



applying for your home loan – getting started.

- **Step 1** Complete and sign this application form.
- **Step 2** Attach all supporting documents. See the section on this page for what you'll need to provide.
- **Step 3** Return your application to ME (see page 12) or directly to your Broker.

Looking for the full banking service? You can also use this form to apply for:

- Frank credit card
- Everyday Transaction Account with a Buck card
- Member Package (saves on home loan fees and offers a special variable rate)

Need help?

- Contact us on **13 15 63** Monday to Friday 8am – 8pm or Saturday 9am – 5pm (AEST/AEDT)
- Contact your local Mobile Banking Manager, or
- Contact your Broker.

to apply you must:

- be at least 18 years of age
- be applying in personal name(s) – not as a company
- be an Australian citizen or permanent resident of Australia OR
- be a New Zealand citizen residing in Australia

supporting documents.

income details.

Salaried employees

- PAYG summary, tax return, notice of assessment.** Most recent year required.
- 1 payslip.** Must be less than 4 weeks old (or less than 6 weeks old if you're paid monthly).
- Other income.** Provide bank or other statements. e.g. salary sacrifice, Centrelink payments.

Self-employed

- Certified annual financial statements.** The last 2 years of statements are required if income obtained from your company or trust.
- 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 bank or other statements. e.g. salary sacrifice, Centrelink payments.

Investment income

- Evidence of rent.** If customer has existing investments provide a copy of lease or managing agent's statement.
- 2 years tax returns.** All other investment income.
- Other income.** Provide bank or other statements. e.g. salary sacrifice, Centrelink payments.

loan purpose.

Property purchase

- Evidence of deposit.** <85% LVR evidence as appropriate. >85% LVR 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 (excl. NSW & ACT).
- Vendors statement.** Provide a copy of the Section 32 (VIC customers only).

Construction

- Evidence of deposit.** <85% LVR evidence as appropriate. >85% LVR statements for the last 3 months are required or other suitable evidence.
- 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 home loans or personal loans, provide last 6 months consecutive statements.
- Credit card statements.** If refinancing non-ME credit cards, provide last 3 consecutive statements.

personal details – applicant 1.

Are you an existing ME customer?

No ▼ Yes ►

Account number

Title (Mr/Mrs/Miss/Ms/other)

Given name(s)

Family name

Date of birth

Email address

personal details – applicant 2.

Applying as Borrower Guarantor

If you are on/to be on the certificate of title and have not applied as a borrower, you must apply as a guarantor.

Are you an existing ME customer?

No ▼ Yes ►

Account number

Title (Mr/Mrs/Miss/Ms/other)

Given name(s)

Family name

Date of birth

Email address

Your relationship to Applicant 1

loan product – select the type of loan.

- Basic Home Loan** – Get back to basics with our no-frills, variable rate home loan – low interest rate, fees and stress.
- Flexible Home Loan** – Customise to your heart's content. With options to fix, split or offset, you can create a loan to fit your lifestyle.

loan purpose.

Primary purpose

- Owner occupied Investment

Purpose

- Property purchase
 Refinance ▼

If 'refinance' is selected, what are your reasons for refinancing?

- Better rate Consolidate financials Specific product features
 Convenience/flexibility Quality of service Other, please specify

Construction – registered builder

Construction – owner builder

If 'construction' is selected, will you be:

- Buying land and starting construction Construction on own land

Equity release ▼

If 'equity release' is selected, how long do you expect to keep the item that you are purchasing using the loan funds?

Any additional details of loan purpose:

Are you a first home buyer using the First Home Owners Grant? Yes No

loan amount and structure.

Borrowing amount \$ Variable Fixed for years (between 1-7 years)

Loan term years (between 5-30 years)

The fixed option is only available on a Flexible Home Loan.*

If you are purchasing, will you be contributing any funds?

If yes, please specify the amount \$ and type of contribution. ▼

- First Home Owners Grant Sale proceeds Cash/Savings Gift Other, please specify

split loan option – for flexible home loans only.

Facility 1

\$

- Variable
 Fixed for years (between 1-7 years)

Facility 2

\$

- Variable
 Fixed for years (between 1-7 years)

*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. Further information regarding choosing to fix your loan will be sent to you.

repayment details.

- Principal and interest Interest only for years (between 1-5 years)

If you have selected interest only repayments, please specify why you require interest only repayments:

(e.g. to accommodate anticipated large expenditure; to address a temporary reduction in income; purchase an investment property; taxation, financial or accounting reasons)

payment frequency.

- Weekly Fortnightly Monthly

payment method.

- Direct debit Salary credit/Direct credit

ME USE ONLY: PROMO CODE

offsetting your loan with an everyday transaction account – for flexible home loans only.

complete this section if you would like to link an everyday transaction account to your loan.

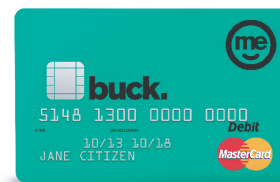
Note: To link an existing/new Everyday Transaction Account (ETA), your ETA must be in the same name(s) as the loan.

I/We would like to link my existing Everyday Transaction Account as my/our offset account.

Insert your current Everyday Transaction Account number.

I/We would like to open an Everyday Transaction Account as my/our offset account. Your account will be in the same name(s) as the loan.

