



Home loan application.

Applying for your home loan – getting started.

Step 1 Complete and sign this application form.

Step 2 Attach all supporting documents. See the section on this page for what you'll need to provide.

Step 3 Return your application to ME (see page 16).

Looking for the full banking service? You can also use this form to apply for:

- Everyday Transaction Account with a Debit Mastercard®
- Member Package (saves on home loan fees and offers a special variable rate)

Need help?

- Contact us on **13 15 63** Monday to Friday 8am – 8pm or Saturday 9am – 5pm (AEST/AEDT)
- Contact your local Mobile Banking Manager

To apply you must:

- Be at least 18 years of age
- Be applying in personal name(s) – not as a company
- Be an Australian citizen or permanent resident of Australia OR
- Be a New Zealand citizen residing in Australia
- Eligible temporary resident with an acceptable visa type* (*subject to conditions)

Supporting documents.

Income details.

Salaried employees

- PAYG summary, tax return, notice of assessment.** Most recent year required.
- 1 payslip.** Must be less than 4 weeks old (or less than 6 weeks old if you're paid monthly).
- 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 all components of income; including remuneration amount, and; payment frequency and proposed hours of work.

- Other income.** Provide bank or other statements. e.g. salary sacrifice, Centrelink payments.

Self-employed

- Certified annual financial statements.** The last 2 years of statements are required if income obtained from your company or trust.
- Complete business and personal tax returns.** The last 2 years of returns are required.
- Tax assessment notice.** The most recent notice is required for the individual and all entities.
- Other income.** Provide bank or other statements. e.g. salary sacrifice, Centrelink payments.

Investment income

Rental income.

- A current tenancy agreement showing commencement date and termination date **or**
- Rental statement issued by the managing agent or property manager no older than 90 days.
- 2 years tax returns.** All other investment income.

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
- Other income.** Provide bank or other statements. e.g. salary sacrifice, Centrelink payments.

Supporting documents (continued).

Loan purpose.

Property purchase

- Evidence of deposit.** Banker confirmation of funds to complete and, where LVR >90%, evidence of 5% deposit funds, e.g. latest bank statement or other suitable evidence.
- Contract of sale.** Complete signed, dated and legible copy of contract of sale including all appendices/annexures (excl. NSW & ACT).
- Vendors statement.** Provide a copy of the Section 32 (VIC customers only).

Refinancing/Consolidating debt

- Bank Statements.** ME Bank will use Comprehensive Credit Reporting (CCR) data, where available, to assess conduct on the loan/s to be refinanced. Please only provide the below statements if the credit provider is not a participant of CCR.
- Loan statements.** If refinancing non-ME home loans or personal loans, provide last 6 months consecutive statements for any loan.
- Credit card statements.** If refinancing non-ME credit cards, provide last 3 consecutive statements.
- For Refinance involving marital separation.** A copy of a binding financial agreement signed by both parties accompanied by a statement of independent legal advice (signed by respective lawyer for each party); or Court order.

Personal details – applicant 1.

Are you an existing ME customer?

No ▼ Yes ►

Account number

Title (Mr/Mrs/Miss/Ms/other)

Given name(s)

Family name

Date of birth

Email address

Personal details – applicant 2.

Applying as Borrower Guarantor

If you are on/to be on the certificate of title and have not applied as a borrower, you must apply as a guarantor.

Are you an existing ME customer?

No ▼ Yes ►

Account number

Title (Mr/Mrs/Miss/Ms/other)

Given name(s)

Family name

Date of birth

Email address

Your relationship to applicant 1

Loan product – select the type of loan.

- Basic Home Loan** – Get back to basics with our no-frills, variable rate home loan – low interest rate, fees and stress.
- Flexible Home Loan** – Customise to your heart's content. With options to fix, split or offset, you can create a loan to fit your lifestyle.

ME USE ONLY: PROMO CODE

Loan purpose.**Primary purpose.**

Owner occupied Investment

Purpose (select all that apply).

Property purchase Cash out/Equity release Refinance

Please specify if there are any additional details of loan purpose:

Cash out/equity release (complete where there is a cash out or equity release component for this loan).

Is there a cash out component for this loan amount? No Yes ▼ If yes, please complete additional details below.

Cash out amount \$

Cash out reason

Renovations Vehicle purchase Boat/Caravan/Trailer Furniture/Appliance purchase
 Travel Investment Other, please specify

Please comment on why you want to apply for a cash out/equity release.

Funds contribution, loan amount and structure.**Funds contribution.**

If you are purchasing, please provide the details of your contribution of funds to complete the purchase:

Type of Contribution	Amount	Comment
Deposit paid	\$	
First Home Owners Grant (FHOG)	\$	
Proceeds of sale of other residential properties	\$	
Savings or Term Deposits	\$	
Non-repayable gift(s)	\$	
Investments (such as shares, or annuities held)	\$	
Re-drawable funds in mortgage loan or of credit	\$	
Other (please specify)	\$	
Total Contribution	\$	<i>The Total Contribution plus your loan amount must be sufficient funds to complete the purchase, including all related costs (refer to your solicitor/conveyancer).</i>

Loan amount and structure.

