

Changes to your account

This notice is applicable for the following products:

- Macquarie Investment Consolidator II
- Macquarie Investment Manager II
- Macquarie Investment Consolidator
- Macquarie Investment Manager
- Macquarie Investment Accumulator
- Macquarie Investment

Summary of changes:

- 1. Protecting your account and Macquarie Authenticator
- 2. Account closures

1. Protecting your account and Macquarie Authenticator

As fraud becomes increasingly prevalent, we are introducing new requirements to protect your account. Going forward, we may require you or your adviser to use Macquarie Authenticator before we act on certain instructions to protect you and us from unauthorised transactions.

What is Macquarie Authenticator?

Macquarie Authenticator is a mobile app which provides an extra layer of security that helps protect your account and personal information. The app sends actionable push notifications for you to approve or deny online transactions and account changes or generate a unique one-time rolling code as an alternative authentication method.

Where can I find more information about Macquarie Authenticator?

You can visit **macquarie.com.au/digital-banking/macquarie-authenticator** for more information or speak to your adviser.

We also require you and your adviser to take all reasonable steps to protect the security of your respective computer hardware and software and mobile devices that you use to access your account. It is very important that you inform us as soon as security has been compromised.

2. Account closures

We've updated our terms and conditions to provide more clarity on the situations where we may close your account without your instruction. As these decisions may have a significant impact on you, these decisions will always be made objectively and reasonably. If we do close your account, we will generally give you prior notice of our intention to close your Investment account. Please note that this may not be possible in all circumstances, for example, where we determine an immediate closure is reasonably required to comply with the law or protect our legitimate interests, in which case we will provide you with notice after the account is closed.

The updated IDPS Guides for Investment Manager II and Investment Consolidator II will be available at **macquarie.com.au/investing/macquarie-wrap** and for Macquarie Investment at **macquarie.com.au/vision** from 1 October 2024. If you have any questions regarding these changes, please speak to your adviser or visit Help Centre at **macquarie.com.au/help**.

This information is issued by Macquarie Investment Management Limited ABN 66 002 867 003 AFSL 237492 RSEL L0001281 (MIML). Funds invested in any Macquarie Wrap products issued by MIML (the Wrap products), other than any holdings in term deposits and cash deposits with Macquarie Bank Limited, are not deposits with or other liabilities of Macquarie Bank Limited, and are subject to investment risk, including possible delays in repayment and loss of income and capital invested. No member of the Macquarie Group guarantees any particular rate of return or the performance of the Wrap products, nor do any of them guarantee the repayment of capital.