



# Business savings application.

Email: [businessorigination@mebank.com.au](mailto:businessorigination@mebank.com.au) or fax: (03) 9708 3680  
Mail: ME Business Account Services, Reply Paid 1345, Melbourne VIC 8060  
Any questions? Call ME on **1300 658 108** or visit [mebank.com.au](http://mebank.com.au)

## How to use this form.

- Complete relevant sections – refer to section 1 for more information.
- Attach supporting documentation – refer to the document checklist at the end of this application.
- If you run out of space, please provide requested information on a second application form or on a separate sheet attached to this form.
- Make sure the application is signed by the applicant and all pages of this application are returned.

## Section 1 – business type. (tick one box only)

- |  |  |   |
|--|--|---|
| <input type="checkbox"/> <b>Company (Proprietary/Public)</b><br>Complete sections 2, 3, 4, 5, and 11 | <input type="checkbox"/> <b>Incorporated association</b><br>Complete sections 2, 3, 4, 5, and 11   | <input type="checkbox"/> <b>Partnership</b><br>Complete sections 2, 3, 4, 5, and 11     |
| <input type="checkbox"/> <b>Sole trader</b><br>Complete sections 2, 3, 4, 5, and 11                  | <input type="checkbox"/> <b>Unincorporated association</b><br>Complete sections 2, 3, 4, 5, and 11 | <input type="checkbox"/> <b>Union</b><br>Complete sections 2, 3, 4, 5, and 11           |
| <input type="checkbox"/> <b>Company as trustee</b><br>Complete all sections of application           | <input type="checkbox"/> <b>Individual as trustee</b><br>Complete all sections except 6            | <input type="checkbox"/> <b>Government body</b><br>Complete sections 2, 3, 4, 5, and 11 |

## Section 2 – account options.

Please select the account(s) you would like to apply for:

- Business Online Savings Account** – complete **sections 2.1a** and **2.1b**
- Business Term Deposit** – complete **sections 2.2a** and **2.2b**
- Both** – complete **sections 2.1a, 2.1b, 2.2a** and **2.2b**

### Section 2.1a – Business Online Savings Account.

#### Initial deposit (optional)

Please debit \$          from the below nominated account and credit the amount to my/our Business Online Savings Account. This amount will be automatically debited from your nominated account when we open your Business Online Savings Account – please ensure the funds are available as this may occur prior to you receiving written confirmation of your new account details.

### Section 2.1b – nominated account details for your Business Online Savings Account. (mandatory)

You must link an Australian bank account to your new Business Online Savings Account. Please complete the details of your nominated account below.

Name of financial institution

Name of account holder(s) e.g. ABC Pty Ltd as trustee for the XYZ Trust or ABC Pty Ltd

BSB number

Account number

Please note:

- Your nominated account must be able to accept both direct debits and direct credits. Term deposits and many savings accounts cannot be debited. If you're unsure please check with your financial institution.
- These details should appear as they do on the nominated account statement
- The nominated account must be held in the name of the holder of the Business Banking account or, where the Business Banking account is to be held jointly, in the name of the joint account holders
- If the nominated account is a joint account please ensure the account authority is for either party to operate.

## Section 2.2a – Business Term Deposit.

### Important information

- To withdraw from this account before maturity, 31 days' notice is required;
- If you have a need in the future to immediately withdraw funds from this account, another deposit product may be more suitable;
- After the maturity date, if you renew your term deposit for a further term, the interest rate may be higher or lower than the current rate.

I/We have read this important information

### Initial deposit

Investment amount (minimum \$1000.00) \$

Term

Years **or**  Months **or**  Days **or** Maturity Date

Please note:

- the minimum term is one month and the maximum term is five years.
- a month is taken to be a calendar month.

### Interest payment frequency

Please select one of the following options:

- At maturity only (for term one year or less)  Quarterly and at maturity  Monthly and at maturity  
 Yearly and at maturity  Six monthly and at maturity

Please note:

- If you do not select an Interest Payment Frequency option as stated above your interest will be paid either at maturity (for terms of one year or less) or yearly and at maturity
- You can only select an Interest Payment Frequency where the payment will occur within or at the completion of the term
- Interest will be paid to your nominated account.

