

## How to apply

*If you are a member of an eligible super fund or union, you are entitled to a lower interest rate Super Members Home Loan.*

Please contact us on **13 15 63** Monday to Friday 8am to 8pm or Saturday 9am to 5pm (Melbourne time) to confirm your eligibility or if you have any queries when completing this form.

Please follow the steps below.

**Step 1** Complete the application form.

**Step 2** Check that all applicants have signed the application form in the relevant places.

**Step 3** Check that your application includes all required supporting documentation as listed in the checklist below.

**Step 4** Return the application form and supporting documentation to your nearest ME Bank State Office as listed on the last page of this form.

Before we can open an account, we are legally required to verify your identity if you are not an existing ME Bank customer.

## Checklist ✓

**All applicants must provide the following documents when applying for a loan:**

- Evidence of eligibility for the Super Members Home Loan (if applicable), which must clearly display your membership number, e.g. super fund statement, union card.

### Salaried employees

- Your most recent Group Certificate (PAYG) or full tax return. **Notice of Assessment is not sufficient.**
- A recent payslip (less than three months old) 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 (if applicable)</li> </ul> <p>* This is not required if you are applying for approval in principle.</p>	<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<sup>#</sup></li> <li><input type="checkbox"/> Builders All Risks Insurance/Home Owner's Warranty<sup>##</sup></li> <li><input type="checkbox"/> Builder Indemnity Insurance</li> </ul> <p><sup>#</sup>Fully approved plans need to be provided to us before funds can be released. <sup>##</sup>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 consecutive months</li> <li><input type="checkbox"/> The last three consecutive months' credit card statements</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>

## Conditions for a split loan

### Applicable to all loan types

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

### Applicable to Ultimate Offset Account only

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

## Important information about fixed interest rates

Please think carefully whether fixing the interest rate on your loan is suitable for your financial circumstances, as a prepayment fee may be applicable if certain alterations are made to a fixed interest rate loan prior to the end of the fixed interest rate period.

**To apply you must be:**

at least 18 years of age  Yes

applying in personal name(s)\* (not as a company)  Yes  
 \*you cannot have a home loan in a business or trust name

**Personal details - Applicant 1**

Applicant 1 must be a Borrower (i.e. not a 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

Super fund name Super fund membership number

Union name Union membership number

Password (5 - 9 characters)\* Mother's maiden name

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

Are you an Australian citizen or permanent resident?  Yes  No

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

Are you listed as the proprietor of a business?#  Yes  No

#If yes, please provide details below.

**Personal details - Applicant 2**

Applying as:  Borrower  Guarantor Your relationship to 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

Super fund name Super fund membership number

Union name Union membership number

Password (5 - 9 characters)\* Mother's maiden name

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

Are you an Australian citizen or permanent resident?  Yes  No

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

Are you listed as the proprietor of a business?#  Yes  No

#If yes, please provide details below.

**Contact details - Applicant 1**

Home phone ( )         Preferred daytime contact  Home

Work phone ( )          Work

Mobile phone          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

**Contact details - Applicant 2**

Home phone ( )         Preferred daytime contact  Home

Work phone ( )          Work

Mobile phone          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

**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(es)	Value
<input type="text"/>	\$ <input type="text"/>
<input type="text"/> State <input type="text"/> Postcode <input type="text"/>	
<input type="text"/>	\$ <input type="text"/>
<input type="text"/> State <input type="text"/> Postcode <input type="text"/>	
<input type="text"/>	\$ <input type="text"/>
<input type="text"/> State <input type="text"/> Postcode <input type="text"/>	

#### Savings or deposit accounts

Name of institution(s)	Balance
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

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

Deposit \$  Date deposit paid   By cash  Cheque  Gift Other

#### Superannuation

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

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

Description	Balance
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<b>TOTAL ASSETS</b>	
	\$ <input type="text"/>

### LIABILITIES (what you owe)

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

#### Existing mortgages

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

#### Credit cards and store cards (includes cards with a zero balance and on interest free terms)

Issuer and card type	Amount owing	Limit	Payout and close
<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 ongoing liabilities/expenses (e.g. HECS, HELP, private tuition fees)