If you're applying for a new Everyday Transaction Account, please choose your card colour:



shark blue-grey.

lobster red.

pineapple yellow.

avocado green.

Applicant 1

Applicant 2

If you have chosen a split loan, please indicate which loan facility you would like to offset. The offset account must be linked to a variable loan facility. Facility 1 Facility 2

financial claims scheme.

For peace of mind, it's good to know that the Financial Claims Scheme (Scheme) covers your deposit account. And it might entitle you to payments under the Scheme, which are subject to a limit for each depositor. The Australian Government's Financial Claims Scheme website fcs.gov.au and the APRA hotline on 1300 55 88 49 are the go-to places for more information about the Scheme.

customer relations.

At ME, 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 on **13 15 63** to find out about our dispute resolution procedures. ME is a member of the Financial Ombudsman Service Australia.

member package application – for flexible home loans only.

complete this section if you would like to purchase a member package.

If you take out a Member Package, you will be eligible to receive:

- A special variable interest rate on all eligible ME home loans.
- An exemption from paying solicitor fees, valuation fees, top-up fees, interest rate variation fees or fix/split loan variation fees that would be payable on any eligible ME home loans you have with us.

For more details about Member Package, refer to mebank.com.au

Please select one applicant to be the Member Package holder Applicant 1 **OR** Applicant 2

Do you currently have a Member Package? Yes No

If you already have a Member Package, this loan will automatically receive the same benefits.

rate lock request – for fixed rate flexible home loans only.

complete this section if you would like to purchase rate lock on your fixed facility.

If you plan to select a fixed interest rate period for your loan, rate lock means that you can make a payment of \$500 now and make sure that the fixed rate we currently offer for that fixed rate period is held for you for a 90 day period.

Yes, I/we would like Rate Lock on my fixed loan facility Facility 1 Facility 2 (select only one)

Please complete the Direct Debit Request below to authorise the payment of the Rate Lock Fee and review the important information regarding your Rate Lock Agreement on page 15.

rate lock – direct debit request.

nominated account details (funds will be withdrawn from this account).

Name of financial institution

BSB number

Name of account holder(s) (e.g. 'John Smith' or if the account is in joint names 'John Smith and Anne Smith')

Account number

- These details should be as they appear on your nominated account statement.
- Your nominated account must be held in a personal capacity in your name.
- If your nominated account is a joint account please ensure the account authority is either party to operate.

frank credit card.

complete this section if you would like to apply for a frank credit card.

- You can only use this application form if you are also applying for a home loan.
- There can only be one primary cardholder, who will be responsible for all transactions made on the Frank credit card account.
- The primary cardholder must earn at least \$25,000 p.a. (gross).
- This form provides for one Frank credit card account, with one home loan applicant as the primary cardholder and the option for the other home loan applicant to be the additional cardholder. If you wish to set up more than one Frank credit card account visit mebank.com.au or call us on **13 15 63** for an additional form.
- If you would like to nominate an additional cardholder who is not an applicant for this home loan, then please ask us for a ME too – Credit Card Additional Cardholder Request form.

The primary cardholder is: Applicant 1 Applicant 2 (select only one)

your frank credit limit.

Please enter your maximum requested credit limit \$.

OR tick here if you'd like ME to set your credit limit (minimum credit limit is \$1000)

Please note that your maximum credit limit will be determined after processing your application and in some cases may be lower than your request.

additional cardholder details (if applicable).

The additional cardholder is: Applicant 1 Applicant 2 (select only one)

credit limit increase invitations.

With your consent ME may send you written credit limit increase invitations offering to increase your credit limit or inviting you to apply for an increase in the credit limit on your Frank credit card. Before you decide whether to provide your consent you should know that:

- If you receive a credit limit increase invitation, it is your choice whether to apply.
- If you do apply, ME has the option whether to approve the increase you have applied for.
- You can withdraw your consent to receive credit limit increase invitations at any time by calling us on **13 15 63**.
- You can still apply for a credit limit increase if you don't consent to receive credit limit increase invitations from us.

Do you (the primary cardholder) consent to receive any credit limit increase invitations that ME may, from time to time, make?

Yes No (select only one)

customer information – applicant 1.

Male Female
 Single Married Defacto Divorced Widowed
 Number of dependants _____ Ages of dependants _____
 Residential address _____

 State Postcode
 Postal address (if different to above) _____

 State Postcode
 Residential status: Own home Mortgaged Renting
 Boarding Live with parents
 Other – please specify _____
 When did you move to this address?
 Previous residential address (if at current address less than 12 months) _____

 State Postcode
 When did you move to this address?
 Address after settlement (if different to above) _____

 State Postcode

customer information – applicant 2.

Male Female
 Single Married Defacto Divorced Widowed
 Number of dependants _____ Ages of dependants _____
 Residential address _____

 State Postcode
 Postal address (if different to above) _____

 State Postcode
 Residential status: Own home Mortgaged Renting
 Boarding Live with parents
 Other – please specify _____
 When did you move to this address?
 Previous residential address (if at current address less than 12 months) _____

 State Postcode
 When did you move to this address?
 Address after settlement (if different to above) _____

 State Postcode

contact details – applicant 1.