### Initial deposit payment method

- Direct debit from nominated account as stated in section 2.2b  
– Please ensure that funds are available immediately as the initial deposit amount will be automatically debited from this nominated account when we open your Business Term Deposit.
- Cheque – Cheques must be payable to at least one account holder or to ME. Please ensure that cleared funds are available in the account where the cheque will be drawn.
- BPAY® – If this method is selected, we will send Person No. 1 an email with the Bpay® payment details. Therefore this option is only available if Person No. 1 has supplied an email address in section 4.2b and for amounts less than \$250,000.00.
- Direct credit – If this method is selected, we'll send Person No. 1 an email with the direct credit details. Therefore this option is only available if Person No. 1 has supplied an email address in section 3.2b and usually limited to amounts less than \$10,000.00.

Please note:

- If you have selected to fund via BPAY® or direct credit, Person No. 1 named on the application will receive an email with the details required for this payment to be made.

### Maturity

We'll write to you approximately 10 business days prior to the maturity of your Business Term Deposit to obtain your maturity instructions. If you don't instruct us as to what should happen to your Business Term Deposit at least two business days prior to maturity, we'll reinvest your Business Term Deposit for the same term with the same interest payment frequency and at the interest rate applicable on the maturity date.

## Section 2.2b – nominated account details for your Business Term Deposit. (mandatory)

You must link an account with another Australian financial institution to your new Business Term Deposit. Please provide details of your nominated account below.

**If you want ME to debit money from your nominated account for your initial deposit, you need to select this option under 'Initial deposit payment method' in Section 2.2a above.**

Name of financial institution

Name of account holder(s) e.g. ABC Pty Ltd as trustee for the XYZ Trust or ABC Pty Ltd

BSB number

Account number

Please note:

- Your nominated account must be able to accept both direct debits and direct credits. Term deposits and many savings accounts cannot be debited. If you're unsure please check with your financial institution.
- These details should appear as they do on the nominated account statement
- The nominated account must be in the name of the holder of the Business Banking account or, where the Business Banking account is to be held jointly, in the name of the joint account holders
- If the nominated account is a joint account please ensure the account authority is for either party to operate
- If your nominated account is with another financial institution, you may experience an additional delay before funds become available to you on closure or at maturity of your Business Term Deposit.

## Section 3 – business details.

### Section 3.1 – business details.

Full legal name of applicant: (if you are a company acting as a trustee, provide your name in this format 'ABC Pty Ltd as trustee for the XYZ Trust')

Please complete the relevant business identifier that is applicable to your business:

ABN (if any)

ACN

Registration number

Registered business name

Registered office address or address of the trust (PO Box not accepted)

Address of principal place of business/administration if different to the above (PO Box not accepted)

Mailing address

Email address

Business phone number

Country of incorporation/establishment

Industry or business activity (e.g. super fund, manufacturing, construction)

Trust applicants: specify type of trust (e.g. discretionary, family, unit trust or super fund)

### Section 3.2 – Tax file number (TFN) or exemption.

We are authorised by the Income Tax Assessment Act 1936 to collect your TFN. Providing your TFN is not compulsory and it is not an offence to decline to provide your TFN. However, if you don't provide it (or identify a relevant exemption) we are required by law to deduct tax from any interest you earn on your account. We will only use your TFN if we are required to do so for lawful purposes, including providing information to the Commissioner of Taxation.

TFN

Or reason for exemption

### Section 3.3 – business tax residency.

#### Is the applicant (or any applicant in the case of a joint account) a tax resident in any country other than Australia?

(An account holder is generally a tax resident in a country if it is liable to pay tax in that country – check with your tax adviser if you are unsure)

- No
- Yes If Yes, the applicant is required to complete a **Self-certification (individual) form** (if the applicant is an individual) or **Self-certification (entity) form** (if the applicant is an entity). The form can be downloaded from our website [mebank.com.au](http://mebank.com.au) and must be returned with this application form.

### Section 3.4 – entity type.

**Entity type:** (complete only if the applicant is an entity)

Tick one box only – definitions of entity types can be found in the OECD Common Reporting Standard at [oecd.org](http://oecd.org) or check with your tax adviser if you are unsure

#### Financial Institutions:

- An Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution (If you tick this box see below for additional information you must provide)
- Other Investment Entity
- Depository Institution, Custodial Institution or Specified Insurance Company

#### NFEs: (Entities that are not a Financial Institution)

- Active NFE – a corporation the stock of which is regularly traded on an established securities market or a corporation which is a related entity of such a corporation
- Active NFE – a Government Entity or Central Bank
- Active NFE – an International Organisation
- Active NFE – other (e.g. a start-up or a non-profit NFE)
- Passive NFE (if you tick this box see below for additional information you must provide)

If the entity is a Financial Institution that is an Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution **OR** a Passive NFE, the Controlling Persons of the applicant (including, in the case of a trust, each settlor, trustee and beneficiary) are required to complete a **Self-certification (controlling person) form**. This form can be downloaded from our website [mebank.com.au](http://mebank.com.au) and must be returned with this application.

