

How to use this form

If you are a member of an eligible super fund or union, you are entitled to a lower interest rate Home Loan. Please talk to us to confirm your eligibility.

We are here to help

If you require assistance to complete your application, please contact us.

- If dealing with your local Mobile Banking Manager or ME Bank Branch, you can contact them directly.
- Alternatively, you can call our customer service staff on **13 15 63** Monday to Friday 8am to 8pm or Saturday 9am to 5pm (Melbourne time).

Mobile Banking Manager or ME Bank Branch details

Completing the form

Step 1 Complete the application form.

You also have the option to apply for:

- a Member Package (with an ME Bank MasterCard) on page 8; and/or
- an Everyday Transaction Account on page 9.

Step 2 Ensure that all applicants have signed in the relevant places.

Step 3 Ensure that your application includes all required supporting documentation as described in the Checklists below.

Step 4 Return the application form and supporting documentation.

Checklists

Please confirm details of your loan application

Loan Details

Loan Size \$

Loan Term years

Product/Package

- Ultimate Offset Account
- Standard Home Loan
- Interest Only Investment Loan
- Member Package

Other

- Everyday Transaction Account

Income Details

Salaried Employees

- Group Certificate or Tax Return.** Most recent year required. (Notice of assessments is not suitable.)
- Payslips.** Must be less than 3 months old. For loans above \$1million 3 consecutive payslips are required.
- Other income.** Provide statements or accountant statements (e.g. Salary sacrifice, Centrelink payments).

Self Employed

- Certified Annual Financial Statements.** The last 2 years of statements are required.
- Complete business and personal tax returns.** The last 2 years of returns are required.
- Tax assessment notice.** The most recent notice is required for the individual and all entities.
- Other income.** Provide statements or accountant statements (e.g. Salary sacrifice, Centrelink payments).

Investment Income

- Evidence of Rent.** If customer has existing investments provide a copy of lease, managing agents statement or tax return.
- 2 years tax returns.** All other Investment Income.

Loan Purpose

Property Purchase

- Evidence of deposit.** <80% LVR evidence as appropriate. If the LVR is >80% statements for the last 3 months are required or other suitable evidence.
- Contract of Sale.** Complete signed, dated and legible copy of contract of sale including all appendices/annexures (exc NSW & ACT).
- Vendors Statement.** Vic Customer only provide a copy of the Section 32.
- Rates Notice.** If using equity in existing property as a deposit please supply most recent copy.

Construction

- Evidence of deposit.** <80% LVR evidence as appropriate. If the LVR is >80% statements for the last 3 months are required or other suitable evidence.
- Rates Notice.** Most recent copy of the land rates notice if the land is already owned.
- Building Contracts.** Provide a signed copy of the building contract. If owner builder full costing and specifications are required.

Refinancing/Consolidating Debt

- Loan Statements.** If refinancing non ME Bank Home Loans or Personal Loans provide last 6 months of statements.
- Credit Card Statements.** If refinancing non ME Bank credit card statements provide 3 consecutive statements.
- Rates Notice.** Most recent copy.

Investment (other than residential property) or Other purpose

- Investment details** has been specified in "Your Loan details" on page 7 of this application.
- Home Loan Declaration of Purpose** has been completed on page 10.
- Other details** have been specified on page 7 of this application.

Before we can open an account, we are legally required to verify your identity if you are not an existing ME Bank customer. We may do this electronically using reliable and independent data sources. We will contact you to request identification documents if we cannot verify your identity electronically.

Financial position

Both applicants complete this page if jointly sharing all assets and all liabilities. If not, Applicant 1 should complete this page and Applicant 2 needs to complete page 5.

Both Applicants or Applicant 1

ASSETS (what you own)

Real estate (please supply the address)

	State	Postcode	Value
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

Savings or deposit accounts (please provide the name of financial institution)

	Balance
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

If purchasing a property please specify the amount that has been paid as a deposit.

Deposit \$ Date deposit paid By cash Cheque Gift Other

Superannuation (please provide the name of superannuation fund)

	Balance
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

Other assets (please describe e.g. household contents, motor vehicle)

	Value
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

LIABILITIES (what you owe)

			Would you like this loan to pay out any of the following? (please tick the appropriate box)		
			Pay out	Pay out & close	No
Home loans (please provide the name of financial institution)	Monthly payment	Amount owing/Pay out amount			
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personal loans (please provide the name of financial institution)	Monthly payment	Amount owing/Pay out amount			
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit/Store cards* (please provide the name of financial institution)	Credit limit	Amount owing/Pay out amount			
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Overdrafts (please provide the name of financial institution)	Monthly payment	Amount owing/Pay out amount			
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other liabilities (e.g. car leases)	Monthly payment	Amount owing/Pay out amount			
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Ongoing expenses:

Living expenses (e.g. insurance (medical, vehicle, home etc.), utilities, phone/internet, medical, rates, travel (vehicle running costs, public transport etc.), education/childcare, food, clothing, entertainment). Tables are provided to assist you with calculating your living expenses on page 12.

