Discharge of mortgage and home loan closure authority.

Email: **DigitalServicing@mebank.com.au**
Any questions? Call ME on **07 3016 5552** or visit **mebank.com.au**

Getting started.

If you need to discharge your mortgage or payout your loan, complete all sections of the form below and ensure all borrowers/guarantors sign on page 3. If your loan has more than four borrowers, complete the relevant sections on an additional Discharge of Mortgage and Home Loan Closure Authority form. For any additional borrowers, complete another declaration and authority page. Once you have completed this form, please email the signed copy to **DigitalServicing@mebank.com.au**

Discharge reference number.

N	O	V	D	E	C	2	6

Your unique discharge reference number is required to process your request.

Personal details.

Borrower 1

Given name(s)

Family name

Email

Contact number ( )

Borrower 2

Given name(s)

Family name

Email

Contact number ( )

Borrower 3

Given name(s)

Family name

Email

Contact number ( )

Borrower 4

Given name(s)

Family name

Email

Contact number ( )

Refinance - please select the reason(s) below:

☐ Interest rate ☐ Product features ☐ Credit decision ☐ Service

☐ Other

Details of loans to be repaid or reduced.

Loan number	Loan paid in full	Loan reduced	Amount to be paid off the loan
	☐	☐ ▶	$
	☐	☐ ▶	$
	☐	☐ ▶	$
	☐	☐ ▶	$
	☐	☐ ▶	$
	☐	☐ ▶	$

Security property to be released from the above accounts.

Address of security property to be **released**

State Postcode

Address of security property to be **released**

State Postcode

Address of security property to be **released**

State Postcode

Requested settlement date (DD MM YYYY)

D D M M Y Y

Your representative(s) for settlement – must complete all fields. Missing details may delay settlement.

☐ Acting for self ☐ Solicitor / conveyancer:

Firm Name/Financial Institution

Contact name

Contact number

Email address

☐ New financial institution – fill out the name of the new financial institution:

Surplus funds.

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

BSB number

Account number

Account name

Address after settlement.

If you have other products with us and need to update your address, you can do this via the **ME Go app** or by calling **13 15 63**.

Important info.

Offset Account (Link & Delink)

If you have a CompleteME Home Loan with a linked offset account(s) and the loan is to be paid in full - we will be delinking your offset account(s) on the date the payout figure is calculated (this may occur 2 days or more prior to settlement). If settlement does not occur, you will need to relink an offset account to your home loan account.

At any point, if you would like to link your existing offset to another eligible home loan, you can manage your offset linkages via the ME Go app.

Payment required

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

Fees and charges

- You can find the relevant details in the Lending guide to fees and charges on our website.
- To find out the cost of Government fees and charges for registering your discharge, contact the Land Titles Office in the relevant state or territory.

Fixed interest rate loans

- An early repayment charge may apply if you have a Fixed rate loan that you are ending early.
- The early repayment charge is included in your payout figure for settlement.
- If you would like to find out the early repayment charge at settlement, please do so by contacting your representative or ME.
- For all discharge matters, ME will provide the exact early repayment charge within 7 business days prior to settlement if you are acting on your own behalf. If you have a representative, please contact Dentons.

Regular loan repayments

We'll continue to debit your regular loan repayments up to the point we calculate your final payout figure on the day of settlement or earlier. Once your payout figure has been calculated your repayments will be cancelled or adjusted as appropriate.

Declaration and authority.

I/We have read and understand the information on this form.
I/We authorise ME to:

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

To be signed by all borrowers and guarantors:

Name 1 (Print name)	Signature	Date D D M M Y Y
Name 2 (Print name)	Signature	Date D D M M Y Y
Name 3 (Print name)	Signature	Date D D M M Y Y
Name 4 (Print name)	Signature	Date D D M M Y Y
Name 5 (Print name)	Signature	Date D D M M Y Y