### Section 4 – individual details.

#### Section 4.1 – identification information.

To comply with our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth), we must collect certain information about you. The information to be collected depends upon your business type.

- If you are a **company** – details of **each** director.
- If you are a **partnership** – details of **each** partner.
- If you are an **individual as trustee** – details of **each** individual trustee.
- If you are a **company as trustee** – details of **each** director of the relevant company trustee (the same company trustee which will be noted in section 6).
- If you are a **sole trader** – details of the proprietor.
- If you are an **incorporated association** – details of the association's Chairman, Secretary and Treasurer (or equivalent officer in each case).
- If you are an **unincorporated association** – details of the public officer or president, secretary, or treasurer if there is no public officer.
- If you are a **union** – details of the union's Chairman, Secretary and Treasurer (or equivalent officer in each case).
- If you are a **government body** – details of the executive officer.

If you run out of space, please provide information on a second application form or on a separate sheet and attach to this form.

**Section 4.2a – person no. 1.** (to be completed by the applicant)

**Please note: We will communicate with this person regarding this application, including notifying our acceptance of the application and requesting further information if required.**

**Relationship to applicant:**

Director  Proprietor  Partner  Trustee  Other (please specify)   
Title (Mr/Mrs/Miss/Ms/Other) Given name(s) Family name

**Appointment to operate on the account**

We require at least one authorised representative to be appointed. Please refer to the Business Online Savings Account and/or the Business Term Deposit Terms and Conditions for a list of everything an authorised representative or designated user can do in relation to your account which includes, in relation to a Business Term Deposit, the ability of an authorised representative to open an additional Business Term Deposit in your name provided certain conditions are met.

Select type of appointment:  Authorised representative  Designated user  
Select which account(s) this appointment applies to:  Business Online Savings Account  Business Term Deposit  Both  
Should Person No. 1 be registered for internet and phone banking? (not available for accounts that need two to sign)  Yes  No  
Please note that in order to be registered for internet and phone banking Person No. 1's email address and mobile phone number must also be supplied in section 4.2b.

**Section 4.2b – person no.1 continued.** (to be completed by person no. 1)

**Please have Person No. 1 complete this section.**

Residential address (PO Box not accepted)

Date of birth Gender Email address  
    
 Male  Female

At least one contact number is required.  
Mobile phone Home phone Work phone  
 (  )  (  )

Occupation Password  
 (minimum 5 characters, used to verify you when you call us)

Are you already a ME customer?  
 No ▼ Please answer questions below  Yes ► Please go to the end of this section and provide a signature

Driver's licence number State of Issue Expiration date

Are you an Australian citizen?  No ▼  Yes ► go to Verifying your identity  
Are you a permanent resident? (complete if you are not an Australian citizen)  No ▼  Yes ▼

Current passport number Expiration date

Country of issue Visa subclass details

**Verifying your identity**

If you are not an existing ME customer – before we can open an account we are legally required to verify your identity. The credit information files held by illion are one of the best electronic data sources we can use to verify your identity. If you consent to ME using your credit information file to help verify your identity then you need to read and agree to the below terms and conditions and authorise us to verify your identity online by ticking the 'yes' option below. If you don't want your credit information file used as part of your identity verification, you can present identification documents in person at Australia Post.

**Electronic identity verification terms**

By ticking the 'yes' box below, you consent to ME disclosing your name, residential address and date of birth to a credit reporting body to assist us to verify your identity. We will request and the credit reporting body may provide an assessment of whether the personal information provided matches (in whole or in part) personal information contained in a credit information file held by the credit reporting body. In preparing the assessment the credit reporting body may use the personal information about you and other individuals contained in their credit information files. No other information about your credit information file will be provided to ME. You also appoint ME as your agent to contact Commonwealth and State Government agencies ("document issuer or official record holder") on your behalf using VIX Verify Pty Ltd in order to check the details of your identification information supplied to us with the document issuer or official record holder for the purposes of verifying your identity.