Mobile phone Preferred daytime contact
 Mobile
 Work phone
 () Work
 Home phone
 () Home
 At least one number must be provided.

contact details – applicant 2.

Mobile phone Preferred daytime contact
 Mobile
 Work phone
 () Work
 Home phone
 () Home
 At least one number must be provided.

super fund or union membership – applicant 1.

From time to time, we may make product offers to members of eligible super funds or unions.
 Super fund name _____
 Membership # _____
 Union name _____
 Membership # _____

super fund or union membership – applicant 2.

From time to time, we may make product offers to members of eligible super funds or unions.
 Super fund name _____
 Membership # _____
 Union name _____
 Membership # _____

other details – applicant 1.

Are you an Australian citizen residing in Australia? Yes No
 If 'No', are you an Australian citizen residing overseas? Yes No Please provide passport details.
 If 'No', are you an Australian permanent resident or New Zealand citizen residing in Australia? Yes No
 Passport number _____
 Country of passport _____
 Driver's licence number _____
 State issued _____
 New-to-bank customers please nominate a password. We may use this to identify you when you call.
 Password (5-9 characters) _____
 Mother's maiden name _____

other details – applicant 2.

Are you an Australian citizen residing in Australia? Yes No
 If 'No', are you an Australian citizen residing overseas? Yes No Please provide passport details.
 If 'No', are you an Australian permanent resident or New Zealand citizen residing in Australia? Yes No
 Passport number _____
 Country of passport _____
 Driver's licence number _____
 State issued _____
 New-to-bank customers please nominate a password. We may use this to identify you when you call.
 Password (5-9 characters) _____
 Mother's maiden name _____

tax residency - applicant 1.**tax residency - applicant 2.****Complete this section if you have selected to open an Everyday Transaction Account as an offset account.**

Are you a tax resident in any country other than Australia?
 (Generally you are if you're liable to pay tax in that country – check with your tax adviser if you're unsure)

No Yes ▼

If you are a tax resident in another country outside Australia, in order to open your account we require your taxpayer identification number (TIN) for each country or a valid reason for not providing this.
 (The TIN is a government issued number and is sometimes known as a social security or national insurance number).

Country	<input type="text"/>	TIN	<input type="text"/>
Country	<input type="text"/>	TIN	<input type="text"/>
Country	<input type="text"/>	TIN	<input type="text"/>

If no TIN is disclosed please indicate the reason below.

Country (as above)	This country doesn't issue a TIN	TIN collection not required for this country
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

If you're a tax resident in more than three countries, please attach a separate sheet to your application.

Are you a tax resident in any country other than Australia?
 (Generally you are if you're liable to pay tax in that country – check with your tax adviser if you're unsure)

No Yes ▼

If you are a tax resident in another country outside Australia, in order to open your account we require your taxpayer identification number (TIN) for each country or a valid reason for not providing this.
 (The TIN is a government issued number and is sometimes known as a social security or national insurance number).

Country	<input type="text"/>	TIN	<input type="text"/>
Country	<input type="text"/>	TIN	<input type="text"/>
Country	<input type="text"/>	TIN	<input type="text"/>

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Country (as above)	This country doesn't issue a TIN	TIN collection not required for this country
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

If you're a tax resident in more than three countries, please attach a separate sheet to your application.

employment details - applicant 1.**employment details - applicant 2.**

Primary employment details

Full time Part time Casual Contract

Retired Self-employed Pension Home duties

Student Unemployed Commission Other

Employer's name

Employer's address

State Postcode

Employed from

Current occupation/role

Manager Professional Community/Personal service

Labourer Clerical/Admin Machinery operator/Driver

Sales Technician/Trade worker

Other

Employer's contact number

Please advise your employer that we will contact them to verify your income.

Please include your previous employment if you have been with your current employer for less than 12 months.

Full time Part time Casual Contract

Retired Self-employed Pension Home duties

Student Unemployed Commission Other

Primary employment details

Full time Part time Casual Contract

Retired Self-employed Pension Home duties

Student Unemployed Commission Other

Employer's name

Employer's address

State Postcode

Employed from

Current occupation/role

Manager Professional Community/Personal service

Labourer Clerical/Admin Machinery operator/Driver

Sales Technician/Trade worker

Other

Employer's contact number

Please advise your employer that we will contact them to verify your income.

Please include your previous employment if you have been with your current employer for less than 12 months.

Full time Part time Casual Contract

Retired Self-employed Pension Home duties

Student Unemployed Commission Other

employment details - applicant 1 (continued).

Employer's name

Employer's address

State Postcode

Employed from to

Previous occupation/role
 Manager Professional Community/Personal service
 Labourer Clerical/Admin Machinery operator/Driver
 Sales Technician/Trade worker

Other

Employer's contact number

if self-employed.

Employed from

Business name

A.B.N.

Accountant's name

Accountant's address

State Postcode

Accountant's contact number (mobile number not accepted)

Please advise your accountant that we will contact them for confirmation of your income

employment details - applicant 2 (continued).

Employer's name

Employer's address

State Postcode

Employed from to

Previous occupation/role
 Manager Professional Community/Personal service
 Labourer Clerical/Admin Machinery operator/Driver
 Sales Technician/Trade worker

Other

Employer's contact number

if self-employed.

