



Home loan top-up application.

If you have any questions about topping-up, visit mebank.com.au or call us on **13 15 63**.

Please complete applicable information on an additional form if there are more than two applicants.
If your loan has a guarantor, you will need to give us a call on **13 15 63** to speak with a Home Loan Specialist to discuss alternative arrangements.

Applying for a home loan top-up – getting started.

This application is subject to a credit assessment. A property valuation may be required and a valuation fee may be applied.

If approved:

- We'll send each borrower a Letter of Offer so they can agree to the change.
- A top-up fee will be deducted from your approved top-up amount.
This fee is not payable on eligible loans if you have a Member Package.

To be eligible to apply:

- You must not have had more than two top-ups within the last 12 month period (including any cash out in the original home loan application).
- Your loan to valuation ratio (LVR) must be less than or equal to 90%.
- Your loan repayments must be up to date.
- Your loan must not be a partially funded Construction Loan.
- Your loan must not be guaranteed.

Completing the form:

Step 1 Complete and sign this application.

Step 2 Attach all supporting documents (see page 9).

Step 3 Return your application to ME.

Your top-up details.

Top-up amount requested \$ (Minimum \$20,000)

Lenders Mortgage Insurance.

Lenders Mortgage Insurance (often called 'LMI' for short) is insurance that banks take out – at extra cost to the borrower – to protect the bank in case the borrower ends up not being able to pay what they owe.

As a borrower with ME, you'll need to pay an extra fee to cover Lenders Mortgage Insurance if you're borrowing 80% or more of the property's value. We've partnered with Helia Insurance as our LMI provider – you can find out more about their product by reading the enclosed LMI Factsheet.

If you would like to add this to your loan amount, please tick here: ☐

Facility to be topped up

Existing loan facility number

(Note: If this is a fixed and/or interest only loan, then a new loan facility will be created if this application is approved.)

Purpose of top-up (Note: You can't use funds from your top-up to pay tax bills or for use in a business you are involved with.)

- | | | |
|--------------------------------------|---|---|
| <input type="checkbox"/> Renovations | <input type="checkbox"/> Furniture/Appliance purchase | <input type="checkbox"/> Investment – please specify <input type="text"/> |
| <input type="checkbox"/> Travel | <input type="checkbox"/> Boat/Caravan/Trailer | <input type="checkbox"/> Other – please specify <input type="text"/> |
| <input type="checkbox"/> Vehicle | <input type="checkbox"/> Debt Consolidation | |

Disbursement of top-up money.

If your application for a top-up is unconditionally approved, we will directly credit your money, less any applicable fees and charges, into the account you nominate below.

Please transfer my money to:

☐ The facility being topped-up. The money will be credited to your loan as available funds (i.e. redraw).

☐ Another account, either with ME or another Australian financial institution. Please specify below:

Name of financial institution

BSB number

Name of account holder(s)

Account number

Please carefully check that all amounts and account details specified in this form are correct to ensure successful payment to the intended account. If the payment is paid to an unintended recipient, ME may not be able to recover the funds. ME does not check that the account details provided are correct (i.e. name and account number match), and relies solely on the account number details provided to process the transaction.

If approved, your top-up will be funded at the prevailing variable interest rate applicable to your loan. If you would like to fix the interest rate on your loan, simply call us on **13 15 63** once your top-up has settled.

Your details – applicant 1.

Title (Mr/Mrs/Miss/Ms/other)	Given name(s)
<input type="text"/>	<input type="text"/>
Family name	Date of birth
<input type="text"/>	<input type="text"/>
Email address	
<input type="text"/>	
Marital status:	
<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Defacto	
No. of Dependants <input type="text"/>	Age of each dependant <input type="text"/>
Driver's licence <input type="text"/>	
Your preferred contact number <input type="text"/>	
Residential address	
<input type="text"/>	
<input type="text"/>	
State Postcode	
Your residential status:	
<input type="checkbox"/> Boarding <input type="checkbox"/> Home owner – mortgage <input type="checkbox"/> Home owner	
<input type="checkbox"/> Living with Parents/Friends <input type="checkbox"/> Renting <input type="checkbox"/> Other	
When did you move to this address? <input type="text"/>	
Previous residential address (if at current one less than 12 months)	
<input type="text"/>	
<input type="text"/>	
State Postcode	

Your details – applicant 2.

