



Extension of home loan term application.

Email: topup@mebank.com.au or fax: (03) 9708 4663
Mail: ME, Credit Operations, Reply Paid 1345, Melbourne, VIC 8060
Any questions? Call ME on **13 15 63** or visit mebank.com.au

You can use this form to apply for an extension to the term of your home loan that is for a period of one year and above.

Note: if you wish to apply for a shorter term, please call us.

Applying for a home loan extension of term – getting started.

This application is subject to a credit assessment. A property valuation may be required and a valuation fee may apply. If approved:

- We'll send each borrower and guarantor (if any) a contract variation so they can agree to the change.

To be eligible to apply:

- Your total loan term including the requested extension, must not exceed 30 years.
- Your loan repayments must be up to date.
- Your loan must be on a variable interest rate. If your loan is on a fixed interest rate it will need to be reverted back to a variable interest rate loan. A break cost may apply.
- Partially funded loans are not eligible for a loan extension.
- Your request must not be due to hardship. If you are having difficulty paying your home loan, please call us on **1300 500 520**.

Completing the form.

Step 1 Complete and sign this application.

Step 2 Attach all supporting documents (see below).

Step 3 Return your application to ME.

Supporting documents.

All applicants must provide the following documents.

Salaried employees:

- One payslip – must be less than 4 weeks old (or less than 6 weeks old if you're paid monthly); and
- A copy of your most recent PAYG summary/ or Income Statement (Tax ready status)/personal tax return/notice of assessment, no older than 14 months
- A copy of your employment contract if you're:
 - a contracted employee, or;
 - not a contracted employee and your current length of employment is between three to six months.Note that your employment contract must include your commencement date; all components of income; including remuneration amount, and; payment frequency and proposed hours of work.
- If you earn/receive other income please provide appropriate recent documentation (e.g. salary sacrifice agreement, Centrelink payments)

Rental income:

- A current lease/tenancy agreement showing commencement date and end date; or
- Rental statement issued by the managing agent or property manager no older than 90 days

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

- Last two most recent years' financial statements (the most recent being no more than 18 months old); and
- Complete business and personal lodged tax returns for the last two most recent years (the most recent being no more than 18 months old); and
- Most recent tax assessment notice, no older than 18 months

Government income:

- A Centrelink statement or equivalent confirming the benefit amount – must be less than 6 weeks old; or
- Your most recent bank statements showing regular payments for the last 3 months

Superannuation income:

- A superannuation statement or equivalent confirming the income amount – must be less than 6 weeks old; or
- Your most recent bank statements showing regular payments for the last 3 months

In some cases we may need additional supporting documents. If we do, we'll be in contact to let you know.

Loan details.

I/We would like to extend my/our home loan term.

Loan number

Requested length of extension years months

Note:

- You cannot extend your loan term beyond 30 years from your original settlement date.
- If you have a split loan, all loans must be on a variable rate. The extension applies to all home loan portions.

Applicant details.

Your details – applicant 1.

Title (Mr/Mrs/Miss/Ms/other) Given name(s)

Family name Date of birth

Email address

Marital status:
 Single Married De facto

Number of dependants Ages of dependants

Driver's licence number

Your preferred contact number

Residential address

State Postcode

When did you move to this address?

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

State Postcode

Your details – applicant 2.

Title (Mr/Mrs/Miss/Ms/other) Given name(s)

Family name Date of birth

Email address

Marital status:
 Single Married De facto

Number of dependants Ages of dependants

Driver's licence number

Your preferred contact number

Residential address

State Postcode

When did you move to this address?

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

State Postcode

Employment details – applicant 1.

Primary employment details

- Full time Part time Casual Contract
 Retired Self-employed Pension Home duties
 Student Unemployed Commission Other

Employer's name

Employer's address

State Postcode

Employed from

Employer's contact number

()

Please advise your employer we may contact them to verify your income.

Position/role

Please include your previous employment if you have been with your current employer for less than 12 months.

- Full time Part time Casual Contract
 Retired Self-employed Pension Home duties
 Student Unemployed Commission Other

Employer's name

Employer's address

State Postcode

Employed from

to

Employer's contact number

()

Please advise your employer we may contact them to verify your income.

Position/role

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

Employment details – applicant 2.

Primary employment details

- Full time Part time Casual Contract
 Retired Self-employed Pension Home duties
 Student Unemployed Commission Other

Employer's name

Employer's address

State Postcode

Employed from

Employer's contact number

()

Please advise your employer we may contact them to verify your income.

Position/role

Please include your previous employment if you have been with your current employer for less than 12 months.

