



Availability of payments services to individuals and businesses provided by Macquarie Bank Limited

Payment Services – Q3 2025

	Withdraw/ Deposit cash at an ATM	Transact over-the- counter in a branch	Make card payments (cardholders)	Accept card payments (businesses)	Access accounts using online banking (web browser or mobile device app)	Make/receive account transfers – fast payments	Make/receive account transfers – next business day
Service availability %	N/A*	N/A*	100%	100%	99.78%	99.78%	100%
Significant outages due to problems at MBL	N/A*	N/A*	0:00	0:00	4:50	4:50	0:00
Significant outages due to problems at system-wide infrastructure or natural disasters	N/A*	N/A*	0:00	0:00	0:00	0:00	0:00

*Not required for MBL to report as per RBA requirements

Description of services and metrics	
Service availability %	The actual amount of time that the service is not experiencing a <i>significant</i> outage, as a proportion of the amount of time during which the service was planned to be available in the quarter. Planned available time excludes planned outages (e.g. for system maintenance)
Significant outage	Unplanned unavailability of a service that meets minimum thresholds for duration and the proportion of customers affected
System-wide infrastructures	Includes payment systems provided by the RBA, card schemes and other central payment system infrastructure; electricity network; and provider of telecommunications network links to [Name of FI brand]'s operating or data centres
Withdraw/deposit cash at ATM	Ability to withdraw or deposit cash, and check account balance, at a [Name of FI brand]-branded ATM. Excludes issues relating to the cardholder's card
Transact over-the-counter at a branch	Ability to withdraw or deposit cash, or initiate account transfers or make bill payments over-the counter in a branch. Excludes the ability to draw and deposit cheques. Excludes Bank@Post outlets
Make card payments (cardholders)	Ability to use a [Name of FI brand]-branded debit, prepaid or credit card to make a payment either in-store, on a mobile device (e.g. through an app) or online. Outages exclude problems with the business' payments acceptance device or payments provider, or a customer's mobile device
Accept card payments (business)	Ability of the businesses using the payment services [Name of FI brand] to accept card payments, either at point-of-sale- or online/in-app. Outages exclude problems with the cardholder's bank or payment acceptance devices that are not provided by [Name of FI brand]
Access accounts using online banking (web browser or mobile device app)	Ability to log in, transfer between own accounts at [Name of FI brand], initiate payments and/or view accurate and up to date account information. Excludes the ability to process payments, which is covered in 'make/receive account transfers – fast payments' and 'make/receive account transfers – next business day'
Make/receive account transfers – fast payments	Ability of [Name of FI brand] to process fast bank account transfers. This includes account-to-account transfers (Pay Anyone) and to PayID, and other one-off scheduled payments (for example, direct debits and payroll payments by businesses) made through NPP/Osko. Outages exclude the inability for customers to initiate transfers due to unavailability of web or app banking channels, or a branch
Make/receive account transfers – next business day	Ability of [Name of FI brand] to process bank account transfers, with funds becoming available to the recipient on the next business day or later. Includes account-to-account transfers (Pay Anyone) and scheduled payments (for example, direct debits, and payroll payments by businesses) not made as fast payments through NPP/Osko, and BPAY payments. Outages exclude the inability to initiate payments due to unavailability of web or app banking channels, or a branch