



Availability of Payments Services to Individuals and Businesses Provided by ME BANK

Selected services; Q4 2023

| Payment Service | Service availability % | Significant outages due to problems at BOQS (in hours:minutes) | Significant outages due to problems at system-wide infrastructure or natural disasters (in hours:minutes) |
|---|------------------------|--|---|
| Withdraw/deposit cash at an ATM | N/A | N/A | N/A |
| Transact over- the-counter in a branch | N/A | N/A | N/A |
| Make card payments (cardholders) | 100.00 | 0:00 | 0:00 |
| Accept card payments (businesses) | N/A | N/A | N/A |
| Access accounts using online banking (web browser or mobile device app) | 99.91 | 1:56 | 0:00 |
| Make/receive account transfers – fast payments | 100.00 | 0:00 | 0:00 |
| Make/receive account transfers – next business day | 100.00 | 0:00 | 0:00 |



Availability of Payments Services to Individuals and Businesses Provided by ME BANK

Selected services; Q3 2023

| Payment Service | Service availability % | Significant outages due to problems at BOQS (in hours:minutes) | Significant outages due to problems at system-wide infrastructure or natural disasters (in hours:minutes) |
|---|------------------------|--|---|
| Withdraw/deposit cash at an ATM | N/A | N/A | N/A |
| Transact over- the-counter in a branch | N/A | N/A | N/A |
| Make card payments (cardholders) | 100.00 | 0:00 | 0:00 |
| Accept card payments (businesses) | N/A | N/A | N/A |
| Access accounts using online banking (web browser or mobile device app) | 99.97 | 0:35 | 0:00 |
| Make/receive account transfers – fast payments | 99.91 | 2:03 | 0:00 |
| Make/receive account transfers – next business day | 100.00 | 0:00 | 0:00 |



Availability of Payments Services to Individuals and Businesses Provided by ME BANK

Selected services; Q2 2023

| Payment Service | Service availability % | Significant outages due to problems at BOQS (in hours:minutes) | Significant outages due to problems at system-wide infrastructure or natural disasters (in hours:minutes) |
|---|------------------------|--|---|
| Withdraw/deposit cash at an ATM | N/A | N/A | N/A |
| Transact over- the-counter in a branch | N/A | N/A | N/A |
| Make card payments (cardholders) | 100.00 | 0:00 | 0:00 |
| Accept card payments (businesses) | N/A | N/A | N/A |
| Access accounts using online banking (web browser or mobile device app) | 100.00 | 0:00 | 0:00 |
| Make/receive account transfers – fast payments | 99.94 | 1:18 | 0:00 |
| Make/receive account transfers – next business day | 99.31 | 6:00 | 0:00 |



Availability of Payments Services to Individuals and Businesses Provided by ME BANK

Selected services; Q1 2023

| Payment Service | Service availability % | Significant outages due to problems at BOQS (in hours:minutes) | Significant outages due to problems at system-wide infrastructure or natural disasters (in hours:minutes) |
|---|------------------------|--|---|
| Withdraw/deposit cash at an ATM | N/A | N/A | N/A |
| Transact over- the-counter in a branch | N/A | N/A | N/A |
| Make card payments (cardholders) | 100.00 | 0:00 | 0:00 |
| Accept card payments (businesses) | N/A | N/A | N/A |
| Access accounts using online banking (web browser or mobile device app) | 99.79 | 4:31 | 0:00 |
| Make/receive account transfers – fast payments | 99.79 | 4:31 | 0:00 |
| Make/receive account transfers – next business day | 100.00 | 0:00 | 0:00 |



Availability of Payments Services to Individuals and Businesses Provided by ME BANK

Selected services; Q4 2022

| Payment Service | Service availability % | Significant outages due to problems at BOQS (in hours:minutes) | Significant outages due to problems at system-wide infrastructure or natural disasters (in hours:minutes) |
|---|------------------------|--|---|
| Withdraw/deposit cash at an ATM | N/A | N/A | N/A |
| Transact over- the-counter in a branch | N/A | N/A | N/A |
| Make card payments (cardholders) | 100.00 | 0:00 | 0:00 |
| Accept card payments (businesses) | N/A | N/A | N/A |
| Access accounts using online banking (web browser or mobile device app) | 99.88 | 2:33 | 0:00 |
| Make/receive account transfers – fast payments | 99.58 | 3:47 | 5:35 |
| Make/receive account transfers – next business day | 100.00 | 0:00 | 0:00 |



Availability of Payments Services to Individuals and Businesses Provided by ME BANK

Selected services; Q3 2022

| Payment Service | Service availability % | Significant outages due to problems at BOQS (in hours:minutes) | Significant outages due to problems at system-wide infrastructure or natural disasters (in hours:minutes) |
|---|------------------------|--|---|
| Withdraw/deposit cash at an ATM | N/A | N/A | N/A |
| Transact over- the-counter in a branch | N/A | N/A | N/A |
| Make card payments (cardholders) | 100.00 | 0:00 | 0:00 |
| Accept card payments (businesses) | N/A | N/A | N/A |
| Access accounts using online banking (web browser or mobile device app) | 99.92 | 1:48 | 0:00 |
| Make/receive account transfers – fast payments | 100.00 | 0:00 | 0:00 |
| Make/receive account transfers – next business day | 100.00 | 0:00 | 0:00 |