Title (Mr/Mrs/Miss/Ms/other)	Given name(s)
<input type="text"/>	<input type="text"/>
Family name	Date of birth
<input type="text"/>	<input type="text"/>
Relationship to applicant 1	
<input type="text"/>	
Email address	
<input type="text"/>	
Marital status:	
<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Defacto	
No. of Dependants <input type="text"/>	Age of each dependant <input type="text"/>
Driver's licence <input type="text"/>	
Your preferred contact number <input type="text"/>	
Residential address	
<input type="text"/>	
<input type="text"/>	
State Postcode	
Your residential status:	
<input type="checkbox"/> Boarding <input type="checkbox"/> Home owner – mortgage <input type="checkbox"/> Home owner	
<input type="checkbox"/> Living with Parents/Friends <input type="checkbox"/> Renting <input type="checkbox"/> Other	
When did you move to this address? <input type="text"/>	
Previous residential address (if at current one less than 12 months)	
<input type="text"/>	
<input type="text"/>	
State Postcode	

Employment details – applicant 1.

Primary employment details	
<input type="checkbox"/> Full time	<input type="checkbox"/> Part time
<input type="checkbox"/> Retired	<input type="checkbox"/> Self-employed
<input type="checkbox"/> Student	<input type="checkbox"/> Unemployed
<input type="checkbox"/> Casual	<input type="checkbox"/> Pension
<input type="checkbox"/> Commission	<input type="checkbox"/> Other
Employer's name	
<input type="text"/>	
Employer's address	
<input type="text"/>	
<input type="text"/>	
State Postcode	
Employed from <input type="text"/>	
Employer's contact number <input type="text"/>	
Position/role <input type="text"/>	
Please include your previous employment if you have been with your current employer for less than 12 months.	
<input type="checkbox"/> Full time	<input type="checkbox"/> Part time
<input type="checkbox"/> Retired	<input type="checkbox"/> Self-employed
<input type="checkbox"/> Student	<input type="checkbox"/> Unemployed
<input type="checkbox"/> Casual	<input type="checkbox"/> Pension
<input type="checkbox"/> Commission	<input type="checkbox"/> Other
Employer's name	
<input type="text"/>	
Employer's address	
<input type="text"/>	
<input type="text"/>	
State Postcode	
Employed from <input type="text"/>	
Employer's contact number <input type="text"/>	
Position/role <input type="text"/>	

Employment details – applicant 2.

Primary employment details	
<input type="checkbox"/> Full time	<input type="checkbox"/> Part time
<input type="checkbox"/> Retired	<input type="checkbox"/> Self-employed
<input type="checkbox"/> Student	<input type="checkbox"/> Unemployed
<input type="checkbox"/> Casual	<input type="checkbox"/> Pension
<input type="checkbox"/> Commission	<input type="checkbox"/> Other
Employer's name	
<input type="text"/>	
Employer's address	
<input type="text"/>	
<input type="text"/>	
State Postcode	
Employed from <input type="text"/>	
Employer's contact number <input type="text"/>	
Position/role <input type="text"/>	
Please include your previous employment if you have been with your current employer for less than 12 months.	
<input type="checkbox"/> Full time	<input type="checkbox"/> Part time
<input type="checkbox"/> Retired	<input type="checkbox"/> Self-employed
<input type="checkbox"/> Student	<input type="checkbox"/> Unemployed
<input type="checkbox"/> Casual	<input type="checkbox"/> Pension
<input type="checkbox"/> Commission	<input type="checkbox"/> Other
Employer's name	
<input type="text"/>	
Employer's address	
<input type="text"/>	
<input type="text"/>	
State Postcode	
Employed from <input type="text"/>	
Employer's contact number <input type="text"/>	
Position/role <input type="text"/>	

If self-employed.Employed from

Business name

A.B.N.