Borrowing amount \$ Variable Fixed for years (between 1-5 years)
The fixed option is only available on a Flexible Home Loan.*

Loan term years (between 5-30 years)

Split loan option – for flexible home loans only.

Facility 1

\$

- Variable
 Fixed for years (between 1-5 years)

Facility 2

\$

- Variable
 Fixed for years (between 1-5 years)

*Please think carefully whether fixing the interest rate on your loan is suitable for your financial circumstances and if you are unsure, we suggest you obtain independent financial advice. Further information regarding choosing to fix your loan will be sent to you.

Repayment details.

- Principal and interest Interest only for years (between 1-5 years)

Payment frequency.

- Weekly Fortnightly Monthly

Payment method.

- Direct debit Salary credit/Direct credit

Offsetting your loan with an Everyday Transaction Account – for Flexible Home Loans only.

Complete this section if you would like to link an Everyday Transaction Account to your loan.

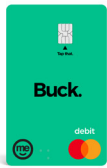
Note: To link an existing/new Everyday Transaction Account (ETA), your ETA must be in the same name(s) as the loan.

- I/We would like to link my existing Everyday Transaction Account as my/our offset account.

Insert your current Everyday Transaction Account number

- I/We would like to open an Everyday Transaction Account as my/our offset account. Your account will be in the same name(s) as the loan.

If you're applying for a new Everyday Transaction Account, please choose your card colour:



Avocado Green.

- Applicant 1
Applicant 2



Pineapple Yellow.

-



Pink.

-



Lobster Red.

-



Shark Blue-Grey.

-

If you have chosen a split loan, please indicate which loan facility you would like to offset.

The offset account must be linked to a variable loan facility. Facility 1 Facility 2

Financial claims scheme.

For peace of mind, it's good to know that the Financial Claims Scheme (Scheme) covers your deposit account. And it might entitle you to payments under the Scheme, which are subject to a limit for each depositor. The Australian Government's Financial Claims Scheme website fcs.gov.au and the APRA hotline on 1300 55 88 49 are the go-to places for more information about the scheme.

Customer relations.

At ME, we are committed to building a reputation for excellence in customer service that includes delivering on our promises. If for some reason our service does not meet your expectations, please contact us on **13 15 63** to find out about our dispute resolution procedures. ME is a member of the Australian Financial Complaints Authority (AFCA).

Member Package application – for flexible home loans only.

Complete this section if you would like to purchase a Member Package.

If you take out a Member Package, you will be eligible to receive:

- A special variable interest rate on all eligible ME home loans.
- An exemption from paying valuation fees, top-up fees, interest rate variation fees or fix/split loan variation fees that would be payable on any eligible ME home loans you have with us.

For more details about Member Package, refer to mebank.com.au

Please select one applicant to be the Member Package holder Applicant 1 **OR** Applicant 2

Do you currently have a Member Package? Yes No

If you already have a Member Package, this loan will automatically receive the same benefits.

Rate lock request – for fixed rate flexible home loans only.

Complete this section if you would like to purchase rate lock on your fixed facility.

If you plan to select a fixed interest rate period for your loan, rate lock means that you can make a payment of \$500 now and make sure that the fixed rate we currently offer for that fixed rate period is held for you for a 90 day period.

Yes, I/we would like rate lock on my fixed loan facility Facility 1 Facility 2 (select only one)

Please complete the direct debit request below to authorise the payment of the rate lock fee and review the important information regarding your rate lock agreement on page 20.

Rate lock – direct debit request.

Nominated account details (funds will be withdrawn from this account).

Name of financial institution

BSB number

Name of account holder(s) (e.g. 'John Smith' or if the account is in joint names 'John Smith and Anne Smith')

Account number

- These details should be as they appear on your nominated account statement.
- Your nominated account must be held in a personal capacity in your name.
- If your nominated account is a joint account please ensure the account authority is either party to operate.

Customer information – applicant 1.

Male Female
 Single Married De facto Divorced Widowed
Number of dependants Ages of dependants
Residential address

 State Postcode
Postal address (if different to above)

 State Postcode
Residential status:
 Own home Mortgaged Renting
 Boarding Live with parents
 Other – please specify
When did you move to this address?
Previous residential address (if at current address less than 12 months)

 State Postcode
When did you move to this address?
Address after settlement (if different to above)

 State Postcode

Customer information – applicant 2.