Availability of Payments Services to Individuals and Businesses Provided by ME BANK

Selected services; Q2 2022

| Payment Service | Service availability % | Significant outages due to problems at BOQS (in hours:minutes) | Significant outages due to problems at system-wide infrastructure or natural disasters (in hours:minutes) |
|---|------------------------|--|---|
| Withdraw/deposit cash at an ATM | N/A | N/A | N/A |
| Transact over- the-counter in a branch | N/A | N/A | N/A |
| Make card payments (cardholders) | 100.00 | 0:00 | 0:00 |
| Accept card payments (businesses) | N/A | N/A | N/A |
| Access accounts using online banking (web browser or mobile device app) | 99.59 | 8:55 | 0:00 |
| Make/receive account transfers – fast payments | 99.89 | 1:30 | 0:50 |
| Make/receive account transfers – next business day | 100.00 | 0:00 | 0:00 |



Availability of Payments Services to Individuals and Businesses Provided by ME BANK

Selected services; Q1 2022

| Payment Service | Service availability % | Significant outages due to problems at BOQS (in hours:minutes) | Significant outages due to problems at system-wide infrastructure or natural disasters (in hours:minutes) |
|---|------------------------|--|---|
| Withdraw/deposit cash at an ATM | N/A | N/A | N/A |
| Transact over- the-counter in a branch | N/A | N/A | N/A |
| Make card payments (cardholders) | 100.00 | 0:00 | 0:00 |
| Accept card payments (businesses) | N/A | N/A | N/A |
| Access accounts using online banking (web browser or mobile device app) | 99.75 | 5:27 | 0:00 |
| Make/receive account transfers – fast payments | 99.88 | 2:35 | 0:00 |
| Make/receive account transfers – next business day | 100.00 | 0:00 | 0:00 |



Availability of Payments Services to Individuals and Businesses Provided by ME BANK

Selected services; Q4 2021

| Payment Service | Service availability % | Significant outages due to problems at BOQS (in hours:minutes) | Significant outages due to problems at system-wide infrastructure or natural disasters (in hours:minutes) |
|---|------------------------|--|---|
| Withdraw/deposit cash at an ATM | N/A | N/A | N/A |
| Transact over- the-counter in a branch | N/A | N/A | N/A |
| Make card payments (cardholders) | 100.00 | 0:00 | 0:00 |
| Accept card payments (businesses) | N/A | N/A | N/A |
| Access accounts using online banking (web browser or mobile device app) | 99.43 | 12:35 | 0:00 |
| Make/receive account transfers – fast payments | 100.00 | 0:00 | 0:00 |
| Make/receive account transfers – next business day | 100.00 | 0:00 | 0:00 |



Availability of Payments Services to Individuals and Businesses Provided by ME BANK

Selected services; Q3 2021

| Payment Service | Service availability % | Significant outages due to problems at BOQS (in hours:minutes) | Significant outages due to problems at system-wide infrastructure or natural disasters (in hours:minutes) |
|---|------------------------|--|---|
| Withdraw/deposit cash at an ATM | N/A | N/A | N/A |
| Transact over- the-counter in a branch | N/A | N/A | N/A |
| Make card payments (cardholders) | 100.00 | 0:00 | 0:00 |
| Accept card payments (businesses) | N/A | N/A | N/A |
| Access accounts using online banking (web browser or mobile device app) | 99.67 | 6:55 | 0:00 |
| Make/receive account transfers – fast payments | 99.41 | 12:34 | 0:00 |
| Make/receive account transfers – next business day | 100.00 | 0:00 | 0:00 |



Availability of Payments Services to Individuals and Businesses Provided by ME BANK

Description of services and metrics

| | |
|--|---|
| Service availability % | 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). |
| Significant outage | Unplanned unavailability of a service that meets minimum thresholds for duration and the proportion of customers affected. |
| System-wide infrastructures | Includes payment systems provided by the RBA, card schemes and other central payment system infrastructure; electricity network; and provider of telecommunications network links to BOQ Specialist's operating or data centres. |
| Withdraw/deposit cash at ATM | Not applicable |
| Transact over-the-counter at a branch | Not applicable |
| Make card payments (cardholders) | Ability to use a BOQ Specialist 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. |
| Accept card payments (businesses) | Not applicable |
| Access accounts using online banking (webbrowser or mobile device app) | Ability to log in, transfer between own accounts at BOQ Specialist, 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'. |
| Make/receive account transfers – fastpayments | Ability of ME to process fast bank account transfers. This includes account-to-account transfers (Pay Anyone) to a PayID, and other one-off or 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. |
| Make/receive account transfers – nextbusiness day | Ability of BOQ Specialist 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. |

For detailed information on the compilation of the disclosure data, see <https://www.rba.gov.au/payments-and-infrastructure/resources/pdf/reliability-disclosures.pdf>