

*MQB06QW: A copy of the bank's model litigant standards applied to legal proceedings*

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- Macquarie is involved in relatively little litigation, especially in relation to its retail and small business customers.
- Our preferred approach is to avoid litigation. Where litigation cannot be avoided, we recognise that Macquarie is obliged to assist the court to facilitate the just, quick and cost-effective resolution of the real issues in each case, and we expect our lawyers to do this as well.
- With respect to our Banking and Financial Services business, we have a thorough customer complaint handling process that recognises the importance of resolving issues promptly and fairly for our customers through the lens of how those issues may be impacting them.
- As a result, we have never seen the practical need to adopt a more formal policy, and we would not expect the adoption of a policy based on, for example, the Commonwealth's Model Litigant Policy.