Male Female
 Single Married De facto Divorced Widowed
Number of dependants Ages of dependants
Residential address

 State Postcode
Postal address (if different to above)

 State Postcode
Residential status:
 Own home Mortgaged Renting
 Boarding Live with parents
 Other – please specify
When did you move to this address?
Previous residential address (if at current address less than 12 months)

 State Postcode
When did you move to this address?
Address after settlement (if different to above)

 State Postcode

Contact details – applicant 1.

Mobile phone
Preferred daytime contact
 Mobile
Work phone
()
 Work
Home phone
()
 Home
At least one number must be provided.

Contact details – applicant 2.

Mobile phone
Preferred daytime contact
 Mobile
Work phone
()
 Work
Home phone
()
 Home
At least one number must be provided.

Super fund or union membership – applicant 1.

From time to time, we may make product offers to members of eligible super funds or unions.
Super fund name
Membership #
Union name
Membership #

Super fund or union membership – applicant 2.

From time to time, we may make product offers to members of eligible super funds or unions.
Super fund name
Membership #
Union name
Membership #

Other details – applicant 1.

Are you an Australian citizen residing in Australia? Yes No
 If 'No', are you an Australian citizen residing overseas?
 Yes No

If 'No', are you an Australian permanent resident or New Zealand citizen residing in Australia? Yes No

Passport number

Country of passport

Driver's licence number

State issued

New customers please nominate a password. We may use this to identify you when you call.

Password (5-9 characters)

Other details – applicant 2.

Are you an Australian citizen residing in Australia? Yes No
 If 'No', are you an Australian citizen residing overseas?
 Yes No

If 'No', are you an Australian permanent resident or New Zealand citizen residing in Australia? Yes No

Passport number

Country of passport

Driver's licence number

State issued

New customers please nominate a password. We may use this to identify you when you call.

Password (5-9 characters)

Complete this section if you have selected to open an Everyday Transaction Account as an offset account.

Are you a tax resident in any country other than Australia?
 (Generally you are if you're liable to pay tax in that country – check with your tax adviser if you're unsure)
 No Yes ▼

If you are a tax resident in another country outside Australia, in order to open your account we require your taxpayer identification number (TIN) for each country or a valid reason for not providing this.
 (The TIN is a government issued number and is sometimes known as a social security or national insurance number).

Country <input type="text"/>	TIN <input type="text"/>
Country <input type="text"/>	TIN <input type="text"/>
Country <input type="text"/>	TIN <input type="text"/>

If no TIN is disclosed please indicate the reason below.

Country (as above)	This country doesn't issue a TIN	TIN collection not required for this country
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

If you're a tax resident in more than three countries, please attach a separate sheet to your application.

Are you a tax resident in any country other than Australia?
 (Generally you are if you're liable to pay tax in that country – check with your tax adviser if you're unsure)
 No Yes ▼

If you are a tax resident in another country outside Australia, in order to open your account we require your taxpayer identification number (TIN) for each country or a valid reason for not providing this.
 (The TIN is a government issued number and is sometimes known as a social security or national insurance number).

Country <input type="text"/>	TIN <input type="text"/>
Country <input type="text"/>	TIN <input type="text"/>
Country <input type="text"/>	TIN <input type="text"/>

If no TIN is disclosed please indicate the reason below.

Country (as above)	This country doesn't issue a TIN	TIN collection not required for this country
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

If you're a tax resident in more than three countries, please attach a separate sheet to your application.

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

Current occupation/role

Manager Professional Sales
 Labourer Community/Personal service
 Clerical/Admin Machinery operator/Driver
 Technician/Trade worker
 Other

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

Current occupation/role

Manager Professional Sales
 Labourer Community/Personal service
 Clerical/Admin Machinery operator/Driver
 Technician/Trade worker
 Other

Employment details – applicant 1 (continued).

Employer's contact number () () () () () () () () () ()

Please advise your employer that we will contact them to verify your income.

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

Previous occupation/role

- Manager Professional Sales
 Labourer Community/Personal service
 Clerical/Admin Machinery operator/Driver
 Technician/Trade worker

 Other

Employer's contact number () () () () () () () () () ()

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 (continued).

Employer's contact number () () () () () () () () () ()

Please advise your employer that we will contact them to verify your income.

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

Previous occupation/role

- Manager Professional Sales
 Labourer Community/Personal service
 Clerical/Admin Machinery operator/Driver
 Technician/Trade worker

 Other

Employer's contact number () () () () () () () () () ()

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

For any additional employment details, please attach a separate sheet to your application.**Income details – applicant 1.**

Base salary/wages (before tax) Frequency (W,F,M,Y)

\$ **Salary deductions**Do you have a current HECS/HELP/SFSS debt? Yes No

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

Income details – applicant 2.

Base salary/wages (before tax) Frequency (W,F,M,Y)

\$ **Salary deductions**Do you have a current HECS/HELP/SFSS debt? Yes No

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

Income details – applicant 1 (continued).**Other income**

e.g. overtime, commission, investment, allowances, workers compensation, bonus, rental, child maintenance/support payments, 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"/>
<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"/>

Have you ever been declared bankrupt?