Monthly payment \$

Rent/board Monthly payment \$ Rent/board to cease

Other expenses (e.g. child support, gifts) Monthly payment \$

Security property details

Address (if you are yet to purchase a property please write "to be advised")

		State	Postcode
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If purchasing, what is the purchase price? \$

Type: House Apartment Vacant land Other (specify)

Zoning: Residential Rural Residential/Rural

Land size: Smaller than 2.2 hectares 2.2-10 hectares Larger than 10 hectares

Will you be living in this property? Yes No - Investment property

Please specify the name(s) that will appear on the title (all persons registered on the title must apply for this loan as either a borrower or guarantor)

Valuation

Who can the Valuer contact to gain access to the property?

Name

Relationship to you (e.g. neighbour, real estate agent)

Home phone

Work phone

Mobile phone

Preferred daytime contact Home Work

Mobile

Additional security property details (if applicable)

Address (if you are yet to purchase a property please write "to be advised")

		State	Postcode
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If purchasing, what is the purchase price? \$

Type: House Apartment Vacant land Other (specify)

Zoning: Residential Rural Residential/Rural

Land size: Smaller than 2.2 hectares 2.2-10 hectares Larger than 10 hectares

Will you be living in this property? Yes No - Investment property

Please specify the name(s) that will appear on the title (all persons registered on the title must apply for this loan as either a borrower or guarantor)

Valuation

Who can the Valuer contact to gain access to the property?

Name

Relationship to you (e.g. neighbour, real estate agent)

Home phone

Work phone

Mobile phone

Preferred daytime contact Home Work

Mobile

Your solicitor/conveyancer (if applicable)

Name of firm

Contact name

Address of firm

Contact number

Fax number

Email

Real estate agent (if applicable)

If your purchase is subject to finance the vendor's real estate agent may require information about the outcome of this application. Please complete this section if you authorise us to provide information to the vendor's real estate agent.

Name of real estate agent

Contact number

Fax number

Email

Your loan details

Loan 1

Loan amount

\$

Loan term
(max 30 years)

Loan purpose

- Purchase
 Refinance
 Construction
 Investment
 Other

Amount

\$

\$

\$

\$

\$

If selecting Investment and/or Other, please specify details
(e.g. buying shares, renovation, debt consolidation, buying off the plan)

Loan type (select one only)

Ultimate Offset Account (A discount interest rate is available on this product with a Member Package. Refer to page 8)

▶ Please indicate who requires a debit card: Applicant 1 Applicant 2 Both

Do you require a chequebook? No Yes ▼ Please print the way you would prefer your name to appear on your chequebook (e.g. J & M Smith or John & Mary Smith).

Standard Home Loan

Interest Only Investment Loan ▶ Interest only term years (maximum 5 years and then reverts to principal and interest for the remaining loan term)
(only available for investment purposes)

Note - if you request an Interest Only Investment Loan for investment purposes other than investment in residential property then you must also complete the **Home Loan Declaration of Purpose** on page 10.

Interest rate (select one only)

Variable Fixed 1 year Fixed 3 years Fixed 5 years (see page 14 for important fixed interest rate information)

(if you have selected Ultimate Offset Account as your loan type then fixed rates are only available if you split your loan)

Repayment frequency (select one only)

Weekly Fortnightly Monthly

(monthly is the only available option for Interest Only Investment Loan)

Split loan

(see page 14 for conditions of a split loan)

No Yes ▶ Please advise below the split facility components and the interest rate that is to apply to split facility 2.

The interest rate and repayment frequency you selected above will apply to split facility 1.

Split facility 1 \$ Split facility 2 \$

Interest rate for split facility 2 (select one only) Variable Fixed 1 year Fixed 3 years Fixed 5 years

Repayment frequency - the repayment frequency you chose above for split facility 1 will be the same for split facility 2.

Loan 2 Complete this section only if you are applying for a second loan.

Loan amount

\$

Loan term
(max 30 years)

Loan purpose

- Purchase
 Refinance
 Construction
 Investment
 Other

Amount

\$

\$

\$

\$

\$

If selecting Investment and/or Other, please specify details
(e.g. buying shares, renovation, debt consolidation, buying off the plan)

Loan type (select one only)

Ultimate Offset Account (A discount interest rate is available on this product with a Member Package - refer to page 8.)

▶ Please indicate who requires a debit card: Applicant 1 Applicant 2 Both

Do you require a chequebook? No Yes ▼ Please print the way you would prefer your name to appear on your chequebook (e.g. J & M Smith or John & Mary Smith).