**Do you agree to the above electronic identity verification terms so that we can verify your identity online?**

Yes, verify my identity online.  No, verify my identity in person at Australia Post  
Person No. 1 signature

**Section 4.3a – person no. 2.** (to be completed by the applicant)

**Relationship to applicant:**

Director  Proprietor  Partner  Trustee  Other (please specify)

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

Family name

**Appointment to operate on the account**

Please select if you would like Person No. 2 to be an authorised representative or designated user on your account(s). Please refer to the Business Online Savings Account and/or the Business Term Deposit Terms and Conditions for a list of everything an authorised representative or designated user can do in relation to your account which includes, in relation to a Business Term Deposit, the ability of an authorised representative to open an additional Business Term Deposit in your name provided certain conditions are met.

Authorised representative  Designated user

Select which account(s) this appointment applies to:  Business Online Savings Account  Business Term Deposit  Both

Should Person No. 2 be registered for internet and phone banking? (not available for accounts that need two to sign)  Yes  No

Please note that in order to be registered for internet and phone banking Person No. 2's email address and mobile phone number must also be supplied in section 4.3b.

**Section 4.3b – person no. 2 continued.** (to be completed by person no. 2)

**Please have Person No. 2 complete this section.**

Residential address (PO Box not accepted)

Date of birth

Gender

Email address

Male  Female

At least one contact number is required.

Mobile phone

Home phone

Work phone

Occupation

Password

(minimum 5 characters, used to verify you when you call us)

Are you already a ME customer?

No ▼ Please answer questions below

Yes ► Please go to the end of this section and provide a signature

Driver's licence number

State of Issue

Expiration date

Are you an Australian citizen?  No ▼  Yes ► go to Verifying your identity

Are you a permanent resident? (complete if you are not an Australian citizen)  No ▼  Yes ▼

Current passport number

Expiration date

Country of issue

Visa subclass details

**Verifying your identity**

If you are not an existing ME customer – before we can open an account we are legally required to verify your identity. The credit information files held by illion are one of the best electronic data sources we can use to verify your identity. If you consent to ME using your credit information file to help verify your identity then you need to read and agree to the below terms and conditions and authorise us to verify your identity online by ticking the 'yes' option below. If you don't want your credit information file used as part of your identity verification, you can present identification documents in person at Australia Post.

**Electronic identity verification terms**

By ticking the 'yes' box below, you consent to ME disclosing your name, residential address and date of birth to a credit reporting body to assist us to verify your identity. We will request and the credit reporting body may provide an assessment of whether the personal information provided matches (in whole or in part) personal information contained in a credit information file held by the credit reporting body. In preparing the assessment the credit reporting body may use the personal information about you and other individuals contained in their credit information files. No other information about your credit information file will be provided to ME. You also appoint ME as your agent to contact Commonwealth and State Government agencies ("document issuer or official record holder") on your behalf using VIX Verify Pty Ltd in order to check the details of your identification information supplied to us with the document issuer or official record holder for the purposes of verifying your identity.

**Do you agree to the above electronic identity verification terms so that we can verify your identity online?**

Yes, verify my identity online.

No, verify my identity in person at Australia Post

Person No. 2 signature

**Section 4.4a – person no. 3.** (to be completed by the applicant)

**Relationship to applicant:**

Director  Proprietor  Partner  Trustee  Other (please specify)

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

Family name

**Appointment to operate on the account**

Please select if you would like Person No. 3 to be an authorised representative or designated user on your account(s). Please refer to the Business Online Savings Account and/or the Business Term Deposit Terms and Conditions for a list of everything an authorised representative or designated user can do in relation to your account which includes, in relation to a Business Term Deposit, the ability of an authorised representative to open an additional Business Term Deposit in your name provided certain conditions are met.

Authorised representative  Designated user

Select which account(s) this appointment applies to:  Business Online Savings Account  Business Term Deposit  Both

Should Person No. 3 be registered for internet and phone banking? (not available for accounts that need two to sign)  Yes  No

Please note that in order to be registered for internet and phone banking Person No. 3's email address and mobile phone number must also be supplied in section 4.4b.

**Section 4.4b – person no.3 continued.** (to be completed by person no. 3)

**Please have Person No. 3 complete this section.**

Residential address (PO Box not accepted)

Date of birth

Gender

Email address

Male  Female

At least one contact number is required.

Mobile phone

Home phone

Work phone

Occupation

Password

(minimum 5 characters, used to verify you when you call us)

Are you already a ME customer?