No Yes ▼

Bankruptcy discharge date

If yes, please provide details

Income details – applicant 2 (continued).**Other income**

e.g. overtime, commission, investment, allowances, workers compensation, bonus, rental, child maintenance/support payments, 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"/>
<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"/>

Have you ever been declared bankrupt?

No Yes ▼

Bankruptcy discharge date

If yes, please provide details

Use this space to provide any extra details.

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 section. If there are more than two applicants, please complete the information for each additional applicant in a separate form. **Both applicants** or **Applicant 1 only**

Assets (what you own).

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

Superannuation – please provide the name of superannuation fund	Balance
<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 assets (e.g. household contents, car etc.)	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"/>

Liabilities (what you owe).

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 payment \$ If not paying out an existing home loan, Pay out Pay out & close No ▼ please complete the below.

Repayment type Principal & interest Interest only ▶ Please advise interest only term expiry date Please advise loan term maturity date

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 payment \$ If not paying out an existing home loan, Pay out Pay out & close No ▼ please complete the below.

Repayment type Principal & interest Interest only ▶ Please advise interest only term expiry date Please advise loan term maturity date

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 payment \$ If not paying out an existing home loan, Pay out Pay out & close No ▼ please complete the below.

Repayment type Principal & interest Interest only ▶ Please advise interest only term expiry date Please advise loan term maturity date

Liabilities (what you owe) (continued).**HECS/HELP/SFSS.**

Balance Limit Pay out No

Personal loans.

Name of the financial institution BSB/Account number Monthly payment Amount owing/Pay out amount

Pay out Pay out & close No

Name of the financial institution BSB/Account number Monthly payment Amount owing/Pay out amount

Pay out Pay out & close No

***Credit/Store cards.**

Name of financial institution/provider	Credit/Store card number	Credit limit	Amount owing/Pay out amount	Pay out & close	Pay out	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

***Credit/Store cards.**

Name of provider Account Number Credit limit Monthly payment Amount owing/Pay out amount

Pay out Pay out and close No

Name of provider Account Number Credit limit Monthly payment Amount owing/Pay out amount

Pay out Pay out and close No

Other liabilities (e.g. car leases).

Name of the financial institution BSB/Account number Loan limit Amount owing

Current interest rate Monthly repayment Pay out Pay out and close No

Other 2

Name of the financial institution BSB/Account number Loan limit Amount owing

Current interest rate Monthly repayment Pay out Pay out and close No

Other 3

Name of the financial institution BSB/Account number Loan limit Amount owing

Current interest rate Monthly repayment Pay out Pay out and close No

Other 4

Name of the financial institution BSB/Account number Loan limit Amount owing

Current interest rate Monthly repayment Pay out Pay out and close No

Overdrafts.

Name of the financial institution BSB/Account number Monthly payment \$ Amount owing/Pay out amount \$

Pay out Pay out & close No Credit limit \$

Financial position – applicant 2.

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 supply the address)	Property used as security	Value
<input type="text"/> State <input type="text"/> Postcode <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>
<input type="text"/> State <input type="text"/> Postcode <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>
<input type="text"/> State <input type="text"/> Postcode <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>
<input type="text"/> State <input type="text"/> Postcode <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>
<input type="text"/> State <input type="text"/> Postcode <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>
<input type="text"/> State <input type="text"/> Postcode <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>
<input type="text"/> State <input type="text"/> Postcode <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>

Savings/deposit accounts – please provide the name of the financial institution	Balance
<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"/>

Superannuation – please provide the name of superannuation fund	Balance
<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"/>

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

Liabilities (what you owe).

Home loans.

Loan 1

Name of the financial institution BSB/Account number Loan limit \$ Amount owing \$

Current interest rate Monthly payment \$ If not paying out an existing home loan,
 Pay out Pay out & close No ▼ please complete the below.

Repayment type Please advise interest only term expiry date Please advise loan term maturity date
 Principal & interest Interest only ▶

Loan 2

Name of the financial institution BSB/Account number Loan limit \$ Amount owing \$

Current interest rate Monthly payment \$ If not paying out an existing home loan,
 Pay out Pay out & close No ▼ please complete the below.

Repayment type Please advise interest only term expiry date Please advise loan term maturity date
 Principal & interest Interest only ▶

Loan 3

Name of the financial institution BSB/Account number Loan limit \$ Amount owing \$

Current interest rate Monthly payment \$ If not paying out an existing home loan,
 Pay out Pay out & close No ▼ please complete the below.

Repayment type Please advise interest only term expiry date Please advise loan term maturity date
 Principal & interest Interest only ▶

Personal loans.