Standard Home Loan

Interest Only Investment Loan ▶ Interest only term years (maximum 5 years and then reverts to principal and interest for the remaining loan term)
(only available for investment purposes)

Note - if you request an Interest Only Investment Loan for investment purposes other than investment in residential property then you must also complete the **Home Loan Declaration of Purpose** on page 10.

Interest rate (select one only)

Variable Fixed 1 year Fixed 3 years Fixed 5 years (see page 14 for important fixed interest rate information)

(if you have selected Ultimate Offset Account as your loan type then fixed rates are only available if you split your loan)

Repayment frequency (select one only)

Weekly Fortnightly Monthly

(monthly is the only available option for Interest Only Investment Loan)

Split loan

(see page 14 for conditions of a split loan)

No Yes ▶ Please advise below the split facility components and the interest rate that is to apply to split facility 2.

The interest rate and repayment frequency you selected above will apply to split facility 1.

Split facility 1 \$ Split facility 2 \$

Interest rate for split facility 2 (select one only) Variable Fixed 1 year Fixed 3 years Fixed 5 years

Repayment frequency - the repayment frequency you chose above for split facility 1 will be the same for split facility 2.

Section 3: Member Package Direct Debit Request

Nominated account to be debited (funds are withdrawn from this account)

Please select as appropriate

Please use the SMHL Ultimate Offset Account transaction facility held in my name or jointly with another individual with Members Equity Bank BSB Number 944 300 as my nominated account. This option can only be used if you are applying for an SMHL Ultimate Offset Account with your Member Package application. If you have an existing SMHL Ultimate Offset Account please list your transaction facility details in the option shown below.

OR

Please use the account below

- These details should be as they appear on your nominated account statement
- Third party accounts, business accounts or trust accounts are not accepted as nominated accounts
- If your nominated account is a joint account please ensure the account authority is for either party to sign
- Please ensure that at least one nominated account holder has a Member Package and ensure that the nominated account holder signs the Customer Declaration on **page 11** of this application form to authorise the Direct Debit Request.

Name of Financial Institution

Address of Financial Institution

 State Postcode

Full Name(s) of Account Holder(s)

BSB Number

Account Number

Please note, not all financial institutions accommodate direct debit requests. If you are unsure, please contact the relevant financial institution.

Section 4: Payment Instruction

I agree to pay ME Bank the amount of the annual package fee for the Member Package in accordance with the terms of the Member Package Agreement between me and ME Bank for each 12-month period I have the Member Package.

EveryDay Transaction Account Application

Please complete this section if you would like and EveryDay Transaction Account

I/we would like to apply for an EveryDay Transaction Account.

Applicant 1 only Applicant 2 only Joint Application

If you are a member of an eligible super fund or union and deposit a minimum of \$500 into your account during the month, we will waive your monthly account keeping fee. Please ensure you include your superfund or union details on page 2.

Debit MasterCard (If you do not specify a colour, you will be given a lime green card by default)

Applicant 1 - Please choose the colour of your new card

Lime Green Metallic Silver Pink

The Pink card is in support of the National Breast Cancer Foundation. A \$10 fee applies.
Name as you would like it to appear on the card (maximum 18 characters) e.g. JOHN SMITH

Applicant 2 - Please choose the colour of your new card

Lime Green Metallic Silver Pink

The Pink card is in support of the National Breast Cancer Foundation. A \$10 fee applies.
Name as you would like it to appear on the card (maximum 18 characters) e.g. JOHN SMITH

Financial Claims Scheme

Your account is covered by the Financial Claims Scheme (Scheme). You may be entitled to payment under the Scheme. Payments made under the Scheme are subject to a limit for each depositor. Information about the Scheme can be obtained from the APRA website at www.apra.gov.au and the APRA hotline on 1300 55 88 49.

Customer relations

At ME Bank, we are committed to building a reputation for excellence in customer service that includes delivering on our promises. If for some reason our service does not meet your expectations, please contact us to find out about our dispute resolution procedures. ME Bank is a member of the Financial Ombudsman Service.

Internal use only

Customer I.D.

MS Code

Member Package Declaration

By ticking this box you acknowledge that:

1. I/We are applying for the Member Package and agree to pay the annual package fee of \$395.
2. I/We have read and understood all of the information contained in the Member Package Agreement Terms and Conditions on **page 16**.
3. I/We are bound by the terms of the Member Package Agreement.
4. I/We confirm that all of the information that I/we have provided to ME Bank in relation to the Member Package Agreement is true and correct and not misleading in any way.
5. I/We agree and consent to my/our personal information being collected, used and disclosed in the manner and for the purposes set out in the Member Package Agreement.
6. I/We request Members Equity Bank (User I.D. 185871), through the Bulk Electronic Clearing System, to arrange for funds to be debited from my/our nominated account at the financial institution shown in section 3 of the Member Package application in accordance with the payment instruction set out within section 4.
7. The above direct debit arrangement is governed by the terms of the Direct Debit Request Service Agreement included on page 15 of this application.
8. Whether or not ME Bank accept your application for a Member Package is solely at our discretion.