No ▼ Please answer questions below

Yes ► Please go to the end of this section and provide a signature

Driver's licence number

State of Issue

Expiration date

Are you an Australian citizen?  No ▼  Yes ► go to Verifying your identity

Are you a permanent resident? (complete if you are not an Australian citizen)  No ▼  Yes ▼

Current passport number

Expiration date

Country of issue

Visa subclass details

**Verifying your identity**

If you are not an existing ME customer – before we can open an account we are legally required to verify your identity. The credit information files held by illion are one of the best electronic data sources we can use to verify your identity. If you consent to ME using your credit information file to help verify your identity then you need to read and agree to the below terms and conditions and authorise us to verify your identity online by ticking the 'yes' option below. If you don't want your credit information file used as part of your identity verification, you can present identification documents in person at Australia Post.

**Electronic identity verification terms**

By ticking the 'yes' box below, you consent to ME disclosing your name, residential address and date of birth to a credit reporting body to assist us to verify your identity. We will request and the credit reporting body may provide an assessment of whether the personal information provided matches (in whole or in part) personal information contained in a credit information file held by the credit reporting body. In preparing the assessment the credit reporting body may use the personal information about you and other individuals contained in their credit information files. No other information about your credit information file will be provided to ME. You also appoint ME as your agent to contact Commonwealth and State Government agencies ("document issuer or official record holder") on your behalf using VIX Verify Pty Ltd in order to check the details of your identification information supplied to us with the document issuer or official record holder for the purposes of verifying your identity.

**Do you agree to the above electronic identity verification terms so that we can verify your identity online?**

Yes, verify my identity online.

No, verify my identity in person at Australia Post

Person No. 3 signature

**Section 4.5 – appointing additional authorised representatives and/or designated users.**

If you would like to appoint other Authorised Representatives or Designated Users on your account, you will need to complete a Change of Details Form available at [mebank.com.au](http://mebank.com.au) or by phoning us on **1300 658 108**.

**Section 5 – applicant ownership or control details.** (all applications except government bodies)

Please provide the details of each individual who owns 25% or more of the business or who controls the business. If the individual's details are in **section 4** complete 'name' in this section only.

**Person no.1**

|   |                              |
|---|------------------------------|
| Date of birth   | Title (Mr/Mrs/Miss/Ms/Other) |
| <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"/>         |
| Family name   | Given name(s)                |
| <input type="text"/>  | <input type="text"/>         |
| Residential address (PO Box not accepted)   |                              |
| <input type="text"/>  |                              |
| <input type="text"/>  |                              |
| Occupation  |                              |
| <input type="text"/>  |                              |
| Are you already a ME customer?  |                              |
| <input type="checkbox"/> No ▼ <input type="checkbox"/> Yes ► go to the end of this section and provide a signature  |                              |
| Are you an Australian Citizen?  |                              |
| <input type="checkbox"/> No ▼ <input type="checkbox"/> Yes ► go to Verifying your identity  |                              |
| Are you a permanent resident? (complete if you are not an Australian citizen)   |                              |
| <input type="checkbox"/> No ▼ <input type="checkbox"/> Yes ▼  |                              |
| Current passport number   |                              |
| <input type="text"/>  |                              |
| Country of issue  |                              |
| <input type="text"/>  |                              |
| Expiration 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"/> |                              |
| Visa subclass details   |                              |
| <input type="text"/>  |                              |
| Go to Verifying your identity   |                              |

**Person no.2**

|   |                              |
|---|------------------------------|
| Date of birth   | Title (Mr/Mrs/Miss/Ms/Other) |
| <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"/>         |
| Family name   | Given name(s)                |
| <input type="text"/>  | <input type="text"/>         |
| Residential address (PO Box not accepted)   |                              |
| <input type="text"/>  |                              |
| <input type="text"/>  |                              |
| Occupation  |                              |
| <input type="text"/>  |                              |
| Are you already a ME customer?  |                              |
| <input type="checkbox"/> No ▼ <input type="checkbox"/> Yes ► go to the end of this section and provide a signature  |                              |
| Are you an Australian Citizen?  |                              |
| <input type="checkbox"/> No ▼ <input type="checkbox"/> Yes ► go to Verifying your identity  |                              |
| Are you a permanent resident? (complete if you are not an Australian citizen)   |                              |
| <input type="checkbox"/> No ▼ <input type="checkbox"/> Yes ▼  |                              |
| Current passport number   |                              |
| <input type="text"/>  |                              |
| Country of issue  |                              |
| <input type="text"/>  |                              |
| Expiration 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"/> |                              |
| Visa subclass details   |                              |
| <input type="text"/>  |                              |
| Go to Verifying your identity   |                              |