Description	Monthly payments	Amount owing	Payout and close
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

#### Rent or board

Amount	Weekly	Fortnightly	Monthly	To cease	TOTAL LIABILITIES
\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="text"/>

## 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(es)	Value
<input type="text"/> <input type="text"/> State <input type="text"/> Postcode <input type="text"/>	\$ <input type="text"/>
<input type="text"/> <input type="text"/> State <input type="text"/> Postcode <input type="text"/>	\$ <input type="text"/>
<input type="text"/> <input type="text"/> State <input type="text"/> Postcode <input type="text"/>	\$ <input type="text"/>

#### Savings or deposit accounts

Name of institution(s)	Balance
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

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

Deposit \$  Date deposit paid            By cash  Cheque  Gift Other

#### Superannuation

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

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

Description	Balance
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<b>TOTAL ASSETS</b>	\$ <input type="text"/>

### LIABILITIES (what you owe)

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

#### Existing mortgages

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

#### Credit cards and store cards (includes cards with a zero balance and on interest free terms)

Issuer and card type	Amount owing	Limit	Payout and close
<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 ongoing liabilities/expenses (e.g. HECS, HELP, private tuition fees)

Description	Monthly payments	Amount owing	Payout and close
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

#### Rent or board

Amount	Weekly	Fortnightly	Monthly	To cease	TOTAL LIABILITIES
\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="text"/>

## 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)

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

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

**Your loan details**

**Loan 1**

**Loan amount**

\$

**Loan term**

(max 30 years)

**Loan purpose**

- Purchase
- Refinance
- Construction
- Investment
- Other

**Amount**

\$

\$

\$

\$

\$

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

**Loan type**

(select one only)

Standard Home Loan

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

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

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

Note - if you request an Interest Only Investment Loan for investment purposes other than investment in residential property then you must also complete the **Declaration of Purpose** on page 8.

**Interest rate**

(select one only)

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

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

**Repayment frequency**

(select one only)

Weekly  Fortnightly  Monthly

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

**Split loan**

(see page 1 for conditions of a split loan)

No  Yes ▶ Please advise below the split facility components and the interest rate that is to apply to split facility 2.  
The interest rate and repayment frequency you selected above will apply to split facility 1.

**Split facility 1** \$  **Split facility 2** \$

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

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

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

**Loan amount**

\$

**Loan term**

(max 30 years)

**Loan purpose**

- Purchase
- Refinance
- Construction
- Investment
- Other

**Amount**

\$

\$

\$

\$

\$

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

**Loan type**

(select one only)

Standard Home Loan

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

Do you require a chequebook?  No  Yes The name you chose to appear on the chequebook for Loan 1 will also apply to the chequebook for Loan 2.

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

Note - if you request an Interest Only Investment Loan for investment purposes other than investment in residential property then you must also complete the **Declaration of Purpose** on page 8.

**Interest rate**

(select one only)

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

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

**Repayment frequency**

(select one only)

Weekly  Fortnightly  Monthly

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

**Split loan**

(see page 1 for conditions of a split loan)

No  Yes ▶ Please advise below the split facility components and the interest rate that is to apply to split facility 2.  
The interest rate and repayment frequency you selected above will apply to split facility 1.

**Split facility 1** \$  **Split facility 2** \$

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

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

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

## Declaration of Purpose

This Declaration of Purpose 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 purposes; or
- investment purposes other than investment in residential property.

### IMPORTANT

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

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

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

### To be signed by all applicants

**Applicant 1** Signature

Date

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

**Applicant 2** Signature

Date

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

## 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 National 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 National Credit Code on behalf of me/all of us.

### To be signed by all borrowers

**Borrower 1** Signature

Date

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

**Borrower 2** Signature

Date

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

## 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 ME Bank to verify this information.
3. I/We authorise my/our solicitor or conveyancer to accept any notification on my/our behalf in relation to this loan application.
4. I/We declare that I/we am/are over the age of 18.
5. I/We authorise ME Bank to arrange a valuation of the security property.
6. 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.
7. 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** Print name

Signature

Date

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

**Applicant 2** Print name

Signature

Date

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

**Guarantor** Print name

Signature

Date

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

# Members Equity Bank MasterCard Application

If you would like a Members Equity Bank MasterCard, please complete the application below.

