



Member Package Application

For any enquiries contact us on **1300 654 998** Mon to Fri 8am-8pm or Sat 9am-5pm (Melbourne time).
Mail to Post Origination Administration, ME Bank, Reply Paid 1345, Melbourne VIC 8060
Fax to (03) 9708 4635
Visit mebank.com.au

How to use this form

- To be eligible to apply for the Member Package, you must be a member of a participating industry superannuation fund or union as listed at mebank.com.au
- If you would like to apply for the Member Package, please complete all sections of this application form as required.
- You must also complete and return the Member Package Direct Debit Request form on page 2.
- This Member Package Application form, the Member Package Agreement Terms and Conditions and the Member Package Direct Debit Request and Service Agreement comprise the Member Package Agreement.

Section 1 – Your details

Surname	Full given names								
<input type="text"/>	<input type="text"/>								
Date of birth	Contact number								
<table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	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"/>
D	D	M	M	Y	Y	Y	Y		
Residential address (not a PO Box)	State Postcode								
<input type="text"/>	<input type="text"/>								
Super fund name	Super fund membership number								
<input type="text"/>	<input type="text"/>								
Union name	Union membership number								
<input type="text"/>	<input type="text"/>								

Please note that only one person at a time may apply for a Member Package using this form.

Section 2 – SMHL Ultimate Offset Account

For the duration of your Member Package, you are eligible for a special variable interest rate on each SMHL Ultimate Offset Account established after 3 December 2001 that you have with us in your name or jointly with another person. The current special rate is outlined on our website at mebank.com.au

Please select as appropriate:

- I do not have an SMHL Ultimate Offset Account. I would like to apply for an SMHL Ultimate Offset Account and receive the special variable interest rate and have submitted a completed Home Loan Application form with this application.
- I already have one or more SMHL Ultimate Offset Account(s) and would like to receive the special variable interest rate on my existing SMHL Ultimate Offset Account(s).
- I do not have an SMHL Ultimate Offset Account. I would like to apply to vary my existing SMHL Standard Home Loan(s)/SMHL Interest Only Investment Loan(s) to an SMHL Ultimate Offset Account and receive the special variable interest rate and have submitted a completed Home Loan Variation form with this application.

Section 3 – ME Bank MasterCard credit card

For the duration of your Member Package, you are eligible for a low rate ME Bank MasterCard credit card with no annual fee. Please select as appropriate below:

- I already have a ME Bank MasterCard and would like my next annual fee refunded.
Please provide us with the details of your card ▶ Card number
- I do not have an ME Bank MasterCard. I would like to apply to have the annual fee refunded and have submitted a completed ME Bank MasterCard Application form with this application.

Please note - if at any time you have more than one ME Bank MasterCard and you have the Member Package, the annual fee will be refunded in relation to only one of your ME Bank MasterCards.

Section 4 – Timing of payment of the annual package fee

Please select when you would like to make the first payment of your annual package fee for your Member Package:

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

You may contact us to discuss other possible payment times if you like.

Please note

- you must pay the annual package fee by direct debit from your nominated account, unless we agree otherwise. Please complete and return the Direct Debit Request form on page 2 with your application;
- the benefits of the Member Package will not commence until we receive payment of the annual package fee.

Declaration

By signing this Member Package Application, you acknowledge that:

- you are applying for the Member Package and agree to pay the annual package fee for the package of \$395;
- you have read and understood all of the information contained in the Member Package Agreement;
- you are bound by the terms of the Member Package Agreement;
- you confirm that all of the information that you have provided to ME Bank in relation to the Member Package Agreement is true and correct and not misleading in any way;
- you agree and consent to your personal information being collected, used and disclosed in the manner and for the purposes set out in the Member Package Agreement;
- whether or not we accept your application for a Member Package is solely at our discretion.

Signature

Date

D	D	M	M	Y	Y
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Member Package – Direct Debit Request

I request Members Equity Bank (User I.D. 185871) through the Bulk Electronic Clearing System, to arrange for funds to be debited from my nominated account at the financial institution shown below in accordance with:

- my instructions set out below; and
- my future instructions regarding this nominated account.