MasterCard Declaration

By ticking this box you acknowledge that:

1. I wish to apply for a ME Bank MasterCard.
2. The information in this application is true and complete.
3. I refer to my attached Home Loan application. I acknowledge that the information contained in that application is true and ME Bank will rely on that information when considering this application.
4. I have informed the third parties nominated in this form that:
 - I have provided their personal details to ME Bank and that they can gain access to this information;
 - ME Bank will use and disclose their information for the purposes set out in this form; and
 - if their personal information is not supplied to ME Bank, that ME Bank may not be able to assess my application.
5. I agree to comply with the ME Bank MasterCard Conditions of Use and the ME Bank Electronic Access Terms and Conditions. *Copies of these terms and conditions are available from mebank.com.au or by calling 13 15 63. ME Bank will also provide you with copies before you start using your account.*
6. If I have applied for a balance transfer, I agree to the Conditions of balance transfer.
7. I agree to the terms of the Privacy Notice on pages 13 and 14 of this application.

EveryDay Transaction Account Declaration

By ticking this box you acknowledge that:

1. I/We are applying for an *EveryDay* Transaction Account
2. I/We declare that the information contained in this application is true and correct.
3. I/We acknowledge and agree that I/we have obtained and read the *EveryDay* Transaction Account Fees and Charges Guide and that I/we have received any further fees and charges information requested from ME Bank.
4. I/We agree to comply with the ME Bank *EveryDay* Transaction Account Terms and Conditions (including the Privacy Statement in Part C) and the Electronic Access Terms and Conditions. *Copies of these Terms and Conditions, and the EveryDay Transaction Account Fees and Charges Guide are available from mebank.com.au or by calling us on 13 15 63. ME Bank will also provide you with copies of the Terms and Conditions before you start using your account(s).*
5. I/We request ME Bank send me/us a Debit MasterCard as specified in the *EveryDay* Transaction Account Application.
6. I/We agree and consent to my/our personal information being collected, used and disclosed in the manner and for the purposes set out in the Privacy Notice on pages 13 and 14 of this application (to the extent applicable).
7. I/We also understand that for joint applicants the signing authority for the account(s) is 'any to sign'.

Home Loan Declaration of Purpose

This Declaration of Purpose relates to: new loan 1* new loan 2* both new loans*

*Will be applied to both portions of a split loan.

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

IMPORTANT

You should **only** sign this declaration if this loan is wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

By signing this declaration you may **lose** your protection under the National Credit Code.

To be signed by all applicants

Applicant 1 Signature

Date

D	D	M	M	Y	Y
---	---	---	---	---	---

Applicant 2 Signature

Date

D	D	M	M	Y	Y
---	---	---	---	---	---

Home Loan Declaration

By ticking this box you acknowledge that:

1. I/We wish to apply for a home loan and I/we acknowledge if this application is approved it will be subject to the Credit Provider's loan terms and conditions.
2. I/We hereby declare that any information contained in this application including all financial information is true and correct and I/we authorise ME Bank to verify this information (this includes contacting my/our employer or accountant to verify my/our income.)
3. I/We have informed the third parties nominated in this form that:
 - I/we have provided their personal details to ME Bank and that they can gain access to this information;
 - ME Bank will use and disclose their information for the purpose set out in this form; and
 - if their personal information is not supplied to ME Bank, that ME Bank may not be able to assess my/our application.
4. I/We authorise my/our solicitor or conveyancer to accept any notification on my/our behalf in relation to this loan application.
5. I/We declare that I/we am/are over the age of 18.
6. I/We authorise ME Bank to arrange a valuation of the security property.
7. I/We agree and consent to my/our credit information and personal information being collected, used and disclosed in the manner and for the purposes set out in the Privacy Notice contained on pages 13 and 14.
8. I/We have read and understand the following on page 14:
 - Conditions for a split loan; and
 - Important information about fixed interest rates.
9. I/We authorise ME Bank to give any of my/our personal information, including information contained in my/our application, to any subsidiary or associated company of ME Bank so they may provide or tell me/us about other products and services which may be of interest to me/us.

If you do not want ME Bank or its subsidiaries or associated companies to use the personal information contained in your application form to provide such information to you, simply contact ME Bank during normal business hours on 1300 654 998 or insert a cross in the box: Applicant 1 Applicant 2

Nomination for notices

Complete this nomination and sign this form below if you want one borrower to receive copies of notices or documents **on behalf of all borrowers.**

Each of you is entitled to receive a copy of any notice or other documents under the National Credit Code. By signing this form, you are giving up the right to be provided with information direct from the Credit Provider. Any person who has signed this form can advise the Credit Provider at any time in writing that they wish to cancel their nomination.

