



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

Payment Services - Q4 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% | 100% | 100% | 100% |
| Significant outages due to problems at MBL | N/A* | N/A* | 0:00 | 0:00 | 0:00 | 0:00 | 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 |