

*MQB02QW: With reference to the bank's payment term policy or policies that the bank applies to its suppliers of goods and services, and customers of its goods and services:*

*(a) whether they are consistent between the purchase and sale of goods and services?*

*(b) in reference to (a), if not, why not?*

*(c) in reference to (a), if not, will the bank bring them into consistency?*

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(a) Generally, Macquarie's payment terms are consistent across suppliers and customers.

- Standard payment terms for our suppliers are 30 days from receipt of a valid invoice unless mutually agreed otherwise.
- With respect to our retail banking customers, credit holders repay us fortnightly or monthly, deposits holders receive interest monthly, transaction fees are charged by us when the transaction happens.
- Interest on small business loans is generally payable monthly, however we may change the loan repayment terms, at the request of a borrower, to align with their business cashflows.
- Additionally, should any of our retail or small business customers be impacted by unforeseen circumstances and experience financial difficulty, Macquarie has a dedicated financial assistance team available to work with customers and offer support through a comprehensive range of financial assistance measures.

(b) N/A

(c) N/A