We nominate to receive notices and other documents under the National Credit Code on behalf of me/all of us.

Signature of all applicants/guarantors:

Applicant 1 Print name

Signature

Date

Applicant 2 Print name

Signature

Date

Guarantor Print name

Signature

Date

Mailing your application

The application form and supporting documentation (original or certified) should be mailed directly to the ME Bank State Office for your state or territory, or to your local Mobile Banking Manager or ME Bank Branch if you have been dealing directly with them.

Note – you should retain pages 13 to 16 of this form for your records.

ACT State Office

GPO Box 2754
Canberra ACT 2601

VIC State Office

GPO Box 1345
Melbourne VIC 3001

QLD State Office

PO Box 426
Brisbane QLD 4001

TAS State Office

GPO Box 1127
Hobart TAS 7001

SA / NT State Office

GPO Box 1847
Adelaide DC
Adelaide SA 5001

WA State Office

GPO Box B76
City DC
Perth WA 6838

NSW State Office

PO Box Q280
Queen Victoria Building NSW 1230

PLEASE REFER TO THE CHECKLIST ON THE FRONT PAGE TO ENSURE ALL DOCUMENTS REQUIRED ARE INCLUDED WHEN POSTING YOUR APPLICATION.

Use this space to help calculate your Living expenses and Other expenses

Applicant 1

Living expenses:

Insurance (e.g. medical, vehicle, home)	\$	<input type="text"/>
Utilities (e.g. water, electricity, gas)	\$	<input type="text"/>
Phone/Internet	\$	<input type="text"/>
Medical	\$	<input type="text"/>
Rates	\$	<input type="text"/>
Travel (e.g. vehicle running costs, public transport)	\$	<input type="text"/>
Education/Childcare	\$	<input type="text"/>
Food	\$	<input type="text"/>
Clothing	\$	<input type="text"/>
Entertainment	\$	<input type="text"/>
Total of Living expenses	\$	<input type="text"/>

Other expenses (e.g. child support, gifts):

<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	\$	<input type="text"/>
Total of Other expenses	\$	<input type="text"/>

Applicant 2

Living expenses:

Insurance (e.g. medical, vehicle, home)	\$	<input type="text"/>
Utilities (e.g. water, electricity, gas)	\$	<input type="text"/>
Phone/Internet	\$	<input type="text"/>
Medical	\$	<input type="text"/>
Rates	\$	<input type="text"/>
Travel (e.g. vehicle running costs, public transport)	\$	<input type="text"/>
Education/Childcare	\$	<input type="text"/>
Food	\$	<input type="text"/>
Clothing	\$	<input type="text"/>
Entertainment	\$	<input type="text"/>
Total of Living expenses	\$	<input type="text"/>

Other expenses (e.g. child support, gifts):

<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	\$	<input type="text"/>
Total of Other expenses	\$	<input type="text"/>

Applicant(s) to retain

The Privacy Act regulates the collection, use and disclosure of your personal information. This notice tells you about the use that will be made of the personal information provided by you in your loan application form and how your personal information may be disclosed to other parties in certain circumstances. By signing this application you are giving your consent to the use and disclosure of your personal information as detailed in this notice. If you do not provide your consent, ME Bank may not be able to process or accept your application.

In this application form:

Credit Provider means either ME Bank or Perpetual (if your loan application is accepted by us, the letter of offer will specify the name of the credit provider).

Manager means our subsidiary, ME Portfolio Management Limited.

ME Bank means Members Equity Bank Pty Limited or any successor or assignee.

Mortgage Insurer means Genworth Financial Mortgage Insurance Pty Ltd.

Perpetual means Perpetual Limited under the Superannuation Members Home Loan Program.

By completing this application form, you are providing personal information to ME Bank for the primary purpose of ME Bank verifying your identity, assessing your application and then establishing and administering your account.

Regardless of when or how the information is collected, your personal information may be shared between, and used by ME Bank and if applicable, the Manager and Perpetual, for that primary purpose and for related purposes including:

- consideration of any other application made by you to ME Bank for financial products or services;
- customer relations including management of our relationship with you and market or customer satisfaction research and product development;
- compliance with legislative and regulatory requirements (including without limitation the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth));
- compliance with payment systems requirements;
- our internal operations including record keeping, risk management, securitisation, credit scoring and portfolio analysis; and
- arrangements with other organisations to provide services in relation to our products and services (e.g. we may arrange for mailing houses to distribute loan statements to customers).