Employed from

Business name

A.B.N.

Accountant's name

Accountant's address

State Postcode

Accountant's contact number (mobile number not accepted)

Please advise your accountant that we will contact them for confirmation of your income

For any additional employment details, please attach a separate sheet to your application.

income details - applicant 1.

Base salary/wages (before tax) Frequency (W,F,M,Y)
 \$

Salary deductions
 Do you have a current HECS/HELP/SFSS debt? Yes No

Type	Amount	Frequency W,F,M,Y	Pre-tax	
	\$		Yes	No
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other income
 e.g. overtime, commission, investment, allowances, workers compensation, bonus, rental, child support, maintenance, carer/family payment, pension.

Type	Amount	Frequency W,F,M,Y
	\$	
<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"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

income details - applicant 2.

Base salary/wages (before tax) Frequency (W,F,M,Y)
 \$

Salary deductions
 Do you have a current HECS/HELP/SFSS debt? Yes No

Type	Amount	Frequency W,F,M,Y	Pre-tax	
	\$		Yes	No
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other income
 e.g. overtime, commission, investment, allowances, workers compensation, bonus, rental, child support, maintenance, carer/family payment, pension.

Type	Amount	Frequency W,F,M,Y
	\$	
<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"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

income details – applicant 1 (continued).

Have you ever been declared bankrupt?

No Yes ► Bankruptcy discharge date

If yes, please provide details

income details – applicant 2 (continued).

Have you ever been declared bankrupt?

No Yes ► Bankruptcy discharge date

If yes, please provide details

use this space to provide any extra details.

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 9. **Both applicants** or **Applicant 1 only**

assets (what you own).

Real estate (please supply the address)	Property used as security	Value
State Postcode	<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
State Postcode	<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
State Postcode	<input type="checkbox"/>	\$ <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/deposit accounts – please provide the name of the financial institution	Balance
	\$ <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"/> <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"/>

Superannuation – please provide the name of superannuation fund	Balance
	\$ <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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Other assets (e.g. household contents, car etc.)	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"/> <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"/>

liabilities (what you owe).

Home loans	BSB/ Account number	Monthly payment	Amount owing/ Pay out amount	Pay out & close	Pay out & close	No
Name of financial institution		\$ <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"/> <input type="text"/> <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="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"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		\$ <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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Personal loans	BSB/ Account number	Monthly payment	Amount owing/ Pay out amount	Pay out & close	Pay out & close	No
Name of financial institution		\$ <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"/> <input type="text"/> <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="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"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Credit/Store cards*	Credit/Store card number	Credit limit	Amount owing/ Pay out amount	Pay out & close	Pay out & close	No
Name of financial institution		\$ <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"/> <input type="text"/> <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="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"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		\$ <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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

*Includes cards with a zero balance and on interest free terms

Other liabilities (e.g. car leases)	BSB/ Account number	Monthly payment	Amount owing/ Pay out amount	Pay out & close	Pay out & close	No
Name of financial institution		\$ <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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		Credit limit \$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>				

Overdrafts	BSB/ Account number	Monthly payment	Amount owing/ Pay out amount	Pay out & close	Pay out & close	No
Name of financial institution		\$ <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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		Credit limit \$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>				

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 17.
- Rent/board
- Other expenses (e.g. child support, gifts)

Monthly payment
\$

Monthly payment
\$

Monthly payment
\$

Rent/board to cease

financial position.

Applicant 2 to complete only if you do not own all of your assets jointly and share all your liabilities.

assets (what you own).

Real estate (please supply the address)	Property used as security	Value
<input type="text"/> State <input type="text"/> Postcode <input type="text"/>	<input type="checkbox"/>	\$ <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"/> <input type="text"/>
<input type="text"/> State <input type="text"/> Postcode <input type="text"/>	<input type="checkbox"/>	\$ <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"/>
<input type="text"/> State <input type="text"/> Postcode <input type="text"/>	<input type="checkbox"/>	\$ <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/deposit accounts – please provide the name of the financial institution		Balance
<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"/> <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"/> <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"/> <input type="text"/> <input type="text"/> <input type="text"/>
Superannuation – please provide the name of superannuation fund		Balance
<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"/> <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"/> <input type="text"/> <input type="text"/>
Other assets (e.g. household contents, car etc.)		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"/> <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"/> <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"/> <input type="text"/> <input type="text"/> <input type="text"/>

liabilities (what you owe).

Home loans	BSB/ Account number	Monthly payment	Amount owing/ Pay out amount	Pay out & close	No
Name of financial institution <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"/> <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"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<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"/> <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"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<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"/> <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"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personal loans	BSB/ Account number	Monthly payment	Amount owing/ Pay out amount	Pay out & close	No
Name of financial institution <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"/> <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"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<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"/> <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"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit/Store cards*	Credit/Store card number	Credit limit	Amount owing/ Pay out amount	Pay out & close	No
Name of financial institution <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"/> <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"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<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"/> <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"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<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"/> <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"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other liabilities (e.g. car leases)	BSB/ Account number	Monthly payment	Amount owing/ Pay out amount	Pay out & close	No
Name of financial institution <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"/> <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"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
		Credit limit \$ <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"/>			
Overdrafts	BSB/ Account number	Monthly payment	Amount owing/ Pay out amount	Pay out & close	No
Name of financial institution <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"/> <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"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
		Credit limit \$ <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"/>			

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 17.
- Rent/board
- Other expenses (e.g. child support, gifts)

Monthly payment

\$

Monthly payment

\$

Monthly payment

\$

Rent/board to cease

consent to electronic statements and legal notices.

