

## How to apply

Members Equity Home Loans represent a truly innovative approach to financing your home or investment property. We understand this event will be one of the biggest financial commitments in your life and we thank you for considering us.

If you have any queries regarding completing this form please speak to your mobile banker or contact us on **13 15 63** 8am to 8pm Monday to Friday or Saturday 9am to 5pm (Melbourne time).

Please follow the steps below.

- Step 1** Complete the application form.
- Step 2** Check that you have signed the application form in the relevant places.
- Step 3** Check that your application includes all required documentation as listed in the checklist below.
- Step 4** Return the application form and documentation to your nearest ME Bank State Office. Details are available at [mebank.com.au/hloan/apply.html](http://mebank.com.au/hloan/apply.html)

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.

## Checklist 3

### Salaried employees

- Your most recent Group Certificate (PAYG) or full tax return. **Notice of Assessment is not sufficient.**
- Your most recent payslip or a letter from your employer confirming your salary or wages. If you earn other income please provide appropriate documentation.

### Self-employed, company director or applicants involved in a trust

- Last two certified annual financial statements.
- Complete business and personal financial tax returns for the last two years.
- Most recent tax assessment notice.

### If you have been declared bankrupt

- Copy of bankruptcy discharge certificate.

Use the table below to determine the additional supporting documentation you need to submit with your application (Photocopies must be legible)

If buying a residential property	If constructing or renovating a property	If refinancing or consolidating debts
<ul style="list-style-type: none"> <li><input type="checkbox"/> Evidence of deposit - account statements showing savings for the last three months or other evidence as appropriate</li> <li><input type="checkbox"/> Legible, signed and dated copy of the Contract of Sale including all appendices or annexures*</li> <li><input type="checkbox"/> Vendor's Statement (Section 32 - VIC Customers only)*</li> </ul> <p><b>If for investment purposes-</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Evidence of rent i.e. copy of lease or managing agent's statement*</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Evidence of deposit - account statements showing savings for the last three months or other evidence as appropriate</li> <li><input type="checkbox"/> Most recent copy of your council rates notice</li> <li><input type="checkbox"/> Building permit</li> <li><input type="checkbox"/> Building contracts and specifications</li> <li><input type="checkbox"/> Building plans*</li> <li><input type="checkbox"/> Builders All Risks Insurance/Home Owner's Warranty**</li> <li><input type="checkbox"/> Builder Indemnity Insurance</li> </ul> <p>* Fully approved plans will need to be provided to us before funds can be released. ** If not available at the time of application, this will need to be provided to us before funds can be released.</p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Home loan and personal loan statements for the last six months</li> <li><input type="checkbox"/> The last three consecutive months credit card statements (must clearly display customer name)</li> <li><input type="checkbox"/> Most recent copy of your council rates notice</li> </ul> <p><b>If for investment purposes-</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Evidence of rent i.e. copy of lease or managing agents statement</li> </ul>

**To apply you must be:**

at least 18 years of age  yes applying in personal name(s)\* (not as a company)  yes an Australian citizen or permanent resident  yes  
\*you cannot have a home loan in a business or trust name.

**Personal details - Applicant 1**

Are you an existing ME Bank customer? Yes  No

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

Given name(s)

Date of birth Gender (M or F)

Marital status: Married  Single  Domestic partner

Number of dependants Age of each dependant

Driver licence number

Mother's maiden name

Password (5 - 9 characters\*)

\* New ME Bank customers - please nominate a password which we will request for identification purposes when you contact us.

**Personal details - Applicant 2**

Are you applying as:  Borrower  Guarantor

Are you an existing ME Bank customer? Yes  No

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

Given name(s)

Date of birth Gender (M or F)

Marital status: Married  Single  Domestic partner

Number of dependants Age of each dependant

Driver licence number

Your relationship to Applicant 1 Mother's maiden name

Password (5 - 9 characters\*)

\* New ME Bank customers - please nominate a password which we will request for identification purposes when you contact us.

**Contact details - Applicant 1**

Home phone

Work phone

Mobile phone Preferred daytime contact  
  Home  Work  Mobile

Email address

Current residential address  
  
 State Postcode

Postal address (if different to residential address)  
  
 State Postcode

When did you move to this address?