ME Bank may also disclose your credit information and personal information for those purposes to the following organisations (**Disclosure Parties**):

- the Mortgage Insurer, other insurers or reinsurers;
- credit reporting agencies;
- its service providers and alliance partners;
- its agents, contractors and external advisers (for example, its valuers and lawyers);
- your referees, including your employer;
- your legal and financial advisers;
- government and other regulatory bodies, law enforcement bodies and courts;
- external complaint resolution bodies (for example, the Financial Ombudsman Service);
- rating agencies;
- payment system operators; and
- other financial institutions and credit providers.

ME Bank may at any time do any of the following things where permitted by the Privacy Act (**Use of Credit Information and Reports**):

- seek and use consumer and commercial credit information (including a consumer and/or commercial credit report from a credit reporting agency) about you to assess this application (including, if applicable, for the provision of credit to you or to accept you as a guarantor);
- seek and use a credit report about you provided by a credit reporting agency to collect overdue payments from you;
- seek from and use, or give to any credit provider named in a credit report provided by a credit reporting agency, any information about your credit worthiness, credit standing, credit history or credit capacity to assess this application;
- give personal and credit information about you to a credit reporting agency including:
 - identity particulars;
 - that credit has been applied for and the amount;
 - that the Credit Provider is a current credit provider to you;
 - payments which are overdue and for which collection action has commenced;
 - that payments are no longer overdue;
 - that cheques drawn by you have been dishonoured;
 - that you have committed a serious credit infringement; and
 - that this loan has been paid or finalised;
- give any report about you to another person or body in connection with mortgage loan securitisation arrangements;
- give, request and receive information about your consumer/personal information, including the payout figure in respect of any of your credit, to any accountant, lawyer, other adviser or bank acting on your behalf;
- give any report, copy of any loan agreements or other document or information about you to any person who has, or will, guarantee or provide property as security for the repayment of credit provided to you.

Lenders mortgage insurance (where required) insures the Credit Provider against loss on default under the mortgage that secures your loan. You do not receive the benefit of the lenders mortgage insurance policy.

Where ME Bank applies to the Mortgage Insurer for lenders mortgage insurance, the Mortgage Insurer will be collecting any such personal information about you for the purpose of:

- assessing whether to issue lenders mortgage insurance to the Credit Provider in respect of the loan to be provided to you (or, in the case of a guarantor, to be guaranteed by you);
- assessing the risk of you defaulting on your obligations to the Credit Provider in respect of which the Mortgage Insurer may provide (or has provided) lenders mortgage insurance;
- the subsequent administration or variation of any lenders mortgage insurance cover provided;
- its internal operations including record keeping, risk management, securitisation, credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery; and
- compliance with legislative and regulatory requirements.

Privacy Notice - Applicant(s) to retain *(continued)*

The Mortgage Insurer may disclose your credit information and personal information for those purposes to any of the other Disclosure Parties described above, as well as to its related companies and to ME Bank, regardless of when or how the information was collected, even though some of the organisations may be overseas.

The Mortgage Insurer may do any of the types of things described above as Use of Credit Information and Reports for the purpose of assessing the application of the Credit Provider for lenders mortgage insurance and for any other purposes permitted under the Privacy Act and to the Mortgage Insurer seeking information from ME Bank for these purposes.

If you do not provide the information requested in the application form, the Mortgage Insurer may not be able to process or accept the Credit Provider's application for lenders mortgage insurance and ME Bank may not be able to process or accept your application.

You may request access to your personal information held by:

- ME Bank in relation to your loan and account by phoning us on 1300 654 998, or by writing to:
The Privacy Officer
ME Bank
GPO Box 1345
Melbourne VIC 3001
- The Mortgage Insurer. You can contact the Mortgage Insurer by phoning 1300 655 422, or by writing to:
The Privacy Officer
Genworth Financial Mortgage Insurance Pty Ltd
GPO Box 3952
Sydney NSW 2001
or via email - gnwmortau.privacyofficer@genworth.com

Other important information

Important information about fixed interest rates

Please think carefully whether fixing the interest rate on your loan is suitable for your financial circumstances and if you are unsure, we suggest you obtain independent financial advice.

If you choose a fixed rate and term, it is possible that interest rates may fall below the rate of interest applied to your loan during the fixed period.

If your loan is discharged or terminated for any reason before the end of the fixed interest rate period, you may be required to pay a prepayment fee as a result of breaking your fixed rate contract.

Please be aware that making certain alterations to your fixed loan will also result in a break to your fixed rate contract. Your loan will change to the variable interest rate applicable at the time and you may incur a prepayment fee. Examples of these alterations include but are not limited to:

- Extending your loan term
- Topping up your fixed loan
- Switching home loan product type
- Redrawing funds from a fixed loan
- Requesting to change to a variable interest rate
- Discharging your loan due to sale or refinance

An additional payment (lump sum) can be made to your loan without breaking your fixed rate contract, however, your repayments will be recalculated and a partial prepayment fee may apply.