By selecting Yes below, you agree we can send you statements and legal notices electronically for that product.

Applicant 1

Home loan Yes No
Everyday Transaction Account Yes No
Frank credit card Yes No

Applicant 2

Home loan Yes No
Everyday Transaction Account Yes No
Frank credit card Yes No

Note that:

- We will email you when your statement or notice is available. You must check regularly for emails from us and make sure your email address remains up-to-date.
- We may send the statement or notice by email or make it available at our website.
- You will no longer receive paper statements. In some circumstances we may still send you legal notices by mail.
- You can withdraw this consent at any time. If so, we will send statements and notices by mail.

insurance.

I/we would like ME's insurance partner QBE Insurance (Australia) Limited to contact me/us to discuss:

Home and contents insurance Mortgage protection insurance Landlords insurance Motor vehicle insurance

I/We authorise ME to provide personal information (comprising contact information, security address and loan amount) contained within this application to ME's insurance partner, QBE Insurance (Australia) Limited.

Applicant 1 Applicant 2

ME will receive a commission for insurance products subsequently purchased following referral of your details to QBE Insurance (Australia) Limited.

security property details.

Address of the property. If you are yet to purchase a property, please write "to be advised".

State Postcode

What is the value of your property? \$ Valuation reference number

Valuation based on: Contract price Current valuation Estimate On completion Rates notice
Type: Apartment/Unit Semi detached house Fully detached house Strata unit Terrace
 Townhouse Duplex Vacant land Licenced builder construction
 Owner builder construction Studio warehouse apartment Villa Bedsitter
 Rural residential dwelling Student accommodation Other

Land size (Sq m)

Finance clause due date Expected settlement date

valuation.

Who can the Valuer contact to gain access to the property? Applicant 1 Applicant 2 Real estate agent (as per page 11)

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

Home phone Work phone Mobile phone

Preferred daytime contact Home Work Mobile

additional property details.

If you have additional security properties, please include the details. Owner Occupied Investment

Address of the property. State Postcode

What is the value of your property? \$ Valuation reference number

Valuation based on: Contract price Current valuation Estimate On completion Rates notice
Type: Apartment/Unit Semi detached house Fully detached house Strata unit Terrace
 Townhouse Duplex Vacant land Licenced builder construction
 Owner builder construction Studio warehouse apartment Villa Bedsitter
 Rural residential dwelling Student accommodation Other

Land size (Sq m)

Finance clause due date Expected settlement date

valuation.

Who can the Valuer contact to gain access to the property? Applicant 1 Applicant 2 Real estate agent (as per page 11)

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

Home phone Work phone Mobile phone

Preferred daytime contact Home Work Mobile

solicitors/conveyancer details.

Name of business

Contact name

Business address State Postcode

Contact number () Fax number ()

Email address

real estate agent details (if applicable).

Name of business

Contact name

Business address State Postcode

Contact number () Fax number ()

Email address

lenders mortgage insurance (LMI).

Lenders Mortgage Insurance (LMI) may be payable on your loan. If you would like LMI to be added to the loan amount please tick here.

simultaneous settlement.

Have you sold a property that will settle on or prior to the new purchase? Yes ▼ No

Please specify the property address:

State Postcode

foreseeable change in circumstances?

Are there any circumstances that any applicant is aware of that could affect your ability to repay this loan either now or in the future?
For example:

- Temporary absence from work
- Temporary reduction in income
- Permanent/long term change in income
- Anticipated large expenditure

If yes, please specify the type of change:

Estimated start date (if known) Estimated end date (if known)

If yes, how do you plan to meet repayments during the reduced income period?

- Securing additional income Reducing expenditure
- Using savings Sale of assets
- My/our application already reflects these changes

exit strategy.

If any applicant is currently over 50 and will be over 70 at the end of the loan term – please detail your strategy for paying your loan beyond retirement / paying it off before retirement?

customer objectives and nature of credit requested.

If you have any other requirements or objectives for your loan that have not been covered in this application, please outline these below:

privacy notice.

In the application form and this notice:

Credit Provider means either ME or Perpetual (your letter of offer will specify the name of the credit provider).

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

Mortgage Insurer means the insurer that provides the lender's mortgage insurance (**LMI**) specified in your letter of offer (if you are required to have LMI). Insurers are Genworth Financial Mortgage Insurance Pty Ltd (ABN 60 106 974 305) (**Genworth**) or QBE Lenders Mortgage Insurance Limited ABN 70 000 511 071 (**QBE**).

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

By completing an application, you are providing your personal information to the Credit Provider, its related entities and (if you are required to have LMI) the Mortgage Insurer (collectively we, us, our) for the primary purpose of assessing your application (for example, we may use personal information to decide whether or not to provide you with credit or accept you as a guarantor), verifying your identity, (if relevant) assessing you for insurance and then establishing and administering your account. Your personal information may be used and disclosed to third party service providers for these purposes and without this information we may not be able to consider or approve your application or provide our services.

