



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

### Payment Services – Q4 2022

|  | Withdraw/<br>Deposit<br>cash at an<br>ATM | Transact<br>over-the-<br>counter in a<br>branch | Make card<br>payments<br>(cardholders) | Accept card<br>payments<br>(businesses) | Access accounts<br>using online<br>banking (web<br>browser or mobile<br>device app) | Make/receive<br>account<br>transfers – fast<br>payments | Make/receive<br>account<br>transfers – next<br>business day |
|--|---|---|--|---|---|---|---|
| Service availability %   | 0%  | NA*   | 100%                                   | 100%                                    | 99.68%  | 99.72%  | 100%  |
| Significant outages<br>due to problems at<br>MBL   | 0:00                                      | NA*   | 0:00                                   | 0:00                                    | 7:00  | 1:33  | 0:00  |
| Significant outages<br>due to problems at<br>system-wide<br>infrastructure or<br>natural disasters | 0:00                                      | NA*   | 0:00                                   | 0:00                                    | 0:00  | 4:32  | 0:00  |

\*Not required for MBL to report as per RBA requirements

| Description of services and metrics  |   |
|--|---|
| <b>Service availability %</b>  | 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)  |
| <b>Significant outage</b>  | Unplanned unavailability of a service that meets minimum thresholds for duration and the proportion of customers affected   |
| <b>System-wide infrastructures</b>   | 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   |
| <b>Withdraw/deposit cash at ATM</b>  | 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  |
| <b>Transact over-the-counter at a branch</b>                                   | 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   |
| <b>Make card payments (cardholders)</b>  | 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   |
| <b>Accept card payments (business)</b>   | 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]   |
| <b>Access accounts using online banking (web browser or mobile device app)</b> | 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'  |
| <b>Make/receive account transfers – fast payments</b>                          | 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   |
| <b>Make/receive account transfers – next business day</b>                      | 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 |