**Person no.3**

|   |                              |
|---|------------------------------|
| Date of birth   | Title (Mr/Mrs/Miss/Ms/Other) |
| <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"/>         |
| Family name   | Given name(s)                |
| <input type="text"/>  | <input type="text"/>         |
| Residential address (PO Box not accepted)   |                              |
| <input type="text"/>  |                              |
| <input type="text"/>  |                              |
| Occupation  |                              |
| <input type="text"/>  |                              |
| Are you already a ME customer?  |                              |
| <input type="checkbox"/> No ▼ <input type="checkbox"/> Yes ► go to the end of this section and provide a signature  |                              |
| Are you an Australian Citizen?  |                              |
| <input type="checkbox"/> No ▼ <input type="checkbox"/> Yes ► go to Verifying your identity  |                              |
| Are you a permanent resident? (complete if you are not an Australian citizen)   |                              |
| <input type="checkbox"/> No ▼ <input type="checkbox"/> Yes ▼  |                              |
| Current passport number   |                              |
| <input type="text"/>  |                              |
| Country of issue  |                              |
| <input type="text"/>  |                              |
| Expiration 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"/> |                              |
| Visa subclass details   |                              |
| <input type="text"/>  |                              |
| Go to Verifying your identity   |                              |

**Person no.4**

|   |                              |
|---|------------------------------|
| Date of birth   | Title (Mr/Mrs/Miss/Ms/Other) |
| <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"/>         |
| Family name   | Given name(s)                |
| <input type="text"/>  | <input type="text"/>         |
| Residential address (PO Box not accepted)   |                              |
| <input type="text"/>  |                              |
| <input type="text"/>  |                              |
| Occupation  |                              |
| <input type="text"/>  |                              |
| Are you already a ME customer?  |                              |
| <input type="checkbox"/> No ▼ <input type="checkbox"/> Yes ► go to the end of this section and provide a signature  |                              |
| Are you an Australian Citizen?  |                              |
| <input type="checkbox"/> No ▼ <input type="checkbox"/> Yes ► go to Verifying your identity  |                              |
| Are you a permanent resident? (complete if you are not an Australian citizen)   |                              |
| <input type="checkbox"/> No ▼ <input type="checkbox"/> Yes ▼  |                              |
| Current passport number   |                              |
| <input type="text"/>  |                              |
| Country of issue  |                              |
| <input type="text"/>  |                              |
| Expiration 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"/> |                              |
| Visa subclass details   |                              |
| <input type="text"/>  |                              |
| Go to Verifying your identity   |                              |



**Section 5 - applicant ownership or control details cont.** (all applications except government bodies)

**Verifying your identity**

If you are not an existing ME customer – before we can open an account we are legally required to verify your identity. The credit information files held by illion are one of the best electronic data sources we can use to verify your identity. If you consent to ME using your credit information file to help verify your identity then you need to read and agree to the below terms and conditions and authorise us to verify your identity online by ticking the ‘yes’ option below. If you don’t want your credit information file used as part of your identity verification, you can present identification documents in person at Australia Post.

**Electronic identity verification terms**

By ticking the ‘yes’ box below, you consent to ME disclosing your name, residential address and date of birth to a credit reporting body to assist us to verify your identity. We will request and the credit reporting body may provide an assessment of whether the personal information provided matches (in whole or in part) personal information contained in a credit information file held by the credit reporting body. In preparing the assessment the credit reporting body may use the personal information about you and other individuals contained in their credit information files. No other information about your credit information file will be provided to ME. You also appoint ME as your agent to contact Commonwealth and State Government agencies (“document issuer or official record holder”) on your behalf using VIX Verify Pty Ltd in order to check the details of your identification information supplied to us with the document issuer or official record holder for the purposes of verifying your identity.

**Do you agree to the above electronic identity verification terms so that we can verify your identity online?**

Person No.1

- Yes, verify my identity online.  
 No, verify my identity in person at Australia Post

Signature

Person No.2

- Yes, verify my identity online.  
 No, verify my identity in person at Australia Post

Signature

Person No.3

- Yes, verify my identity online.  
 No, verify my identity in person at Australia Post

Signature

Person No.4

- Yes, verify my identity online.  
 No, verify my identity in person at Australia Post

Signature

**Section 6 - company trustee identification information.** (trust applicants only)

Please complete in relation to one company trustee of the trust only.