Personal information that we collect includes credit information. Credit information includes information about your past experiences with us or other lenders, the kinds of credit products you have or have applied for, how you have managed your obligations, information contained in a credit report about you, and information about your credit worthiness that has been derived from a report about you. You must only give us information about any other person with their permission, and if you have told them about this privacy statement.

collection of information.

Some laws require or authorise our collection of your personal information, including:

- the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth);
- the National Consumer Credit Protection Act 2009 (Cth);
- the Income Tax Assessment Act 1936 (Cth) and the Taxation Administration Act 1953 (Cth); and
- real property dealing regulations and laws in each state if you give us a mortgage.

We also collect your personal information (including, as permitted by law, information derived from a credit report) for the purposes of:

- considering any other application made by you for products or services or your suitability if you have offered to be a guarantor or security provider;
- customer relations including management of our relationship with you and market or customer satisfaction research and product development;
- our internal operations including record keeping, risk management, auditing purposes, training, securitisation, credit scoring, file reviews, actuarial processes and portfolio analysis;
- information technology systems development and testing;
- arrangements with other organisations to provide services in relation to our products and services (for example, we may arrange for mailing houses to distribute loan statements to customers);
- investigating, resolving and preventing complaints;
- conducting fraud assessments; and
- reporting and data analytics, including for regulatory, management, statistical or research purposes.

In addition, (unless you tell us not to) we may use your personal information (other than information derived from a credit report) to inform you about any of our products, or those of our alliance partners, that may be of interest to you and if you are a member or a customer of one of our alliance partners (including a superannuation fund, union, insurer, the Co-op or other third party with whom we have arrangements), we may also use your information for the purpose of providing benefits to you or to obtain aggregate information for statistical or research purposes.

use and disclosure of information - general.

We may disclose your personal information (including, as permitted by law, information derived from a credit report) for the purposes above to:

- our related entities, Perpetual, the Mortgage Insurer, other insurers, service providers, agents (including debt collection agencies), contractors or external advisers to help us provide banking and related services to you (including lawyers and auditors);
- any person or body in connection with new or proposed mortgage loan securitisation arrangements;
- if you are a borrower, any person who has, or is considering, guaranteeing or providing property as security for the repayment of credit provided to you;
- any person acting on your behalf, including your legal and financial advisers;
- your broker (if applicable);
- government and other regulatory bodies, law enforcement bodies and courts as required by law or in accordance with prudent banking practice;
- third parties providing fraud detection services;
- external complaint resolution bodies (for example, the Financial Ombudsman Service Australia);
- any person to whom we are considering selling part of our banking business;
- rating agencies; and
- other financial institutions and credit providers.

We may also disclose your personal information (other than information derived from a credit report) to our alliance partners, your referees, including your employer (to confirm details about you) and payments system operators.

Our third party service providers may store or access your personal information overseas, including in Canada, USA, New Zealand, Philippines, Singapore, China, Japan, Hong Kong, India, Malaysia, Papua New Guinea, South Africa, United Kingdom, France, Belgium and Germany, as well as the countries listed in our Privacy and Credit Reporting Policy, which may change from time to time.

Personal information we are required to disclose to the Australian Taxation Office may be exchanged with tax authorities in other countries pursuant to intergovernmental agreements to exchange financial account information.

credit reporting bodies.

Where you are a borrower, guarantor or security provider or where you have applied or offered to be one, we may collect personal information about you from, and/or disclose it to, credit reporting bodies (CRBs), including by:

- disclosing any credit information we hold about you which may include your identification information. The CRB may include this information in credit reports provided to other credit providers to assist them in assessing your credit worthiness;
- disclosing any failures to meet your payment obligations, or any fraud or other serious credit infringement you have committed; and
- obtaining a credit report about you for the purpose of assessing your application, your suitability as a guarantor or security provider or for collecting overdue payments.

The CRBs we use and where you can find their privacy policies are:

- Equifax - www.equifax.com.au/privacy or phone 138 332;
- Dun and Bradstreet - www.checkyourcredit.com.au or phone 1300 734 806;
- Experian - www.experian.com.au or phone 1300 783 684.

You can ask a CRB not to use or disclose credit information it holds about you for a period of 21 days (called a "ban period") without your consent if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.

CRBs, at our request or the request of another credit provider, may use credit information they hold to "pre-screen" you for direct marketing. You can ask a CRB not to do this.

marketing.

ME may use your personal information to get in touch with you about ME products and services, or those of our alliance partners, that may be of interest. If you do not want us to do this, please call us on **13 15 63** or log in to internet banking to send us a secure email.

how the mortgage insurer handles your personal information.

If the Credit Provider decides to obtain LMI on your loan from the Mortgage Insurer, we will give information about you to the Mortgage Insurer and the Mortgage Insurer might also share some of your personal information with us and CRBs and others. If this information is not given to the Mortgage Insurer it will not be possible for the Mortgage Insurer to process the Credit Provider's request for LMI.

The Mortgage Insurer handles information about you in accordance with its privacy and credit reporting policy. In the case of Genworth, this is set out at genworth.com.au/privacy-policy. In the case of QBE, this is set out at qbelmi.com/pg-QBE-Privacy-Policy-Statement.seo

collection of information.