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

Please select as appropriate

- Please use the SMHL Ultimate Offset Account transaction facility held in my name or jointly with another individual with Members Equity Bank BSB Number 944 300 as my nominated account.

This option can only be used if you are applying for an SMHL Ultimate Offset Account with your Member Package application. If you have an existing SMHL Ultimate Offset Account please list your transaction facility details in the option shown below.

OR

- Please use the account below

- These details should be as they appear on your nominated account statement
- Third party accounts, business accounts or trust accounts are not accepted as nominated accounts
- If your nominated account is a joint account please ensure the account authority is for either party to sign
- Please ensure that at least one nominated account holder has a Member Package

Name of Financial Institution

Address of Financial Institution

 State Postcode

Full Name(s) of Account Holder(s)

BSB Number

Account Number

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

Payment Instruction

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

Declaration

I acknowledge that this direct debit arrangement is governed by the terms of the Direct Debit Service Agreement on page 4 of this form.

(Please ensure that if your nominated account is a joint account, the account authority is either party to sign. Nominated accounts that require all parties to sign are not acceptable.)

Print name of Nominated Account Holder

Signature of Nominated Account Holder

Date

Please read page 4 for important information regarding your Request

INTERNAL USE ONLY

Authority number:

Member Package Agreement – Terms and Conditions

The application form and these terms and conditions comprise the Member Package Agreement. Whether or not we grant you a Member Package is solely at our discretion.

1. Benefits of the Member Package

For as long as you have the Member Package:

- you will be entitled to a special variable interest rate that applies on each eligible SMHL Ultimate Offset Account home loan you have with us. The current special rate is outlined on our website mebank.com.au
- If you have the Member Package and you are a joint borrower under an eligible SMHL Ultimate Offset Account, the special variable interest rate will apply in relation to that home loan (even if the other joint borrower(s) do not have the Member Package).
- we will refund the annual fee on an ME Bank MasterCard credit card you have with us (if any). For the refund to apply, the card must be held in your name. If at any time you have more than one ME Bank MasterCard and you have the Member Package, the annual fee will be waived in relation to only one of your ME Bank MasterCards.
- you will not be required to pay any Solicitor fee that would be payable on any SMHL Ultimate Offset Account Home Loan; SMHL Standard Home Loan and SMHL Interest Only Investment Loan you have with us.
- you will not be required to pay any Valuation fee that would be payable on any SMHL Ultimate Offset Account Home Loan; SMHL Standard Home Loan and SMHL Interest Only Investment Loan you have with us.

You will receive your benefits from the date when we receive payment of the annual package fee for your Member Package. The benefits will operate for the life of the Member Package.

There is no requirement that you have a SMHL Ultimate Offset Account with us or an ME Bank MasterCard for you to apply for a Member Package.

2. Annual package fee

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

You must pay us the first annual package fee:

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

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

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

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

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

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

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

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

The annual package fee is payable by direct debit from your nominated account. Please complete the 'Direct Debit Request' form on page 2 and return it to us.

3. Changes to the Member Package

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

For example, we may:

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

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

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

4. Membership of a participating superannuation fund or union

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

5. Cancelling the Member Package

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

We may also cancel the Member Package immediately if:

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

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

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

6. Privacy

By completing the Member Package application form, you are providing personal information to us for the primary purpose of us assessing your application for a Member Package, and then establishing and administering your Member Package. 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.

You may request access to your personal information held by us and ask for it to be corrected if it is inaccurate. To do this you should phone 1300 654 998 during normal business hours or write to the Privacy Officer, ME Bank, GPO Box 1345, Melbourne VIC 3001.

Member Package

Direct Debit Request Service Agreement

DIRECT DEBIT REQUEST SERVICE AGREEMENT

1.0 Definitions

In this agreement, unless the context requires otherwise:

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

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

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

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

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

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

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

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

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

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

2.0 Debiting your nominated account

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

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

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

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

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

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

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

We will not disclose any details of your DDR unless:

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

3.0 Changes to this agreement

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

4.0 Your rights

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

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

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

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

5.0 Your obligations

It is your responsibility to:

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