Conditions for a split loan

Applicable to all loan types

- The loan may only be split once into two components.
- You are able to access redraw funds from a variable component only; i.e. redraw is not available on a fixed interest rate component.
- A construction loan cannot be split or fixed until the loan has been fully drawn down.
- The minimum amount for a split loan component is \$10,000, however for an Ultimate Offset Account, see details to the right.

Applicable to Ultimate Offset Account only

- Minimum loan amount for a variable interest rate component is \$50,000.
- Minimum loan amount for a fixed interest rate component is \$10,000.
- Two fixed interest rate components are not available.
- If two variable interest rate components are selected, the minimum loan amount for one variable component is \$50,000 and the other is \$10,000.
- Offset benefit only applies to one variable rate component of your loan.
- Not available on a construction loan until the loan has been fully drawn down.

Member Package Direct Debit Request Service Agreement

DIRECT DEBIT REQUEST SERVICE AGREEMENT (Applicant(s) to retain)

1.0 Definitions

In this agreement, unless the context requires otherwise:

agreement or this agreement means this Direct Debit Request Service Agreement between you and us including any amendment to this agreement.

business day means a weekday except a national public holiday or a public holiday in Victoria.

DDR means a Direct Debit Request completed and signed in accordance with the Member Package Agreement.

drawing means the amount debited from your nominated account pursuant to a DDR and this agreement.

drawing arrangement means your specific instructions set out in, or given to us in accordance with, a DDR as they relate to a drawing and your nominated account.

Member Package Agreement means the Member Package Agreement you make with us, as may be varied from time to time.

nominated account means the account that is nominated by you in the DDR from which amounts are to be debited.

us and **we** and **our** and **ME Bank** means Members Equity Bank Pty Limited ABN 56 070 887 679.

you and **your** means the person or persons who signed the DDR.

your financial institution means the financial institution at which the nominated account is held.

2.0 Debiting your nominated account

By signing a DDR you authorise us to arrange for funds to be debited from your nominated account as follows:

- any amounts that we are instructed to draw in accordance with the Member Package Agreement; and /or
- in accordance with your specific instructions set out in the DDR (if any).

The first drawing under this agreement will occur on the date we process your application for a Member Package Agreement (or another date as agreed between you and us).

If a drawing is due to be made on a day that is not a business day, we may direct your financial institution to debit your nominated account on the following business day. If you are uncertain as to when the drawing will be processed, contact your financial institution.

If a drawing arrangement is returned unpaid by your financial institution you:

- must arrange for the drawing arrangement to be made by another method or arrange for sufficient clear funds to be in your nominated account by an agreed time so that we can process the drawing;
- may be charged a fee and/or interest by your financial institution; and
- may also be charged a fee imposed or incurred by us.

We reserve the right to cancel your drawing arrangements if three or more drawings are returned unpaid.

We will not disclose any details of your DDR unless:

- the disclosure to a financial institution is necessary to enable us to act in accordance with your drawing arrangements or to investigate a disputed transaction;
- we are required or permitted to make the disclosure by law or you consent to the disclosure; or
- our financial institution requires the disclosure in connection with a claim on it relating to a claimed incorrect or wrongful debit.

3.0 Changes to this agreement

We may change any details of this agreement or of a DDR by giving you 14 days written notice.

4.0 Your rights

You may ask us to alter or defer your drawing arrangements, stop an individual drawing or cancel this agreement by giving us at least one business day's written notice by mailing it to: ME Bank, Account Services, GPO Box 1345, Melbourne VIC 3001, or by faxing it to 03 9605 6444. Alternatively, you can call us on 1300 654 998.

You can also ask your financial institution to stop an individual drawing, cancel this agreement or change your drawing arrangement by advising us of your new nominated account details. If you consider that a drawing has been initiated incorrectly, you should call us and confirm this by notice in writing to us as soon as possible. You may also direct any claims to your financial institution.

If we conclude that as a result of our investigations that your nominated account:

- has been incorrectly debited, we will arrange for your financial institution to adjust your nominated account (including interest and charges) accordingly;
- has not been incorrectly debited, we will provide you with reasons and any evidence for this finding.

5.0 Your obligations

It is your responsibility to:

- ensure that your nominated account can accept direct debits (direct debiting may not be available on all accounts). If you are uncertain, please check with your financial institution before you complete the DDR;
- have sufficient clear funds in your nominated account to enable drawings to be made;
- ensure that the details you give us of your nominated account are correct by checking them against a recent statement. If you are uncertain, please check with your financial institution before completing the DDR;
- ensure that the authority given to us to draw on your nominated account is consistent with the account authority or signing instructions held by your financial institution for that account;
- tell us if the details of your nominated account change in any way; and
- check your statement to verify that the amounts debited from your nominated account are correct.