Accountant's name

Accountant's address

 State Postcode

Accountant's contact number (mobile number not accepted)

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

If self-employed.Employed from

Business name

A.B.N.

Accountant's name

Accountant's address

 State Postcode

Accountant's contact number (mobile number not accepted)

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

Income details – applicant 1.

Gross annual salary/wages (before tax)

\$ **Salary deductions**

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

Do you have a current HECS/HELP/SFSS debt? ☐ Yes ☐ No**Other income**

e.g. Overtime, Commission, Investment, Allowances, Workers Compensation, Bonus, Rental, Child Support, Maintenance, Carer/Family Payment, Pension.

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

Income details – applicant 2.

Gross annual salary/wages (before tax)

\$ **Salary deductions**

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

Do you have a current HECS/HELP/SFSS debt? ☐ Yes ☐ No**Other income**

e.g. Overtime, Commission, Investment, Allowances, Workers Compensation, Bonus, Rental, Child Support, Maintenance, Carer/Family Payment, Pension.

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

Financial position.

All applicants are to complete this page if you jointly share all assets and all liabilities.

If not, applicant 1 should complete this page and applicant 2 needs to complete the next page. If there are more than two applicants, please complete the information for each additional applicant in a separate form.

☐ All applicants or ☐ Applicant 1 only**Assets – what you own (mandatory for all applicants).**

Real estate – please provide the address

State

Postcode

State

Postcode

State

Postcode

State

Postcode

Savings/deposit accounts – please provide the name of the financial institution

Superannuation – please provide the name of the superannuation fund

Other assets (e.g. household contents, car etc.)

Value

\$

\$

\$

\$

Balance

\$

Value

\$

Value

\$

Liabilities – what you owe (mandatory for all applicants).

Home loans.

Loan 1

Name of the financial institution	BSB/Account number	Loan limit	Amount owing
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Current interest rate	Monthly repayment		
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No ▼ If not paying out an existing home loan, please complete the below.	
Repayment type	Please advise the interest only term expiry date		Please advise the loan term maturity date
<input type="checkbox"/> Principal & interest <input type="checkbox"/> Interest only ▶	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Loan 2

Name of the financial institution	BSB/Account number	Loan limit	Amount owing
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Current interest rate	Monthly repayment		
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No ▼ If not paying out an existing home loan, please complete the below.	
Repayment type	Please advise the interest only term expiry date		Please advise the loan term maturity date
<input type="checkbox"/> Principal & interest <input type="checkbox"/> Interest only ▶	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Loan 3

Name of the financial institution	BSB/Account number	Loan limit	Amount owing
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Current interest rate	Monthly repayment		
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No ▼ If not paying out an existing home loan, please complete the below.	
Repayment type	Please advise the interest only term expiry date		Please advise the loan term maturity date
<input type="checkbox"/> Principal & interest <input type="checkbox"/> Interest only ▶	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

HECS/HELP/SFSS.

Balance	Limit	Pay out	No
\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

Credit/Store cards.*

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

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

Buy Now Pay Later (BNPL).

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

Other liabilities (e.g. personal loans, car leases etc.)

Other 1

Name of the financial institution	BSB/Account number	Loan limit	Amount owing
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Current interest rate	Monthly repayment		
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No	

Other 2

Name of the financial institution	BSB/Account number	Loan limit	Amount owing
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Current interest rate	Monthly repayment		
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No	

Other 3

Name of the financial institution	BSB/Account number	Loan limit	Amount owing
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Current interest rate	Monthly repayment		
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No	

Other 4

Name of the financial institution	BSB/Account number	Loan limit	Amount owing
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Current interest rate	Monthly repayment		
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No	

Financial position.

Applicant 2 to complete only if you do not own all of your assets jointly and share all your liabilities with applicant 1.