Name of the financial institution	BSB/Account number	Monthly payment	Amount owing/Pay out amount
<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 the financial institution	BSB/Account number	Monthly payment	Amount owing/Pay out amount
<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			

***Credit/Store cards.**

Name of financial institution	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	Pay out	Pay out & close	No
<input type="text"/>	<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="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other liabilities (e.g. car leases).

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 and 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 and 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 and 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 and close <input type="checkbox"/> No	

Overdrafts.

Name of the financial institution	BSB/Account number	Monthly payment	Amount owing/Pay out amount
<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			Credit limit \$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Details of your living and other expenses (mandatory for all applications).

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 **Both 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 of living 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).

Consent to electronic statements and legal notices.

We will automatically opt you in for electronic statements and legal notices for the below products. Please tick NO if you prefer paper statements.

Applicant 1		Applicant 2	
Home loan	<input type="checkbox"/> No	Home loan	<input type="checkbox"/> No
Everyday Transaction Account	<input type="checkbox"/> No	Everyday Transaction Account	<input type="checkbox"/> No

- Note that:**
- We will email you when your statement or notice is available. You must check regularly for emails from us and make sure your email address remains up-to-date.
 - We may send the statement or notice by email or make it available at our website.
 - You will no longer receive paper statements. In some circumstances we may still send you legal notices by mail.
 - You can withdraw this consent at any time. If so, we will send statements and notices by mail.
 - You will receive paper statements if you have selected NO above.

Security property details.

Address of the property. If you are yet to purchase a property, please write "to be advised".

State Postcode

What is the value of your property? \$ Valuation reference number

Valuation based on: Contract price Current valuation Estimate Rates notice

Type: Apartment/Unit Villa Vacant land Rural residential dwelling
 Fully detached house Semi detached house Bedsitter Student accommodation
 Terrace Strata unit Studio warehouse apartment Other
 Duplex Townhouse

Land size (Sq m)

Finance clause due date Expected settlement date

Valuation.

Who can the Valuer contact to gain access to the property? Applicant 1 Applicant 2 Real estate agent (as per page 15)

Name Relationship to you (e.g. neighbour, real estate agent)

Other ▶

Home phone Work phone Mobile phone

Preferred daytime contact Home Work Mobile

Additional property details.

If you have additional security properties, please include the details. Owner Occupied Investment

Address of the property:

State Postcode

What is the value of your property? \$ Valuation reference number

Valuation based on: Contract price Current valuation Estimate Rates notice

Type: Apartment/Unit Villa Vacant land Student accommodation
 Fully detached house Semi detached house Bedsitter Other
 Terrace Strata unit Studio warehouse apartment
 Duplex Townhouse Rural residential dwelling

Land size (Sq m)

Finance clause due date Expected settlement date

Valuation.

Who can the Valuer contact to gain access to the property? Applicant 1 Applicant 2 Real estate agent (as per page 15)

Name Relationship to you (e.g. neighbour, real estate agent)
 Other

Home phone
Work phone
Mobile phone

Preferred daytime contact Home Work Mobile

Solicitors/conveyancer details.

Name of business
Contact name
Business address State Postcode
Contact number
Fax number
Email address

Real estate agent details (if applicable).

Name of business
Contact name
Business address State Postcode
Contact number
Fax number
Email address

Lenders mortgage insurance (LMI).

Lenders Mortgage Insurance (LMI) may be payable on your loan. If you would like LMI to be added to the loan amount please tick here.

Simultaneous settlement.

Have you sold a property that will settle on or prior to the new purchase? Yes No

Please specify the property address:

State Postcode

Customer declarations and direct debit request authority.

- 1. I/We declare that I/we am/are over the age of 18 and I/we wish to apply for the ME product(s) as indicated within this application form.
- 2. I/We declare that any information contained in this application including any financial information is true and correct and I/we authorise ME to verify this information.
- 3. I/We acknowledge if this application is approved it will be subject to the terms and conditions that apply to the requested product(s).

Privacy notice.

In the application form and this notice:

Credit Provider means either ME or Perpetual (your letter of offer will specify the name of the credit provider).

ME means ME Bank – a division of Bank of Queensland Limited ABN 32 009 656 740 AFSL and Australian Credit Licence Number 244616 or any successor or assignee.

Mortgage Insurer means the insurer that provides the lender's mortgage insurance (**LMI**) specified in your letter of offer (if you are required to have LMI). Insurer is Helia Insurance Pty Limited (ABN 60 106 974 305). By completing an application, you are providing your personal information to ME, Bank of Queensland Limited and our related companies, and (if you are required to have LMI) the mortgage insurer (collectively we, us, our) for the primary purpose of assessing your application (for example, we may use personal information to decide whether or not to provide you with credit or accept you as a guarantor), verifying your identity, (if relevant) assessing you for insurance and then establishing and administering your account. Your personal information may also be used and disclosed to third party service providers for these purposes, as well as where we or our related companies need to comply with certain laws and regulations. Without this information we may not be able to consider or approve your application or provide our services.