Current residential status:  
 Own home  Mortgaged  Renting  
 Boarding  Live with parents  Other

Previous residential address (if at current address less than 12 months)  
  
 State Postcode

Residential address after settlement (write "as above" if the same as current address)  
  
 State Postcode

Are you applying as a first home buyer? Yes  No

Are you a director of a company or do you have an interest in a trust? Yes  No   
(If yes, please provide details below)

**Contact details - Applicant 2**

Home phone

Work phone

Mobile phone Preferred daytime contact  
  Home  Work  Mobile

Email address

Current residential address  
  
 State Postcode

Postal address (if different to residential address)  
  
 State Postcode

When did you move to this address?

Current residential status:  
 Own home  Mortgaged  Renting  
 Boarding  Live with parents  Other

Previous residential address (if at current address less than 12 months)  
  
 State Postcode

Residential address after settlement (write "as above" if the same as current address)  
  
 State Postcode

Are you applying as a first home buyer? Yes  No

Are you a director of a company or do you have an interest in a trust? Yes  No   
(If yes, please provide details below)

**Employment details - Applicant 1**

Occupation

Employment status (please tick one of the below):

Full time  Part time  Casual  Home duties Retired  Self-employed  Student  Unemployed Duration  years  months

Employer's name (if applicable)

Employer's address

State Postcode

Employer's contact number

If you have been with this employer for less than 12 months, please provide previous employment details below.

Previous occupation

Employment status (please tick one of the below):

Full time  Part time  Casual  Home duties Retired  Self-employed  Student  Unemployed Duration  years  months

Employer's name (if applicable)

Employer's address

State Postcode

Employer's contact number

**If self-employed**Duration  years  months

A.B.N.

Business name

Accountant's name

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

Accountant's contact number

**Income details - Applicant 1**

Gross annual salary/wages (before tax)

Annual overtime

Other annual income (e.g. dividends, allowances) Specify type

Other annual income (e.g. dividends, allowances) Specify type

Annual rental income

Total gross annual income

Have you ever been declared bankrupt?

Yes  No **Employment details - Applicant 2**

Occupation

Employment status (please tick one of the below):

Full time  Part time  Casual  Home duties Retired  Self-employed  Student  Unemployed Duration  years  months

Employer's name (if applicable)

Employer's address

State Postcode

Employer's contact number

If you have been with this employer for less than 12 months, please provide previous employment details below.

Previous occupation

Employment status (please tick one of the below):

Full time  Part time  Casual  Home duties Retired  Self-employed  Student  Unemployed Duration  years  months

Employer's name (if applicable)

Employer's address

State Postcode

Employer's contact number

**If self-employed**Duration  years  months

A.B.N.

Business name

Accountant's name

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

Accountant's contact number

**Income details - Applicant 2**

Gross annual salary/wages (before tax)

Annual overtime

Other annual income (e.g. dividends, allowances) Specify type

Other annual income (e.g. dividends, allowances) Specify type

Annual rental income

Total gross annual income

Have you ever been declared bankrupt?

Yes  No

## 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

Address	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

Name of 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"/>
	Deposit
	\$ <input type="text"/>

By cash  Cheque  Gift  Other (specify)

Date deposit paid

#### Superannuation

Name of superannuation fund	Balance
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

#### Other assets (e.g. household contents, shares, motor vehicles)

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

**TOTAL ASSETS**

\$

### LIABILITIES (what you owe)

If this loan application is approved please indicate which liability(ies) will cease (be paid out).

#### Existing mortgages

Lender's name	Amount owing	Monthly payments	To cease
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

#### Personal loans

Lender's name and purpose	Amount owing	Monthly payments	To cease
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

#### Leases

Lender's name and purpose	Amount owing	Monthly payments	To cease
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

#### Credit cards and store cards

Issuer and card type	Amount owing	Limit	To cease
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

#### Other liabilities (e.g. HECS, HELP)

Description	Amount owing	Monthly payments	To cease
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

#### Rent or board

\$   
 Weekly  Fortnightly  Monthly

**TOTAL LIABILITIES**

\$

## Financial position

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

Applicant 2

### ASSETS (what you own)

#### Real estate

Address	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

Name of 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"/>

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

#### Deposit

\$

By cash  Cheque  Gift  Other (specify)

#### Date deposit paid

#### Superannuation

Name of superannuation fund	Balance
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

#### Other assets (e.g. household contents, shares, motor vehicles)

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

#### TOTAL ASSETS

\$

### LIABILITIES (what you owe)

If this loan application is approved please indicate which liability(ies) will cease (be paid out).

