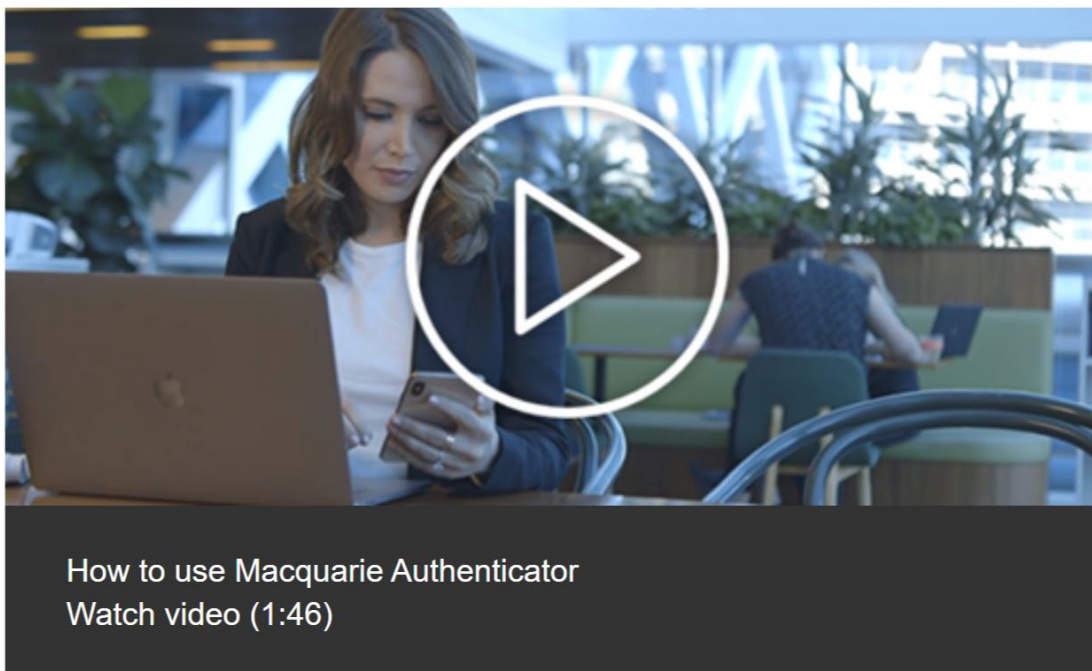
- Macquarie Investment Consolidator or Investment Manager
- Macquarie Investment Consolidator II or Investment Manager II

What is Macquarie Authenticator?

Macquarie Authenticator is a digital app we've built to replace SMS with a more secure digital method of transaction instruction verification. It helps provide enhanced protection to your account and personal information.

It's a first in Australian banking and gives you real-time control to approve or deny transactions and account changes using actionable push notifications and it's more secure than using the SMS method.

Watch the video below to see how it works or [visit our website](#) to learn more.



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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