Assets – what you own.

Real estate – please provide the 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"/>
Savings/deposit accounts – please provide the name of the financial institution	Balance
<input type="text"/>	\$ <input type="text"/>
Superannuation – please provide the name of the superannuation fund	Value
<input type="text"/>	\$ <input type="text"/>
Other assets (e.g. household contents, car etc.)	Value
<input type="text"/>	\$ <input type="text"/>

Liabilities – what you owe (mandatory for all applicants).

Home loans.

Loan 1

Name of the financial institution	BSB/Account number	Loan limit	Amount owing
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Current interest rate	Monthly repayment		
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No ▼ If not paying out an existing home loan, please complete the below.	
Repayment type	Please advise the interest only term expiry date		Please advise the loan term maturity date
<input type="checkbox"/> Principal & interest <input type="checkbox"/> Interest only ▶	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Loan 2

Name of the financial institution	BSB/Account number	Loan limit	Amount owing
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Current interest rate	Monthly repayment		
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No ▼ If not paying out an existing home loan, please complete the below.	
Repayment type	Please advise the interest only term expiry date		Please advise the loan term maturity date
<input type="checkbox"/> Principal & interest <input type="checkbox"/> Interest only ▶	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Loan 3

Name of the financial institution	BSB/Account number	Loan limit	Amount owing
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Current interest rate	Monthly repayment		
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No ▼ If not paying out an existing home loan, please complete the below.	
Repayment type	Please advise the interest only term expiry date		Please advise the loan term maturity date
<input type="checkbox"/> Principal & interest <input type="checkbox"/> Interest only ▶	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

HECS/HELP/SFSS.

Balance	Limit	Pay out	No
\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

Credit/Store cards.*

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

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

Buy Now Pay Later (BNPL).

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

Other liabilities (e.g. personal loans, car leases etc.)

Other 1

Name of the financial institution	BSB/Account number	Loan limit	Amount owing
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Current interest rate	Monthly repayment		
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No	

Other 2

Name of the financial institution	BSB/Account number	Loan limit	Amount owing
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Current interest rate	Monthly repayment		
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No	

Other 3

Name of the financial institution	BSB/Account number	Loan limit	Amount owing
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Current interest rate	Monthly repayment		
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No	

Other 4

Name of the financial institution	BSB/Account number	Loan limit	Amount owing
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Current interest rate	Monthly repayment		
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No	

Living and other ongoing expenses (mandatory for all applicants).

Please itemise all your expenses in this section. Note:

- If there is more than one applicant and you jointly share all expenses, all applicants are to complete this information in the section for applicant 1 below.
- If there is more than one applicant and you don't share all expenses, please complete this information in the sections for applicant 1 and applicant 2 as applicable (and in an additional form if there are more than two applicants).

Please indicate if all expense information is for ☐ All applicants ☐ Applicant 1 only

Living expenses (mandatory).