#### Existing mortgages

Lender's name	Amount owing	Monthly payments	To cease
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

#### Personal loans

Lender's name and purpose	Amount owing	Monthly payments	To cease
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

#### Leases

Lender's name and purpose	Amount owing	Monthly payments	To cease
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

#### Credit cards and store cards

Issuer and card type	Amount owing	Limit	To cease
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

#### Other liabilities (e.g. HECS, HELP)

Description	Amount owing	Monthly payments	To cease
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

#### Rent or board

\$   
 Weekly  Fortnightly  Monthly

#### TOTAL LIABILITIES

\$

### Security property details

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

\_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

If purchasing, what is the purchase price? \$ \_\_\_\_\_

Type:  House  Unit  Townhouse  
 Apartment  Vacant land  Other (specify) \_\_\_\_\_

Zoning:  Residential  Rural  Residential/Rural

Land size:  Smaller than 2.2 hectares  Between 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)

\_\_\_\_\_

Who can the Valuer contact to gain access to the property? Name \_\_\_\_\_ Relationship to you (e.g. neighbour, real estate agent) \_\_\_\_\_

#### Contact numbers

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 \_\_\_\_\_

If purchasing, what is the purchase price? \$ \_\_\_\_\_

Type:  House  Unit  Townhouse  
 Apartment  Vacant land  Other (specify) \_\_\_\_\_

Zoning:  Residential  Rural  Residential/Rural

Land size:  Smaller than 2.2 hectares  Between 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)

\_\_\_\_\_

Who can the Valuer contact to gain access to the property? Name \_\_\_\_\_ Relationship to you (e.g. neighbour, real estate agent) \_\_\_\_\_

#### Contact numbers

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 \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

Contact number \_\_\_\_\_ Fax number \_\_\_\_\_

### 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 \_\_\_\_\_

## 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 the variable component only.
- A construction loan cannot be split or fixed until the loan has been fully drawn down.
- The minimum amount for a split loan is \$10,000, however for an Ultimate Offset Account, see details below.

### 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 splits 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 only applies to one variable rate component of your loan, it does not apply to the fixed interest rate component.
- Redraw is not available on a fixed interest rate component.
- Not available on a construction loan until the loan has been fully drawn down.

## Your loan details

### Loan 1

#### Loan amount

\$

#### Loan purpose

Purchase

Refinance

Construction

Other

#### Amount

\$

\$

\$

\$

Please specify  
(e.g. renovation, debt consolidation, buying off the plan)

#### Loan type

(select one only)

Standard Home Loan

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

Do you require a chequebook?  Yes  No

If 'Yes' please print the way you would prefer your name to appear on your chequebook e.g. J & M Smith or John & Mary Smith

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)

#### Interest rate

(select one only)

Variable

Fixed 1 year

Fixed 3 years

Fixed 5 years

(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 facility

(see page 7

for conditions of split facility)

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  Variable  Fixed 1 year  Fixed 3 years  Fixed 5 years

(select one only)

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 purpose

Purchase

Refinance

Construction

Other

#### Amount

\$

\$

\$

\$

Please specify  
(e.g. renovation, debt consolidation, buying off the plan)

#### Loan type

(select one only)

Standard Home Loan

Ultimate Offset Account ▶ Please indicate who requires a debit card  Applicant 1  Applicant 2  Both

Do you require a chequebook?  Yes  No

If 'Yes' please print the way you would prefer your name to appear on your chequebook e.g. J & M Smith or John & Mary Smith

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)

#### Interest rate

(select one only)

Variable

Fixed 1 year

Fixed 3 years

Fixed 5 years

(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 facility

(see page 7

for conditions of split facility)

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  Variable  Fixed 1 year  Fixed 3 years  Fixed 5 years

(select one only)

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

TOTAL LOAN AMOUNT THAT YOU ARE APPLYING FOR IN THIS APPLICATION: \$           (this should be a total of loan 1 and 2)

**Declaration - this section must be completed where the credit applied for is for business or investment purposes**

This business or investment declaration relates to loan  (insert 1, 2 or both).

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 or investment purposes (or for both purposes).