- Full time Part time Casual Contract
 Retired Self-employed Pension Home duties
 Student Unemployed Commission Other

Employer's name

Employer's address

State Postcode

Employed from

to

Employer's contact number

()

Please advise your employer we may contact them to verify your income.

Position/role

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.

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.

Assets - what you own (mandatory for all applicants).

Please show combined total assets if there is more than one applicant.

Real estate (please supply the address)

Real estate (please supply the address)	State	Postcode	Value
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<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)

Savings/deposit accounts (please provide the name of the financial institution)	Balance
<input type="text"/>	\$ <input type="text"/>

Superannuation (please provide the name of superannuation fund)

Superannuation (please provide the name of superannuation fund)	Value
<input type="text"/>	\$ <input type="text"/>

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

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 with ME.

Loan 1

Loan number	Amount owing
<input type="text"/>	\$ <input type="text"/>

Loan 2

Loan number	Amount owing
<input type="text"/>	\$ <input type="text"/>

Loan 3

Loan number	Amount owing
<input type="text"/>	\$ <input type="text"/>

Home loans at other institutions.

Loan 1

Name of the financial institution	Amount owing
<input type="text"/>	\$ <input type="text"/>

Current interest rate	Monthly payment	Loan term expiry date
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Repayment type	Interest only term expiry 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"/>

Loan 2

Name of the financial institution	Amount owing
<input type="text"/>	\$ <input type="text"/>

Current interest rate	Monthly payment	Loan term expiry date
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Repayment type	Interest only term expiry 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"/>

Loan 3

Name of the financial institution	Amount owing
<input type="text"/>	\$ <input type="text"/>

Current interest rate	Monthly payment	Loan term expiry date
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Repayment type	Interest only term expiry 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"/>

HECS/HELP/SFSS

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

Credit/Store cards

Name of the financial institution	Credit limit	Amount owing
<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"/>

Buy Now Pay Later (BNPL)

Name of provider	Credit limit	Monthly payment	Amount owing
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

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

Name of the financial institution	Monthly payment	Amount owing
<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"/>

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** or **Applicant 1 only**

Living expenses.	Applicant 1.	Applicant 2.
	Monthly payment	Monthly payment
Groceries Typical supermarket shop for groceries including food and toiletries (excluding alcohol & 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 & Media Streaming Subscriptions (Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions (such as 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 and health costs including doctor, dental, optical and pharmaceutical etc. (excluding health insurance which is categorised under 'Personal Insurance (Life, Health, Sickness and Personal Accident)')	\$ <input type="text"/>	\$ <input type="text"/>
General Insurance (Including Home & Contents on Primary O/Occ Residence) Insurance costs such as personal belongings, travel and ambulance insurance, home and content, building as well as any compulsory insurance of motor vehicles (combined insurance and registration) other than recreation vehicles.	\$ <input type="text"/>	\$ <input type="text"/>
Public or Government Primary & Secondary Education Education fees, books, uniforms and associated costs for public schooling (preschool, primary or secondary).	\$ <input type="text"/>	\$ <input type="text"/>
Higher Education & 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, 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 Regular and recurring expenses.	\$	<input type="text"/>	\$	<input type="text"/>
Total Expenses	\$	<input type="text"/>	\$	<input type="text"/>

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

Customer objectives and reason for loan extension (mandatory).

Please select reason for extending loan term:

- Lower loan repayments to create savings for another purpose. Lower loan repayments due to an increased expense.
- Lower loan repayments to contribute more funds into my/our superannuation account. Reduced income flow.
- Other (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.

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:

- | | |
|--|--|
| <input type="checkbox"/> By using my savings | <input type="checkbox"/> By the sale of my assets |
| <input type="checkbox"/> By reducing my expenses | <input type="checkbox"/> By utilising my superannuation |
| <input type="checkbox"/> By downsizing my family home | <input type="checkbox"/> I'll continue working |
| <input type="checkbox"/> By securing additional income | <input type="checkbox"/> 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:

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:

Declaration.

1. I/We wish to apply to extend the term of my/our home loan. If this application is approved I/we authorise ME to change my/our Loan Contract accordingly.
2. I/We understand that as the home loan term is extended, I/we may therefore pay more interest over the life of the loan.
3. I/We confirm that the home loan term extension applied for aligns with my/our requirements.
4. 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.
5. 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 (previously supplied). I/We acknowledge that ME will also obtain a further credit report from the bodies described in the Privacy Notice.

Signature of applicants. (Note: digital signatures are not accepted).

Applicant 1 Print name

Signature

Date

Applicant 2 Print name

Signature

Date