Expenses	Applicant 1 monthly payment	Applicant 2 monthly payment
Groceries Typical supermarket shop for groceries including food and toiletries (excluding alcohol and tobacco).	\$ <input type="text"/>	\$ <input type="text"/>
Clothing & personal care Clothing, footwear, cosmetics, personal care.	\$ <input type="text"/>	\$ <input type="text"/>
Telephone, internet, pay TV and media streaming subscriptions Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions (e.g. Netflix and Spotify)	\$ <input type="text"/>	\$ <input type="text"/>
Transport Public transport, motor vehicle running costs including fuel, servicing, registration, parking and tolls (excluding motor vehicle insurance which is categorised under insurance)	\$ <input type="text"/>	\$ <input type="text"/>
Recreation & entertainment Recreation and entertainment costs including alcohol, tobacco, gambling, restaurants, membership fees and holidays.	\$ <input type="text"/>	\$ <input type="text"/>
Medical & health (excluding health insurance) Medical health costs including doctor, dental, optical and pharmaceutical etc. (Excluding health insurance which is categorised under Personal Insurance (Life, Health, Sickness and Personal Accidental Accidental).	\$ <input type="text"/>	\$ <input type="text"/>
General insurance (including home and contents on primary owner occupier residence) Insurance costs such as personal belongings, travel and ambulance insurance, home and content, building as well as compulsory insurance of motor vehicles (combined insurance and registration) other than recreation vehicles.	\$ <input type="text"/>	\$ <input type="text"/>
Public or government primary and secondary education Education fees, books uniforms and associated costs for public schooling (preschool, primary or secondary).	\$ <input type="text"/>	\$ <input type="text"/>
Higher education and vocational training (excluding HECS/HELP) Fees, accommodation, books and associated costs for higher education (tertiary) and vocational training e.g. university, TAFE, business college, drama, music, dance (excluding HECS).	\$ <input type="text"/>	\$ <input type="text"/>
Childcare Childcare including nannies.	\$ <input type="text"/>	\$ <input type="text"/>
Pet care Expenses related to pet care.	\$ <input type="text"/>	\$ <input type="text"/>
Primary residence costs (excluding insurance) Housing and property expenses associated with the applicant's primary residence, either owned or rented. Includes rates, levies, body corporate and strata fees, repairs and maintenance, all other utilities and other household costs for fixtures and fittings (excluding land tax, telephone, internet, pay TV and insurances).	\$ <input type="text"/>	\$ <input type="text"/>
Child & spouse maintenance Child and/or spousal maintenance payments.	\$ <input type="text"/>	\$ <input type="text"/>
Rent Ongoing rent commitments that will continue to be paid after settlement.	\$ <input type="text"/>	\$ <input type="text"/>
Board Ongoing Board commitments that will continue to be paid after settlement.	\$ <input type="text"/>	\$ <input type="text"/>
Secondary residence & holiday home costs (including insurance) Costs associated with any secondary residences, either rented or owned for non-investment purposes, such as a holiday property that is not rented to generate income, or a property that family members (parents or children) are allowed to live in rent-free. Includes building/contents insurance, rates, taxes, levies, body corporate, strata fees, repairs, maintenance.	\$ <input type="text"/>	\$ <input type="text"/>
Land tax Land tax on owner-occupied principal place of residence (excluding investment properties, secondary residences, and properties maintained for other purposes such as holiday properties or residences maintained for parents or children).	\$ <input type="text"/>	\$ <input type="text"/>
Investment property costs (including insurance) All costs associated with an 'Investment Property' including building/contents insurance, rates, taxes, levies, body corporate, w strata fees, repairs, maintenance.	\$ <input type="text"/>	\$ <input type="text"/>
Private & non-government education Tuition fees, school fees, sports fees, books, uniforms and associated costs for private schooling, including independent schools (Catholic or non-Catholic), private tuition and compulsory age kindergarten/pre-primary/prep/reception.	\$ <input type="text"/>	\$ <input type="text"/>
Personal Insurance (Life, Health, Sickness and Personal Accident) Hospital, medical and dental health insurance, sickness and personal accident insurance, life insurance.	\$ <input type="text"/>	\$ <input type="text"/>
Other Insurances Insurance of recreational vehicles such as motor cycle, caravan, trailer, boat and aircraft including combined insurance and registration.	\$ <input type="text"/>	\$ <input type="text"/>
Other Other regular and recurring expenses.	\$ <input type="text"/>	\$ <input type="text"/>
Total of living expenses	\$ <input type="text"/>	\$ <input type="text"/>

Comments If applicable, please provide an explanation of any unusual responses to the above expenses (e.g. my transport costs are nil as I have a company car).

Foreseeable changes in circumstances (mandatory).

(A) Does either applicant know of any changes to your situation that could affect your ability to repay this loan, either now or in the future? (This change may affect only one of you or all of you)

☐ No ☐ Yes ▼

(B) If yes, what types of change to your circumstances are you anticipating?

