

What transitioning to ME Go means for your accounts.

Legal Notice

Term Deposits



What's staying the same.

- **Product name:** Your account will still be called a ME Bank Term Deposit Account.
- **Account numbers and information:** Your account numbers, balance, and personal information will remain unchanged as your accounts transition to ME Go.
- **Communication preferences:** If you have nominated to receive your communications by direct mail or electronically your communication preferences will not change.
- **Minimum Term Deposit Amount:** The minimum deposit value of \$5,000 is not changing.
- **31 days notice:** To close your Term Deposit prior to its maturity date still requires 31 days notice.
- **Early Withdrawal Interest Adjustment:** Calculation of early withdrawal interest adjustment is not changing.

What's changing.

- **New BSB:** Your BSB code will be updated as a part of this transition and change to 944-100.
- **Terms available for new and existing Term Deposit accounts:** Terms of 3, 4, 6, 7, 9 & 12 months will be available for both new Term Deposits and reinvestment of existing Term Deposits. Terms of 1, 2, 5, 10, 11 and 13 – 60 months will not be available on ME Go.
- **Term Deposit maturity instructions:** If you currently hold a term deposit with a term we no longer offer - 1,2,5,10, 11 and 13-60 months, your maturity instructions will automatically be set to close when your account is migrated. You can update your maturity instructions by selecting the available term options in ME Go internet banking or by calling ME.
- **Nominated Account:** Accounts held at other financial institutions can no longer be used as the nominated account for your Term Deposit. A SpendME, SaveME or HomeME can be linked as the nominated account for your Term Deposit.
- **Interest Payment Frequency:** The frequency at which you can have interest paid during the term of your Term Deposit account will change. Interest will only be able to be paid at the end of your Term Deposit term.
- **Changing the principal at maturity:** A reminder, you will no longer be able to withdraw a partial amount or add additional funds at maturity, the Term Deposit will need to be closed and a new Term Deposit opened with the different principal amount.
- **Statements and notifications:** Previously, all Term Deposit statements and notifications were sent by direct mail, even if you had chosen to receive communications electronically. After Go Day, we'll honour your communication preferences. However, to support your transition to ME Go, we'll send important updates to the valid email address and mobile number we have on file—regardless of your current preference.
- **Fees and charges:** Fees and charges that apply to your accounts are replaced with the fees and charges set out in the ME Go Deposit Accounts Interest Rates, Transaction Limits, Fees and Charges guide available on our website at mebank.com.au/support/me-go-transition-terms-and-conditions/
- **Servicing your Term Deposit account:** Once your account is on ME Go, you can update your nominated account and provide maturity instructions by calling ME or using ME Go internet banking. You'll no longer be able to send instructions by mail.

Changes to your Terms and Conditions.

The Terms and Conditions that apply to your accounts, and your electronic access will be replaced with the following new ME Go Deposit Accounts Terms and Conditions from the date your accounts transition. Please visit mebank.com.au/support/me-go-transition-terms-and-conditions/ to view the Terms and Conditions below:

- **ME Go Deposit Accounts Terms and Conditions:** These terms govern the use of your ME Go Deposit Accounts.
- **ME Go Deposit Accounts Interest Rates, Transaction Limits, Fees and Charges:** Explains all the fees and charges, transaction limits and the interest rates associated with your accounts.
- **ME Go App Terms of Use:** Sets out the terms for using the ME Go apps.



ME Bank – a division of Bank of Queensland
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