Personal information that we collect includes credit information. Credit information includes information about your past experiences with us or other lenders, the kinds of credit products you have or have applied for, how you have managed your obligations, including your payment obligations, information contained in a credit report about you, and information about your credit worthiness that has been derived from a report about you. You must only give us information about any other person with their permission, and if you have told them about this privacy statement.

Collection of information.

Some laws require or authorise our collection and disclosure of your personal information, including:

- The Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth);
- The National Consumer Credit Protection Act 2009 (Cth);
- The Income Tax Assessment Act 1936 (Cth) and the Taxation Administration Act 1953 (Cth); and
- Real property dealing regulations and laws in each state if you give us a mortgage.

We also collect your personal information (including, as permitted by law, information derived from a credit report) for the purposes of:

- Considering any other application made by you for products or services or your suitability if you have offered to be a guarantor or security provider;
- Customer relations including management of our relationship with you and market or customer satisfaction research and product development;
- Our internal operations including record keeping, risk management, auditing purposes, training, securitisation, credit scoring, file reviews, actuarial processes and portfolio analysis;
- Information technology systems development and testing;
- Arrangements with other organisations to provide services in relation to our products and services (for example, we may arrange for mailing houses to distribute loan statements to customers);
- Investigating, resolving and preventing complaints;
- Conducting fraud assessments; and
- Reporting and data analytics, including for regulatory, management, statistical or research purposes.

In addition, (unless you tell us not to) we may use your personal information (other than information derived from a credit report) to inform you about any of our products, or those of our alliance partners, that may be of interest to you and if you are a member or a customer of one of our alliance partners (including a superannuation fund, union, insurer or other third party with whom we have arrangements), we may also use your information for the purpose of providing benefits to you or to obtain aggregate information for statistical or research purposes.

Privacy notice (continued).

Use and disclosure of information – general.

We may disclose your personal information (including, as permitted by law or industry requirements, information derived from a credit report) for the purposes above to:

- Our related bodies corporate, the mortgage insurer, other insurers, service providers, agents (including debt collection agencies), contractors or external advisers to help us provide banking and related services to you (including lawyers and auditors);
- Any person or body in connection with new or proposed mortgage loan securitisation arrangements;
- If you are a borrower, any person who has, or is considering, guaranteeing or providing property as security for the repayment of credit provided to you;
- Any person acting on your behalf, including your legal and financial advisers;
- Your broker (if applicable);
- Government and other regulatory bodies, law enforcement bodies and courts as required by law or in accordance with prudent banking practice;
- Third parties providing fraud detection services;
- External complaint resolution bodies (for example, the Australian Financial Complaints Authority (AFCA));
- Any person to whom we are considering selling part of our banking business;
- Rating agencies; and
- Other financial institutions and credit providers.

We may also disclose your personal information (other than information derived from a credit report) to our alliance partners, your referees, including your employer (to confirm details about you) and payments system operators.

Our third party service providers may store or access your personal information overseas, including in Canada, USA, New Zealand, Philippines, Singapore, China, Japan, Hong Kong, India, Malaysia, Papua New Guinea, South Africa, United Kingdom, France, Belgium and Germany, as well as the countries listed in our Privacy and Credit Reporting Policy, which may change from time to time.

Personal information we are required to disclose to the Australian Taxation Office may be exchanged with tax authorities in other countries pursuant to intergovernmental agreements to exchange financial account information.

Credit reporting bodies.

Where you are a borrower, guarantor or security provider or where you have applied or offered to be one, we may collect personal information about you from, and/or disclose it to, credit reporting bodies (CRBs), including by:

- Disclosing any credit information we hold about you which may include your identification information. The CRB may include this information in credit reports provided to other credit providers to assist them in assessing your credit worthiness;
- Disclosing any instances where you have agreed a financial hardship arrangement with us;
- Disclosing any failures to meet your payment obligations, or any fraud or other serious credit infringement you have committed; and
- Obtaining a credit report about you for the purpose of assessing your application, your suitability as a guarantor or security provider, managing credit provided to you or for collecting overdue payments.

The CRBs we use and where you can find their privacy policies are:

- Equifax – equifax.com.au/privacy or phone 138 332;
- illion – checkyourcredit.com.au or phone 1300 734 806;
- Experian – experian.com.au or phone 1300 783 684.

You can ask a CRB not to use or disclose credit information it holds about you for a period of 21 days (called a “ban period”) without your consent if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.

CRBs, at our request or the request of another credit provider, may use credit information they hold to “pre-screen” you for direct marketing. You can ask a CRB not to do this.

Marketing.

ME may use your personal information to get in touch with you about ME products and services, or those of our related companies and alliance partners, that may be of interest. If you do not want us to do this, please call us on **13 15 63** or log in to internet banking to send us a secure email.

