



discharge and home loan closure authority.

Email: discharge.requests@mebank.com.au or fax: (03) 9708 4799

Mail: ME Loan Discharges, GPO Box 1345, Melbourne VIC 3001

Any questions? Call ME on **13 15 63** or visit mebank.com.au

getting started.

If you need to discharge your mortgage or payout your loan, complete the following form and have all borrowers/guarantors sign on page 2. It can take up to 15 business days to process your request.

personal details.

borrower 1

Given name(s) Family name

Home phone () Work phone () Mobile phone

borrower 2

Given name(s) Family name

Home phone () Work phone () Mobile phone

reason for discharge.

Sale Loan paid out Refinance due to Interest rate Product features Credit decision Service Other

details of loans to be repaid or reduced.

Loan number	Loan paid in full	Loan reduced	Amount to be paid off the loan
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/> ▶	\$ <input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/> ▶	\$ <input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/> ▶	\$ <input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/> ▶	\$ <input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/> ▶	\$ <input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/> ▶	\$ <input type="text"/>

security property to be released from the above accounts.

Note: If you are paying out a portion of your loan and the mortgage is not being discharged, you do not need to complete this section.

Address

anticipated settlement date

Note: It can take up to 15 business days to process your request.

your representative for settlement.

Solicitor / Conveyancer New financial institution Acting for self

Company Contact name

Phone number () Fax number () Email address

surplus funds.

If there is extra money provided at settlement, we can transfer the surplus to your ME nominated account.

BSB number

Account number

Account name

important info.

payment required

The amount you are required to pay includes applicable fees and charges and outstanding interest.

fees and charges

- You can see the relevant fees and charges in Section 1 – Financial Table of Part A of your home loan contract.
- To find out the cost of Government fees and charges for registering your discharge, contact the Land Titles Office in the relevant state or territory.

fixed interest rate loans

A fixed interest rate prepayment fee (break cost) is applicable when the entire loan, or a portion of the loan, is repaid before the fixed interest rate period expires. This fee is described in Annexure A of the Part B Terms and Conditions of your home loan contract.

There are two types of prepayment fee:

- Full prepayment fee – may be payable when you want the loan to revert to a variable interest rate, or when paying out a loan in full.
- Partial prepayment fee – may be payable when you repay a portion of the loan and still wish to keep your current fixed rate; this option is not applicable if you are paying out the loan in full. The amount of the partial prepayment fee varies depending on the amount to be paid onto your fixed rate loan.

You can find out more about prepayment fees by calling us on **13 15 63**.

regular loan repayments

We'll continue to debit your regular loan repayments until the discharge settlement occurs. At settlement, your repayments will be cancelled or adjusted as appropriate.

declaration and authority.

I/We have read and understand the information on this form.

I/We authorise ME to:

- initiate discharge of the security property(ies) specified;
- pay out the loan(s) in full or reduce the loan balance(s) as specified;
- charge me/us the applicable fees in accordance with my/our loan Terms and Conditions;
- provide a payout figure and all other information related to discharge of the security property(ies) to the nominated representative;
- payout any surplus funds to the nominated account specified above;
- place a hold on the loan(s) which will allow no further transactions (including redraw);
- if I/we have an Ultimate Offset Account – delink and close the Ultimate Transaction Facility;
- if I/we have a Flexible Home Loan with a linked offset account(s) – delink the offset account(s);
- obtain payment from me/us for any funds still due after settlement (e.g. dishonoured repayments).

To be signed by all borrowers:

Borrower 1 Print name

Signature

Date

Borrower 2 Print name

Signature

Date

Borrower 3 Print name

Signature

Date