



The Macquarie experience

20 Jan 2025



Shani

Customer

Hello,

Welcome to our first update of 2025. We hope you had a relaxing holiday break and we're looking forward to working with you again this year.

We're kicking off 2025 with a bang – in today's update, you'll find the latest on our new reduced fixed rates. To help set you up for success in the year ahead, we've also included information on some of our customers' most highly loved features of banking with Macquarie. We hope this helps you have even more robust conversations so you can continue delivering exceptional outcomes for your customers in 2025.

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The Macquarie experience

Even lower fixed rates

In today's market, many Australians want peace of mind when it comes to their home loan. So we're pleased to share that from tomorrow, **Tuesday 21 January 2025**, we're lowering some of our fixed rates.

5.55%
p.a.
interest rate *

6.05%
p.a.
comparison rate ‡

[Competitive fixed rates](#)

If you have customers with a variable home loan who would like to fix all or part of their loan they can get in touch with us via [live chat](#) from tomorrow.

Applications in progress

If you have an application in progress with us – thanks for choosing Macquarie. Please note our current rates will be applied to all loans formally approved by close of business today, **Monday 20 January 2025**.

These new rates will automatically be applied to all loans formally approved on and from **Tuesday 21 January 2025**.

The customer experience

Most loved digital banking features

For many years we've been reimagining how we create value for customers through our digital experiences, which is reflected in our leading NPS. Take a look at some of our most loved digital features below.

- **Easy home loan management:** customers can view home loan balances, download statements and make additional repayments in just a few clicks.
- **Market-leading account security:** Macquarie Authenticator helps protect customers from fraud with real-time push notifications to approve or deny transactions and account changes.
- **Effortless budgeting:** intuitive categorisation to help customers understand their spending patterns. They can also set budgets and save towards their financial goals with ease.
- **Make tax time a breeze:** take a photo of your receipt, upload it via the app and tag it with *#tax*. At the end of the financial year, customers can run a report to see all their claimable transactions.

Discover better banking

Maximise your customers' savings

Whether your customers are looking to refinance, renovate, or buy a home in 2025, our savings account can help them get there. Unlike other high interest saving accounts, every dollar works harder with a Macquarie Savings Account because there are no deposit conditions.

- **competitive rates:** a variable welcome rate of 5.35% p.a. for the first four months on a customer's first savings account, on balances up to \$250,000, and then roll on to a competitive ongoing variable rate of 5.00% p.a.
- **no hoops or catches:** no Macquarie fees, spend requirements, or hassles
- **quick and easy setup:** eligible customers can open an account in-app or online in just three minutes.

Boost customer savings

Unlock compelling discounts

Customers with an offset, transaction or savings account can enjoy discounts of up to 10% at over 50 retailers thanks to Macquarie Marketplace. From essentials like groceries to the latest technology or even a trip to Europe, customers can save when they spend thanks to Macquarie Marketplace.

Unlock compelling discounts

Digital resources



[Broker Portal](#)



[Help Centre](#)



[Broker Resources](#)



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* Basic owner-occupied P&I home loan for a 2-year fixed term at $\leq 70\%$ LVR. † The comparison rate is based on a home loan for \$150,000 and a term of 25 years. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.