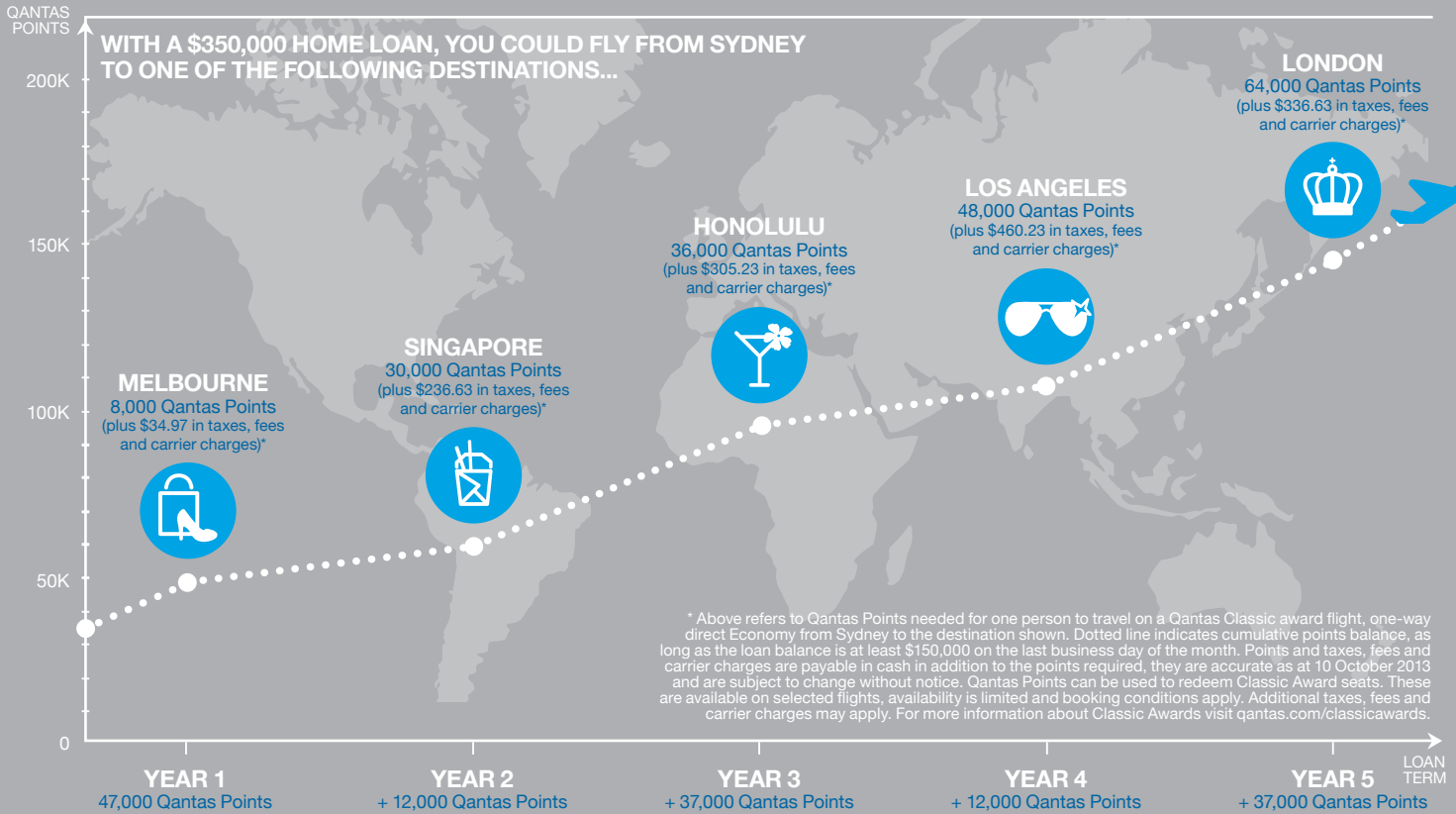




Macquarie Bank Flyer Home Loan

The Macquarie Bank Flyer Home Loan is a new product from Macquarie Bank, which enables home owners to earn Qantas Points directly through their mortgage, both at the time of settlement and each month for the duration of the loan, as long as the loan balance is at least \$150,000.[^]



TRAVELLERS WITH HOME LOANS[†]

Research indicates that Australian home owners have a great appetite for travel in the next three years, more so than the general population:



[†] A Family Portrait—internal Macquarie insights research undertaken in February 2013.

TOP FIVE QANTAS FREQUENT FLYER REDEMPTION DESTINATIONS

DEPARTURES[‡]

INTERNATIONAL DESTINATIONS

- NADI, FIJI
- AUCKLAND, NEW ZEALAND
- LOS ANGELES, USA
- JOHANNESBURG, STH AFRICA
- HAWAII, USA

DOMESTIC DESTINATIONS

- SYDNEY
- MELBOURNE
- BRISBANE
- PERTH
- ADELAIDE

[‡] Qantas Frequent Flyer redemption statistics, January–June 2013

THE QANTAS FREQUENT FLYER PROGRAM



Except for Macquarie Bank Limited ABN 46 008 583 542 AFSL and Australian Credit Licence 237502 (MBL), any Macquarie entity referred to on this page is not an authorised deposit-taking institution for the purposes of the Banking Act 1959 (Cth). That entity's obligations do not represent deposits or other liabilities of MBL. MBL does not guarantee or otherwise provide assurance in respect of the obligations of that entity, unless noted otherwise.

[^] Qantas Points, offered by MBL, accrue and will be credited to your Qantas Frequent Flyer account in accordance with the Macquarie Bank Flyer Home Loan Terms and Conditions. You must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Points and to qualify for a Macquarie Bank Flyer Home Loan. Membership and the earning and redemption of Qantas Points are subject to the Qantas Frequent Flyer terms and conditions available at qantas.com/terms. You will not receive any Qantas Points in relation to this offer while you have defaulted on a loan repayment on your loan account and this amount remains outstanding for 60 days or more.