How the mortgage insurer handles your personal information.

If we decide to obtain LMI on your loan from the mortgage insurer, we will give information about you to the mortgage insurer and the mortgage insurer might also share some of your personal information with us and CRBs and others. If this information is not given to the mortgage insurer it will not be possible for the mortgage insurer to process our request for LMI.

The mortgage insurer handles information about you in accordance with its privacy and credit reporting policy. This is set out at <https://helia.com.au/privacy-policy>

Privacy notice (continued).

Collection of information.

The mortgage insurer may use your personal information:

- To decide whether to insure ME under an LMI policy;
- To assess the risk of you defaulting on your obligations to ME;
- To assess the risk of a guarantor being unable to meet a liability arising under a guarantee;
- To administer and vary the insurance cover including for securitisation and hardship applications;
- To verify information that ME collects about you;
- To deal with claims and recovery of proceeds including, among other things, to enforce a loan in place of a lender if the LMI insurer pays out an insurance claim on your loan;
- For a mortgage insurance purpose relating to you; and
- For any other purpose under the LMI policy the mortgage insurer issues to ME relating to your loan.

Use and disclosure of information.

The mortgage insurer may disclose information about you to third parties, in relation to any LMI policy relating to your loan. Those third parties may include:

- Valuers and other insurers, re-insurers, claim assessors and investigators;
- Brokers or referrers;
- Other financial institutions;
- Organisations that are involved in debt collecting or in purchasing debts;
- Organisations that are involved in fraud prevention;
- Government or regulatory bodies (including ASIC and the Australian Tax Office) as required or authorised by law;
- Rating agencies and organisations involved in securitising your loan, including underwriters, loan servicers, trust managers, trustees and security trustees;
- Guarantors and prospective guarantors of your loan;
- Payment system operators and other service providers, agents, contractors and advisers the mortgage insurer may use to conduct its business.

Further information.

For details about how we handle your personal information, or how you can access or correct this information or raise any concerns, refer to ME's Privacy and Credit Reporting Policy at mebank.com.au/privacy

ME

You can contact our Privacy Officer on **13 15 63** or by writing to the Privacy Officer at ME, GPO Box 1345, Melbourne VIC 3001 or by completing the online form at mebank.com.au/home/contact-us/general-enquiries. ME's Privacy and Credit Reporting Policy is available at mebank.com.au/privacy.

Mortgage insurer

If you are required to have LMI and you have a privacy related question, you can contact the mortgage insurer with privacy using the following contact details:

Helia

Address: Privacy Officer, GPO Box 3952, Sydney NSW 2001

Phone: 02 8248 2597

Email: privacyofficer@helia.com.au

Rate lock agreement important information.

Rate lock agreement important information.

1. How rate lock works.

If you elect to lock our current fixed interest rate for your chosen fixed interest rate period, for as long as the rate lock continues to be effective:

- If our prevailing fixed interest increases before the settlement date, your fixed interest rate will not change and will remain at the locked rate; and
- If our prevailing fixed interest rate decreases before the settlement date, your fixed interest rate will also decrease.

2. Rate lock fee.

A rate lock fee of \$500 is payable by direct debit if you send us your Rate Lock Request and we accept this.

You must provide your direct debit account details with the Rate Lock Request. If the direct debit account details are not provided in the Direct Debit Request attached or the direct debit payment is dishonoured, the Rate Lock will not be effective, unless, at our discretion, we choose to honour the Rate Lock Request.

If we choose to honour the Rate Lock Request we may reattempt to debit the Rate Lock Fee from your nominated account or contact you regarding payment of the Rate Lock Fee. This may occur before or after loan settlement. If your nominated account is a ME account and the direct debit payment is dishonoured, we will reattempt to debit the Rate Lock Fee 14 days after your Rate Lock Request was processed.

3. Rate lock duration.

Your rate lock commences on the day we process your rate lock request. Your rate lock request will be processed by us:

- On the business day we receive it provided it is received before 4pm (AEST) on that day; or
- On the next business day if we receive it after 4pm (AEST) or on a day that is not a business day.

In this clause 3, "business day" means a weekday except a national public holiday or a public holiday in Victoria.

The locked rate you receive will be our prevailing fixed interest rate applicable to your chosen fixed interest rate period on the day your rate lock request is processed by us. Your rate lock expires 90 days after the commencement of the rate lock or earlier if you make changes to your loan and clauses 5-6 below applies. The rate lock cannot be extended under any circumstances.

4. Rate lock not effective after expiry.

If the settlement date occurs after the expiry of the rate lock, and our prevailing fixed interest rate changes before the settlement date, your fixed interest rate will also change because the Rate Lock will no longer be effective.