Please note:

- 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 MasterCard account.
- The primary cardholder must earn at least \$25,000 p.a. (gross).
- This form provides for one MasterCard 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 MasterCard account please call us on **13 15 63** for an additional form or visit **mebank.com.au**
- If you would like to nominate an additional cardholder who is not an applicant for this home loan, then please ask us for an Additional Cardholder Request form.

The primary cardholder is (please tick one only)

Applicant 1

Applicant 2

Name to appear on card  
Maximum 21 characters

## Credit/Store card information for primary cardholder

Number of cards

Total of card limits \$

Total outstanding \$

Details of a relative or friend not living with you (we will use these details to contact them regarding your whereabouts if we are unable to locate you)

Surname

Given name(s)

Relationship to you

Residential address

State

Postcode

Contact phone (mobile number not accepted) ()

## Additional cardholder details (if applicable)

The additional cardholder is (please tick one only)

Applicant 1

Applicant 2

Name to appear on card  
Maximum 21 characters

## Transfer a balance from another credit card

Card/Loan Issuer

Account number

Amount you wish to transfer \$

Please include a copy of your most recent statement

## Declaration

By signing below, I declare that:

1. I wish to apply for a Members Equity Bank MasterCard.
2. The information in this application is true and complete.
3. I refer to my attached application for a Home Loan. I acknowledge that the information contained in that application is true and ME Bank will rely on that information when considering this application.
4. I agree to comply with the Members Equity Bank MasterCard Conditions of Use and the Members Equity Bank Electronic Access Terms and Conditions. *Copies of these terms and conditions are available from **mebank.com.au** or by calling **13 15 63**. ME Bank will also provide you with copies before you start using your account.*
5. If I have applied for a balance transfer, I agree to the Conditions of Balance Transfer set out below.
6. I agree to the terms of the Privacy Notice on pages 10 and 11 of this application.
7. I/we have informed the third parties nominated in this form that:
  - I/we have provided their personal details to ME Bank and that they can gain access to this information;
  - ME Bank will use and disclose their information for the purposes set out in this form; and
  - if their personal information is not supplied to ME Bank, that ME Bank may not be able to assess my/our application.

## Conditions of Balance Transfer

- Delays in processing your balance transfer may occur. You must continue to make payments on your other credit card until you receive a statement for that card which confirms that the account has been credited.
- ME Bank will not close your other credit card account. If you wish to close your other account you will need to arrange this with the other financial institution.
- ME Bank is not responsible for any overdue payment or interest incurred on your other credit card account.
- ME Bank reserves the right to refuse your application for balance transfer (e.g. if your account is overdue or over limit amongst other things).
- There is no interest free period for balance transfers. Interest is charged daily from the date of the transfer.

Primary cardholder Print name

Signature

Date

Additional cardholder Print name

Signature

Date

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## Privacy Notice - Applicant(s) to retain

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

In this application form:

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

**Manager** means our subsidiary, ME Portfolio Management Limited.

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

**Mortgage Insurer** means Genworth Financial Mortgage Insurance Pty Ltd.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

You may request access to your personal information held by:

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

## Mailing your application

The application form and documentation should be mailed directly to the ME Bank State Office for your state.

**Note** – you should retain this page for your records.

### ACT State Office

GPO Box 2754  
Canberra ACT 2601

### VIC State Office

GPO Box 1345  
Melbourne VIC 3001

### QLD State Office

PO Box 426  
Brisbane QLD 4001

### TAS State Office

GPO Box 1127  
Hobart TAS 7001

### SA / NT State Office

GPO Box 1847  
Adelaide DC  
Adelaide SA 5001

### WA State Office

GPO Box B76  
City DC  
Perth WA 6838

### NSW State Office

PO Box Q280  
Queen Victoria Building NSW 1230

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