Member Package Agreement – Terms and Conditions

Applicant(s) to retain - The application form and these terms and conditions comprise the Member Package Agreement. Whether or not we grant you a Member Package is solely at our discretion.

1. Benefits of the Member Package

For as long as you have the Member Package:

- you will be entitled to a special variable interest rate that applies on each eligible SMHL Ultimate Offset Account home loan you have with us. The current special rate is outlined on our website mebank.com.au

If you have the Member Package and you are a joint borrower under an eligible SMHL Ultimate Offset Account, the special variable interest rate will apply in relation to that home loan (even if the other joint borrower(s) do not have the Member Package).

- we will refund the annual fee on an ME Bank MasterCard credit card you have with us (if any). For the refund to apply, the card must be held in your name. If at any time you have more than one ME Bank MasterCard and you have the Member Package, the annual fee will be waived in relation to only one of your ME Bank MasterCards.
- you will not be required to pay any Solicitor fee that would be payable on any SMHL Ultimate Offset Account Home Loan; SMHL Standard Home Loan and SMHL Interest Only Investment Loan you have with us.
- you will not be required to pay any Valuation fee that would be payable on any SMHL Ultimate Offset Account Home Loan; SMHL Standard Home Loan and SMHL Interest Only Investment Loan you have with us.

You will receive your benefits from the date when we receive payment of the annual package fee for your Member Package. The benefits will operate for the life of the Member Package. There is no requirement that you have a SMHL Ultimate Offset Account with us or an ME Bank MasterCard for you to apply for a Member Package.

2. Annual package fee

For as long as you have the Member Package, you must pay us a non-refundable annual package fee of \$395.

You must pay us the first annual package fee:

- on approval of this application; or
- if you are also applying for a SMHL Ultimate Offset Account with this application, on the date of settlement of your SMHL Ultimate Offset Account.

At our discretion, we may agree to let you pay the annual package fee at another time.

When you pay the annual package fee, your Member Package will be valid for 12 months.

Your Member Package will be automatically renewed each year for a further 12 month period on the terms of this Member Package Agreement. When your Member Package is renewed the first time, you must pay us the annual package fee by the first anniversary of the first payment date. Your Member Package will continue to be renewed so long as you continue to meet the eligibility requirements for the Member Package.

We will send you a notice before the end of each 12 month period reminding you that your Member Package is up for renewal and reminding you of the due date for payment.

If you want to renew your Member Package, you do not need to do anything. We will debit the annual package fee from your nominated account on the due date.

If you do not want to renew your Member Package, you should contact us before the due date for payment to let us know.

The current annual package fee at any given time is available at mebank.com.au

The annual package fee is payable by direct debit from your nominated account. Please complete the 'Member Package Direct Debit Request' on page 10.

3. Changes to the Member Package

Subject to the express terms of the Member Package Agreement, the terms of the Member Package Agreement are fixed during each 12 month period of the Member Package. However, we may change any of the terms of the Member Package Agreement that would apply to any subsequent 12 month period of the Member Package for any reason by providing you with notice of the change. For example, we may:

- change the amount of the annual package fee;
- change or remove the benefits that are available under the Member Package including introducing new benefits on other ME Bank products;
- introduce new terms; and
- change any other term of the Member Package Agreement.

We will give you at least 20 days prior notice of the change before it takes effect in writing to you or by advertisement in the national media in your state or territory. However, we may not provide you with notice if the change reduces your obligations under the Member Package Agreement.

We will also notify you in the above manner of the introduction of any government charge payable in relation to the Member Package (unless the introduction or variation is published by a government, government agency or representative body).

4. Membership of a participating superannuation fund or union

At any time whilst you have the Member Package, we may ask you to confirm that you remain a member of a participating superannuation fund or union. You agree to provide us with any evidence we may require confirming your continued membership of a participating superannuation fund or union.

5. Cancelling the Member Package

We can cancel the Member Package at any time by giving you 3 months written notice. This cancellation would take effect from the end of the current 12 month period in respect of which you have already paid the annual fee. You will no longer receive any of the benefits of the Member Package from this time.

We may also cancel the Member Package immediately if:

- you breach any term of the Member Package Agreement; or
- you are in default under any SMHL Ultimate Offset Account home loan, ME Bank MasterCard or any other loan you have with us.

If the Member Package is cancelled by us immediately or is not renewed by you at the end of the current 12 month period, you will no longer receive any of the benefits of the Member Package from the date of cancellation or the date of non-renewal (as the case may be).

We may, at our discretion, immediately terminate the Member Package Agreement if you cease to be a member of a participating superannuation fund or union.