The Mortgage Insurer may use your personal information:

- to decide whether to insure a Credit Provider under an LMI policy;
- to assess the risk of you defaulting on your obligations to a Credit Provider;
- to assess the risk of a guarantor being unable to meet a liability arising under a guarantee;
- to administer and vary the insurance cover including for securitisation and hardship applications;
- to verify information that the Credit Provider collects about you;
- to deal with claims and recovery of proceeds including, among other things, to enforce a loan in place of a lender if the LMI insurer pays out an insurance claim on your loan;
- for a mortgage insurance purpose relating to you; and
- for any other purpose under the LMI policy the Mortgage Insurer issues to the Credit Provider relating to your loan.

use and disclosure of information.

The Mortgage Insurer may disclose information about you to third parties, in relation to any LMI policy relating to your loan. Those third parties may include:

- valuers and other insurers, re-insurers, claim assessors and investigators;
- brokers or referrers;
- other financial institutions;
- organisations that are involved in debt collecting or in purchasing debts;
- organisations that are involved in fraud prevention;
- Government or regulatory bodies (including ASIC and the Australian Tax Office) as required or authorised by law;
- rating agencies and organisations involved in securitising your loan, including underwriters, loan servicers, trust managers, trustees and security trustees;
- guarantors and prospective guarantors of your loan;
- payment system operators and other service providers, agents, contractors and advisers the Mortgage Insurer may use to conduct its business.

further information.

You have rights to access and seek correction of personal information we hold about you, and our respective privacy policies contains information about how you can do this, how you can make a complaint about a breach of your privacy rights (including a breach of Part IIIA of the Privacy Act), and how we deal with complaints.

ME

You can contact ME's Privacy Officer on **13 15 63** or by writing to the Privacy Officer at ME, GPO Box 1345, Melbourne VIC 3001 or by email at privacy@mebank.com.au. ME's Privacy and Credit Reporting Policy is available at mebank.com.au/privacy.

Mortgage Insurer

If you are required to have LMI and you have a privacy related question, you can contact the Mortgage Insurer with privacy using the following contact details:

Genworth

Address: Privacy Officer, Genworth Financial Mortgage Insurance Pty Ltd, Level 26, 101 Miller Street, North Sydney NSW 2060
Ph: 1300 655 422 Email: gnwmortau.privacyofficer@genworth.com

QBE

Address: The Compliance Manager, QBE Lenders' Mortgage Insurance Ltd, Level 5, 2 Park Street, Sydney NSW 2000
Ph: 1300 367 764 Email: compliance.manager@qbe.com

rate lock agreement. important information.

1. how rate lock works.

If you elect to lock our current fixed interest rate for your chosen fixed interest rate period, for as long as the Rate Lock continues to be effective:

- if our prevailing fixed interest increases before the settlement date (for new loans) or fix start date (for existing loans commencing a new fixed interest rate period), your fixed interest rate will not change and will remain at the locked rate; and
- if our prevailing fixed interest rate decreases before the settlement date or fix start date (as relevant), your fixed interest rate will also decrease.

2. rate lock fee.

A Rate Lock Fee of \$500 is payable by direct debit if you send us your Rate Lock Request and we accept this. You must provide your direct debit account details with the Rate Lock Request. If the direct debit account details are not provided in the Direct Debit Request attached or the direct debit payment is dishonoured, the Rate Lock will not be effective, unless, at our discretion, we choose to honour the Rate Lock Request in which case you authorise us to debit the rate lock fee to your loan account and you agree to pay it upon our demand.

3. rate lock duration.

Your Rate Lock commences on the day we process your Rate Lock Request. Your Rate Lock Request will be processed by us:

- on the business day we receive it provided it is received before 4pm (AEST) on that day; or
- on the next business day if we receive it after 4pm (AEST) or on a day that is not a business day.

In this clause 3, "business day" means a weekday except a national public holiday or a public holiday in Victoria.

The locked rate you receive will be our prevailing fixed interest rate applicable to your chosen fixed interest rate period on the day your Rate Lock Request is processed by us. Your Rate Lock expires 90 days after the commencement of the Rate Lock or earlier if you make changes to your loan and clause 5 below applies. The Rate Lock cannot be extended under any circumstances.

4. rate lock not effective after expiry.

If the settlement date (for new loans) or fix start date (for existing loans commencing a new fixed interest rate period) occurs after the expiry of the Rate Lock, and our prevailing fixed interest rate changes before the settlement date or fix start date (as relevant), your fixed interest rate will also change because the rate will no longer be effective.

5. rate lock expires if you make changes to your loan.

Your Rate Lock will expire early upon you making any of the following changes to your loan:

- you change the loan amount to be fixed by more than 10%;
- you make a change to your fixed interest rate period;
- your stated loan purpose is incorrect; or
- you change your repayments from interest only to principal and interest, or vice versa.

The Rate Lock Fee will not be refunded if this occurs. If you again elect to lock in your interest rate, you will be required to make a new Rate Lock Request by sending us another Rate Lock Request form and paying another Rate Lock Fee.

6. refund of rate lock fee if your loan application is denied.