Full company name

Company type:  Proprietary Company  Public Company

ACN

Registered office address (PO Box not accepted)

Principal place of business address if different to the registered office address specified above (PO Box not accepted)

Industry or business activity (e.g. super fund, manufacturing, construction)

## Section 7 – trustee beneficiary and settlor details. (trust applicants only)

### Section 7.1 – trustee beneficiaries.

Please provide details of the trustee beneficiaries.

|                              |                      |                      |
|------------------------------|----------------------|----------------------|
| Title (Mr/Mrs/Miss/Ms/Other) | Given name(s)        | Family name          |
| <input type="text"/>         | <input type="text"/> | <input type="text"/> |
| Title (Mr/Mrs/Miss/Ms/Other) | Given name(s)        | Family name          |
| <input type="text"/>         | <input type="text"/> | <input type="text"/> |
| Title (Mr/Mrs/Miss/Ms/Other) | Given name(s)        | Family name          |
| <input type="text"/>         | <input type="text"/> | <input type="text"/> |
| Title (Mr/Mrs/Miss/Ms/Other) | Given name(s)        | Family name          |
| <input type="text"/>         | <input type="text"/> | <input type="text"/> |

If the terms of the trust identifies the beneficiaries by reference to membership of a class (e.g. family members of a named person), please provide details of the class(es):

  

### Section 7 .2 – settlors.

If the terms of the trust identifies the settlors contribution was \$10,000 or more at the time the trust was established, provide the full name of the settlor (unless deceased):

|                              |                      |                      |
|------------------------------|----------------------|----------------------|
| Title (Mr/Mrs/Miss/Ms/Other) | Given name(s)        | Family name          |
| <input type="text"/>         | <input type="text"/> | <input type="text"/> |
| Title (Mr/Mrs/Miss/Ms/Other) | Given name(s)        | Family name          |
| <input type="text"/>         | <input type="text"/> | <input type="text"/> |

## Section 8 – privacy notice.

### Collection, use and disclosure of information.

You are providing personal information to ME for the primary purpose of ME contacting you, assessing your application, verifying your identity and then establishing and administering your account. Your personal information may be used and disclosed to third party service providers for these purposes and without this information, ME may not be able to consider or approve your application or provide our services.

You must only give us information about any other person with their permission, and if you have told them about this privacy statement. Some laws require or authorise our collection of your personal information including (where applicable):

- the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth);
- the Income Tax Assessment Act 1936 (Cth) and the Taxation Administration Act 1953 (Cth).

We also collect your personal information for the purposes of:

- customer relations including management of our relationship with you and market or customer satisfaction research and product development, and to obtain aggregate information for statistical or research purposes;
- our internal operations including record keeping, risk management and auditing, training, file reviews and portfolio analysis;
- information technology systems development and testing;
- investigating, resolving and preventing complaints;
- considering any other application made by you to ME for financial products or services;
- conducting fraud assessments;
- informing you about any of our products, or those of our alliance partners, that may be of interest to you; and
- reporting and data analytics, including for regulatory, management, statistical or research purposes.

We may disclose your personal information for those purposes to:

- our related entities, service providers, contractors, external advisers or alliance partners (for example a union, superannuation fund, insurer or other third parties with which we have arrangements);
- government and regulatory bodies, law enforcement bodies and courts as required by law or in accordance with prudent banking practice;
- external complaint resolution bodies;
- any person we are considering selling part of our banking business to;
- payment system operators; and
- other financial institutions.

We may also disclose your personal information to our third party service providers for them to help us provide banking and related services to you. Our third party service providers may store or access your personal information overseas. These countries are 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.

## Marketing.

ME may use your personal information to get in touch with you about ME products and services that may be of interest. If you don't want us to do this, please call us on **1300 658 108** or log in to internet banking to send us a secure email.

## Access to your personal information and complaints.

ME's Privacy and Credit Reporting Policy contains information about how you can:

- access and seek to correct your personal information held by ME; and
- complain about a breach by ME of the Australian Privacy Principles and how ME will deal with the complaint.

ME's Privacy and Credit Reporting Policy is available at [mebank.com.au](http://mebank.com.au) or by phoning us on **1300 658 108**.

## Section 9 - customer relations.

At ME, we're 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 as set out above to find out about our dispute resolution procedures. ME is a member of the Financial Ombudsman Service (FOS) Australia.

## Section 10 - 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](http://fcs.gov.au) and the APRA hotline on 1300 55 88 49 are the go-to places for more information about the Scheme.