☐ A temporary decrease in income (e.g. due to maternity leave)

☐ A permanent decrease in income (e.g. finishing a job)

☐ An expected large expense (e.g. an extended holiday)

☐ Other type of change – please provide further details of the change:

(C) Estimated start date of change (if known):

Estimated end date of change (if known):

(D) How do you plan to continue making your repayments?

☐ By using my savings

☐ By reducing my expenses

☐ By securing additional income

☐ By the sale of my assets

☐ I've taken this into consideration with the amount I'm applying for

☐ Other strategy – please provide details:

(E) Please provide further details to expand on your selected plan(s) to continue making your repayments:

Exit strategy (only complete if any applicant is currently 50 or over and will be 70 or over at the end of the loan term).

(A) If any applicant is currently over 50 and will be over 70 at the end of the loan term, how do you plan to service the loan beyond retirement or outline your strategy to pay down the loan:

☐ By using my savings

☐ By the sale of my assets

☐ By reducing my expenses

☐ By utilising my superannuation

☐ By downsizing my family home

☐ I'll continue working

☐ By securing additional income

☐ My application reflects these changes

☐ Other strategy – please provide details:

(B) Please provide further details to expand on your applicable exit strategy(ies) selected above:

Customer objectives and nature of credit requested (mandatory).

Do the features of your existing home loan still meet your needs and objectives?

☐ Yes ☐ No ▼ – please provide details below:

Note: if you identify that your existing loan may no longer meet your needs and objectives this application will not be processed. Instead an ME representative will contact you to discuss your loan options.

Declaration.

1. I/We wish to apply for a top-up on my/our home loan. 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 all information supplied during the application process by me/us (including any financial information) is true and correct and I/we authorise ME to verify this information.
3. I/We agree that ME can obtain information from any other credit provider named in this application to make their decision regarding this application and for the purposes in the ME Privacy Notice (available on our website mebank.com.au) which includes the ability for ME to obtain information from and disclose information to a mortgage insurer (if your top up needs mortgage insurance). I/We acknowledge that ME will also obtain a further credit report from the bodies described in the Privacy Notice.
4. I/We agree to inform any third parties whose personal details have been provided in this application, that their information has been given to ME which needs to use and disclose it for the purpose of assessing this application, and that ME's Privacy and Credit Reporting Policy (available online) explains its information handling and dispute handling practices and their access rights.
5. I/We authorise ME to arrange a valuation of the security property (if applicable).
6. I/We agree that the personal information provided in this form may be used and disclosed in accordance with ME's Privacy and Credit Reporting Policy (available on our website mebank.com.au).
7. I/We acknowledge that it is my/our responsibility to ensure that the account details I/we have provided in the Disbursement of Topup money is correct or my/our payment may be unsuccessful or may be paid to an unintended account. If this happens ME may not be able to recover the funds. ME does not check that the details I/we provide are correct (i.e. name and account number match) and relies solely on the account number details supplied to process the transaction.
8. I/We understand that if this application is approved, I/We will need to provide a copy of my/our Building Insurance Certificate of Currency for the full replacement and reinstatement value for each security with ME Bank noted as the interested party.

Signature of all applicants

Applicant 1 Print name

Signature (digital signature accepted)

Date

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

Applicant 2 Print name

Signature (digital signature accepted)

Date

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

You must attach the following documents.

Option 1

If the top up amount requested is less than or equal to \$50,000; AND if the estimated Loan to Value Ratio (LVR)* is less than or equal to 80%, please provide:

Salaried employees (full time or permanent part time):

- ☐ One payslip - must be less than 4 weeks old (or less than 6 weeks old if you are paid monthly)

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

- ☐ Most recent year's (no older than 18 months) complete and lodged personal and business tax returns; AND
- ☐ Most recently issued Notice of Assessment, no older than 18 months; AND
- ☐ Most recent year's (no older than 18 months) Financial Statements, if company or trust

**Loan to value ratio' (LVR) is the total loan amount you borrow including this top up (i.e. current loan balance + redraw + requested top up amount) as a percentage of your property value.*

For example, if the total loan you borrow is \$240,000 and estimate your property value at \$400,000, the estimated LVR would be 60% (\$240,000/\$400,000).