The Rate Lock Fee will be refunded only if your loan application is declined. The Rate Lock Fee amount will be returned to the nominated account from which you made the direct debit payment after 14 days.

direct debit request service agreement.

direct debit request service agreement.

1. 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 the attached Direct Debit Request completed and signed;

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;

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** means Members Equity Bank Limited ABN 56 070 887 679;

you and your means the person or persons who signed the DDR; and

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

2. debiting your nominated account.

- a. By signing a DDR you authorise us to arrange for funds to be debited from your nominated account in accordance with your specific instructions set out in the DDR (if any).
- b. 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.
- c. If you are uncertain as to when the drawing will be processed, contact your financial institution.
- d. If a drawing arrangement is returned unpaid by your financial institution you:
 - may be charged a fee and/or interest by your financial institution; and
 - may also be charged a fee imposed or incurred by us.
- e. We reserve the right to cancel your drawing arrangement if the drawing is returned unpaid.
- f. 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;
 - our financial institution requires the disclosure in connection with a claim on it relating to a claimed incorrect or wrongful debit.

3. changes to this agreement.

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

4. your rights.

- a. 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, Reply Paid 1345, Melbourne VIC 8060 or by faxing it to (03) 9708 4663. Alternatively, you can call us on **13 15 63**.
- b. 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.
- c. 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 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; or
 - has not been incorrectly debited, we will provide you with reasons and any evidence for this finding.

5. your obligations.

It is your responsibility to:

- a. 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;
- b. have sufficient clear funds in your nominated account to enable drawings to be made;
- c. 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;
- d. 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;
- e. tell us if the details of your nominated account change in any way; and
- f. check your statement to verify that the amount debited from your nominated account is correct.

use this space to help calculate your living and other expenses.

applicant 1.

Living expenses:

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

applicant 2.

Living expenses:

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

key facts about this credit card.



Correct as at: 18 September 2016

This information sheet is an Australian Government requirement under the *National Consumer Credit Protection Act 2009*.

Description of credit card

Product name	Frank credit card
Minimum credit limit	\$1,000.00
Minimum repayments	The minimum repayment is: <ul style="list-style-type: none">• the closing monthly balance of your account if it is less than \$10; or• 3% of the closing monthly balance of your account or \$10 (whichever is the greater).
Interest on purchases	11.99% p.a.
Interest-free period	Up to 55 days on purchases. No interest-free period applies to cash advances.
Interest on cash advances	11.99% p.a.
Balance transfer interest rate	11.99% p.a.
Annual fee	\$0
Late payment fee	\$10.00

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this credit card can be obtained from mebank.com.au/factsheets/frank

For more information on choosing and using credit cards visit the ASIC consumer website at moneysmart.gov.au

The terms on which this credit card is offered can change over time. You can check if any changes have been made by visiting mebank.com.au/terms_and_forms or by contacting us on **13 15 63**.



everyday transaction account. fees and charges guide.

Fee description	Fee
Monthly account keeping fee	free
Debit Mastercard®	free
EFTPOS (purchase and/or cash out)	free
ATM cash withdrawals and balance enquiries at ME, Westpac, St.George, Bank of Melbourne or BankSA ATMs	free
Note: Withdrawals and enquiries at all other Australian ATMs may incur an ATM operator fee charged by the ATM operator (eligible customers may be entitled to have this fee refunded by ME)	
International transactions	
International ATM balance enquiry	free
International transaction fees for cash withdrawals and purchases	2.3% of AUD value
Comprised of:	
Mastercard cross border fee – charged on transactions where the merchant account is not held in Australia	0.8%
International fee – charged on any foreign currency transaction converted into Australian dollars, payable at the time the currency conversion is made	1.5%
International ATM withdrawal	\$4
Note: Withdrawals and enquiries at international ATMs may also incur an ATM operator fee charged by the ATM operator	
Bank@Post	
Cash withdrawal	free
Cash or cheque deposit	free
Balance enquiry	free
Cheques	
Cheque book (50 leaves)	\$10
Cheque dishonour – when a cheque written by you is dishonoured due to a lack of cleared funds in your ME account	\$10
Purchase of a bank cheque	\$6
Reversal of a bank cheque – when you return a bank cheque you have purchased to credit the funds back to your ME account	free
Replacement of a bank cheque – when you wish to replace a bank cheque that has been lost or stolen	free
Stop payment on a personal cheque	free
Special answer – when you request we process a cheque deposited by you sooner than the standard timeframes	\$15
Other	
Request to change colour of card	free
Emergency replacement card (within Australia)	free
Emergency replacement card (outside Australia)	free
Emergency cash	free
Duplicate or interim statement	\$5 per statement
Telegraphic transfer (domestic only)	\$30
Trace – when you request ME to investigate a transaction that has been posted to your account.	\$15
Note: the fee will be waived if the trace shows that the transaction was incorrectly posted to your account	
Voucher retrieval – when you request ME to produce a voucher or other documents in relation to the conduct of your account (e.g. a copy of a cheque)	free
Direct entry dishonour – when any outgoing direct entry payment from your ME account is dishonoured due to a lack of cleared funds in your account	\$10
Overdrawn account – if your account is overdrawn at any time	\$15

All fees will be charged to your account immediately.

For further information or to open an account, call 13 15 63 or visit mebank.com.au

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