**IMPORTANT**  
*You should **not** sign this declaration unless this loan is wholly or predominantly for business or investment purposes.  
By signing this declaration you may **lose** your protection under the Consumer Credit Code.*

**To be signed by all applicants**

Signature of Applicant 1

Date

Signature of Applicant 2

Date

**Nomination for notices**

Complete 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 Consumer Credit Code. By signing this nomination 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.

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

**To be signed by all borrowers**

Signature of Applicant 1

Date

Signature of Applicant 2

Date

**Declaration**

1. 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 Members Equity Bank Pty Ltd ("ME Bank") to verify this information.
3. I/We acknowledge that ME Bank will not accept updates to the information provided in this application for a period of 14 days from the date of the application.
4. I/We acknowledge that as I/we have applied for a Standard Home Loan or an Ultimate Offset Account I/we have received a copy of the Members Equity Home Loans Comparison Rate Schedule.
5. I/We authorise my/our solicitor or conveyancer to accept any notification on my/our behalf in relation to this loan application.
6. I/We declare that I/we am/are over the age of 18.
7. I/We authorise ME Bank to arrange a valuation of the security property.
8. 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 10 and 11.
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

**Signature of all applicants/guarantors:**

Applicant 1 Signature

Print Name

Date

Applicant 2 Signature

Print Name

Date

Guarantor Signature

Print Name

Date

## Privacy Notice - borrower(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 notice you are giving your consent to the use and disclosure of your personal information as detailed in the 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.

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

## Privacy Notice - borrower(s) to retain

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.

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](mailto:gnwmortau.privacyofficer@genworth.com)



## Members Equity Home Loan Comparison Rate Schedule

Effective date: 13/6/2010

		Standard Home Loan				Ultimate Offset Account			
Annual % Rate p.a		Variable rate of 7.44%	1 Yr fixed at 7.30% then the variable rate of 7.44%	3 Yr fixed at 7.99% then the variable rate of 7.44%	5 Yr fixed at 8.19% then the variable rate of 7.44%	Variable rate of 7.74%	1 Yr fixed at 7.30% then the variable rate of 7.74% #	3 Yr fixed at 7.99% then the variable rate of 7.74% #	5 Yr fixed at 8.19% then the variable rate of 7.74% #
Amount	Term	Comparison Rate per Annum							
\$20,000	4 years	8.93%	8.87%	9.42%	N/A	N/A	N/A	N/A	N/A
\$25,000	5 years	7.67%	7.62%	8.13%	8.42%	N/A	N/A	N/A	N/A
\$30,000	5 years	7.63%	7.58%	8.10%	8.38%	N/A	N/A	N/A	N/A
\$50,000	7 years	7.51%	7.47%	7.90%	8.21%	7.81%	7.75%	7.90%	8.02%
\$70,000	25 years	7.45%	7.43%	7.61%	7.79%	7.74%	7.72%	7.78%	7.85%
\$100,000	25 years	7.44%	7.43%	7.61%	7.79%	7.74%	7.72%	7.78%	7.85%
\$130,000	25 years	7.44%	7.43%	7.61%	7.79%	7.74%	7.72%	7.78%	7.85%
\$150,000	25 years	7.44%	7.43%	7.61%	7.79%	7.74%	7.72%	7.78%	7.85%
\$200,000	25 years	7.44%	7.43%	7.61%	7.79%	7.74%	7.72%	7.78%	7.85%
\$225,000	25 years	7.44%	7.43%	7.61%	7.79%	7.74%	7.72%	7.78%	7.85%
\$250,000	25 years	7.44%	7.43%	7.61%	7.79%	7.74%	7.72%	7.78%	7.85%
\$275,000	30 years	7.44%	7.43%	7.59%	7.76%	7.74%	7.72%	7.77%	7.84%
\$300,000	30 years	7.44%	7.43%	7.59%	7.76%	7.74%	7.72%	7.77%	7.84%

Credit Provider: Perpetual Limited

**WARNING:** These comparison rates apply only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rates but may influence the cost of the loan. Please note not all amounts and terms shown above may be available.

#Ultimate Offset Account - Fixed rates are only available on split loans and part of the split loan must have a variable component. The examples given assume that the loan is split 50/50 between variable rate and fixed rate portions, offset applies only to one variable portion of a split loan.

For more information contact ME Bank on **13 15 63** or visit [mebank.com.au](http://mebank.com.au)