5. Rate lock revised if you make certain changes to your loan.

Your current Rate Lock is based on your current loan details. If you make any of the following changes to your loan:

- You change your loan purpose from owner occupied to investment, or vice versa;
- You change your repayments from interest only to principal and interest, or vice versa;
- You lock in a rate that is offered with the Member Package, but choose to cancel the Member Package;
- You lock in a rate that is offered without a Member Package, but choose to purchase a Member Package; or
- Your loan-to-value ratio changes in such a way that a different fixed rate pricing tier applies,

we will revise your rate lock based on the changed loan details. The fixed interest rates available for your selected fixed interest rate period at the time your rate lock was originally processed will apply to the revised rate lock, and the revised rate lock will still expire 90 days from the time your Rate Lock was originally processed.

6. Rate lock expires if you change your fixed interest rate period.

Your rate lock will expire early upon you making a change to your fixed interest rate period. The rate lock fee will not be refunded if this occurs. If you again elect to lock in your interest rate, you will be required to make a new rate lock request by sending us another rate lock request form and paying for another rate lock fee.

7. Refund of rate lock fee if your loan application is declined.

The rate lock fee will be refunded only if your loan application is declined. The rate lock fee amount will be returned to the nominated account from which you made the direct debit payment after 14 days.

Direct debit request service agreement.

Direct debit request service agreement.

1. 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 the attached Direct Debit Request completed and signed;

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;

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 means ME Bank - a division of Bank of Queensland Limited ABN 32 009 656 740;

You and your means the person or persons who signed the DDR; and

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

2. Debiting your nominated account.

- a. By signing a DDR you authorise us to arrange for funds to be debited from your nominated account in accordance with your specific instructions set out in the DDR (if any).
- b. 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.
- c. If you are uncertain as to when the drawing will be processed, contact your financial institution.
- d. If a drawing arrangement is returned unpaid by your financial institution you:
 - May be charged a fee and/or interest by your financial institution; and
 - May also be charged a fee imposed or incurred by us.
- e. We reserve the right to cancel your drawing arrangement if the drawing is returned unpaid.
- f. 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;
 - Our financial institution requires the disclosure in connection with a claim on it relating to a claimed incorrect or wrongful debit.

3. Changes to this agreement.

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

4. Your rights.

- a. 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, Reply Paid 1345, Melbourne VIC 8060 or by faxing it to (03) 9708 4663. Alternatively, you can call us on **13 15 63**.
- b. 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.
- c. 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 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; or
 - Has not been incorrectly debited, we will provide you with reasons and any evidence for this finding.

5. Your obligations.

It is your responsibility to:

- a. 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;
- b. Have sufficient clear funds in your nominated account to enable drawings to be made;
- c. 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;
- d. 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;
- e. Tell us if the details of your nominated account change in any way; and
- f. check your statement to verify that the amount debited from your nominated account is correct.



Everyday Transaction Account.

Fees and charges guide.

Fee description	Fee
Monthly account keeping fee	free
Debit Mastercard®	free
EFTPOS (purchase and/or cash out)	free
Withdrawals and enquiries at Australian ATMs may incur an ATM operator fee charged by the ATM operator.	
International transactions	
International ATM balance enquiry	free
International transaction fees for cash withdrawals and purchases	2.3% of AUD value
Comprised of:	
Mastercard cross border fee – charged on transactions where the merchant account is not held in Australia	0.8%
International fee – charged on any foreign currency transaction converted into Australian dollars, payable at the time the currency conversion is made	1.5%
International ATM withdrawal	\$4
Note: Withdrawals and enquiries at international ATMs may also incur an ATM operator fee charged by the ATM operator	
Bank@Post	
Cash withdrawal	free
Cash or cheque deposit	free
Balance enquiry	free
Cheques	
Cheque book (50 leaves)	\$10
Purchase of a bank cheque	\$6
Cancellation of a bank cheque – when you return a bank cheque you have purchased to credit the funds back to your ME account	free
Replacement of a bank cheque – when you wish to replace a bank cheque that has been lost or stolen	free
Stop payment on a personal cheque	free
Special answer – when you request we process a cheque deposited by you sooner than the standard timeframes	\$15
Other	
Request to change colour of card	free
Emergency replacement card (within Australia)	free
Emergency replacement card (outside Australia)	free
Emergency cash	free
Duplicate or interim statement	\$5 per statement
Telegraphic transfer (domestic only)	\$30
Trace – when you request ME to investigate a transaction that has been posted to your account.	\$15
Note: the fee will be waived if the trace shows that the transaction was incorrectly posted to your account	
Voucher retrieval – when you request ME to produce a voucher or other documents in relation to the conduct of your account (e.g. a copy of a cheque)	free

All fees will be charged to your account immediately. For further information or to open an account, call **13 15 63** or visit **mebank.com.au**. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. This is general information only and you should consider if these products are appropriate for you. Terms and conditions available on request.