Please note: The final LVR will be based on ME's valuation of your property which we obtain when we assess this top up application.

Option 2

If the top up amount requested is more than \$50,000; OR if the Loan to Value Ratio (LVR)* is more than 80%, please provide:

Salaried employees:

- ☐ One payslip – must be less than 4 weeks old (or less than 6 weeks old if you are paid monthly); AND
- ☐ A copy of your most recent PAYG Payment summary or Income Statement (Tax Ready Status), no older than 14 months
- ☐ A copy of your employment contract if you are a contracted PAYG employee
Note that your employment contract must include your commencement date; all components of income; including remuneration amount; payment frequency and hours of work
- ☐ If you earn or receive other income please provide appropriate recent documentation (e.g. most recent rental statement, Centrelink statement)

Self-employed, company director or applicants involved in trust:

- ☐ Last two most recent years' (no older than 18 months) complete and lodged personal and business tax returns (the most recent year no older than 18 months); AND
- ☐ Most recently issued Notice of Assessment, no older than 18 months; AND
- ☐ Last two most recent Financial Statements (the most recent year being no older than 18 months); AND
- ☐ If you earn or receive other income, please provide appropriate recent documentation (e.g. most recent rental statement, Centrelink statement)

In addition to the required income documentation above, please note that ME Bank will use Comprehensive Credit Reporting (CCR) data, from your existing credit providers, where available, to assess conduct on your credit facilities. Should the CCR data not be available, ME Bank may ask you to provide bank statements for review.

Returning your application.

The application form and supporting documentation should be:

- scanned and emailed to **topups@mebank.com.au**;
- mailed to the ME Credit team, GPO Box 1345, Melbourne VIC 3001;
- faxed to (03) 9708 4663; or
- return to your broker (for broker applications)

Broker use only.

Broker name

ME Broker identification number

Broker signature (digital signature accepted)

Key facts about Lender's Mortgage Insurance (LMI).



Key facts

What is Lender's mortgage Insurance (LMI)?

LMI is an insurance that protects the lender, in the event that the borrower defaults on their home or investment loan.

Sometimes when a security property is required to be sold as a result of a default, the net proceeds of the sale may not always cover the full balance outstanding on the loan. Where this occurs, the lender is entitled to make an insurance claim to the mortgage insurer for the reimbursement of any shortfall.

Who is covered under the policy?

It's important to understand that LMI covers the lender as the insured party and beneficiary of the insurance cover, and not the borrowers or any guarantors. Where a claim for loss is paid to the lender, the mortgage insurer may additionally seek recovery from the borrower, or any guarantor, for any shortfall amount.

The borrower cannot make a claim under the LMI – only the lender can make the claim.

When is LMI required?

Whether or not the lender requires LMI depends on a number of factors, including but not limited to the amount of the loan, the level of your equity in the security property (how much deposit a borrower is contributing) and the level of risk associated with the loan application.

The LMI premium is paid by the borrower.

How is the insurance premium calculated?

The LMI premium is a one-off cost and provides cover for the full term of the loan. The cost of LMI premium is payable either on settlement of the loan, or in some instances may be added to the borrower's loan repayments over the term of the loan.

This premium is charged by the mortgage insurer to the lender and the lender passes this cost onto the borrower. The lender will not charge the borrower more for LMI than the actual costs incurred. The lender does not receive a commission from the mortgage insurer on the LMI payable.

The cost of LMI varies depending on a number of factors however predominantly depends on the loan size, the level of equity in the security property and the risk associated with the particular loan product.

Who underwrites the insurance policy?

When you apply for a mortgage, the lender may then apply to Helia Insurance Pty Ltd, a 'mortgage insurer' for lender's mortgage insurance.

What if I vary my home loan and LMI is needed?

A premium is calculated on the advanced insured loan amount.

If you require further information relating to LMI, please contact our contact centre on **13 15 63**