## Section 11 - declaration and direct debit request authority.

1. I/We declare that all information provided in this application is true and correct.
2. I/We acknowledge and agree that I/we have obtained and read the Business Deposit Products Fees and Charges Sheet and that I/we have received any further fees and charges information requested from ME.
3. I/We agree to comply with the ME Business Online Savings Account/Business Term Deposit Terms and Conditions. I/We agree to ensure that any Authorised Representatives or Designated Users also comply with these Terms and Conditions. For your Business Term Deposit your agreement with us is comprised of this application, the Confirmation Letter we send you when we open your account and when your term deposit is reinvested for a new term, our Business Term Deposit Terms and Conditions booklet and our Business Deposit Products Fees and Charges Sheet. Copies of the Terms and Conditions booklet and the Business Deposit Products Fees and Charges Sheet are available from [mebank.com.au](http://mebank.com.au) or by calling us on 1300 658 108. ME will also provide you with copies of the Terms and Conditions booklet before you start using your account. Please read these documents carefully.
4. I/We warrant and represent as follows:
  - in the case of a sole director company, I am the sole director and sole secretary and have full power and authority to open and operate a Business Online Savings Account/Business Term Deposit;
  - in the case of trusts, I represent that I am the only trustee(s) of the trust and I have full trust power and authority to open and operate a Business Online Savings Account/Business Term Deposit;
  - in the case of a partnership/association, I represent that I have full power and authority to bind the partnership/association and each of the partners/members in accordance with its constituent documents and have full power and authority to open and operate a Business Online Savings Account/Business Term Deposit and I undertake to advise ME if the partnership/association is dissolved or terminated or the members of the partnership change;
  - in the case of a union, I represent that the union is an association of employees that is registered or recognised as a trade union under the laws of a State or Territory of Australia, has entered this agreement in accordance with its registered rules and that I am an authorised representative of that association with full power and authority to open and operate a Business Online Savings Account/Business Term Deposit;
5. I/We also understand that for joint applicants the signing authority for account(s) is 'any to sign'.
6. I/We have informed the people nominated in this form that I/we have provided their personal details to ME and that their personal information may be collected, used and disclosed in the manner and for the purposes set out in the Privacy Notice in section 8.
7. I/We agree that my/our personal information may be collected, used and disclosed in the manner and for the purposes set out in the Privacy Notice in section 8. If you do not want ME or its subsidiaries or its associated companies to use the personal information contained in this application form to provide such information to you, simply contact ME during normal business hours on 1300 658 108 or log in to internet banking to send us a secure email.
8. I/We request Members Equity Bank Limited (User I.D. 185871), through the Bulk Electronic Clearing System, to:
  - if I/we have applied for a Business Term Deposit, arrange for funds to be debited from my/our nominated account at the financial institution shown in section 2.2b and credited to my/our Business Term Deposit in accordance with (a) my/our instructions set out in section 2.2a (if any) and (b) my/our future instructions and the future instructions of any Authorised Representative that I/we may appoint on my/our account from time to time;
  - if I/we have applied for a Business Online Savings Account, arrange for funds to be debited from my/our nominated account at the financial institution shown in section 2.1b and credited to my/our Business Online Savings Account in accordance with (a) my/our instructions set out in section 2.1a (if any) and (b) my/our future instructions and the future instructions of any Authorised Representative and/or Designated User that I/we may appoint on my/our account from time to time;
9. I/We acknowledge that the above direct debit arrangement is governed by the terms of the Direct Debit Request Service Agreement contained in the Business Online Savings Account/Business Term Deposit Terms and Conditions.
10. I/We agree to advise ME within 60 days of any change in circumstances that affects my/our tax residency status declared in this application.

## Section 11 – declaration and direct debit request authority cont.

Please follow the instructions below to sign this form.

### Signature rules:

- **Sole trader:** Proprietor of business to sign.
- **Company:** A director and the secretary or two directors to sign.
- **Sole director company:** Sole director/secretary to sign, stating that he or she is the sole director and sole secretary of the company.
- **Partnership:** All partners to sign (unless ME agrees otherwise in the case of a large partnership).
- **Union:** Authorised Representative(s) to sign in accordance with the registered rules of the union.
- **Association:** Minimum of two office bearers (e.g. the chairman, secretary, treasurer or equivalent officer in each case) to sign in accordance with the rules governing the association.
- **Company as trustee:** All trustees to sign.
- **Individual as trustee:** All trustees to sign.
- **Government body:** Individuals authorised by the relevant government body to sign.

Signature 1

Position (if required)

Print name

Date

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

Signature 2

Position (if required)

Print name

Date

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

Signature 3

Position (if required)

Print name

Date

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



# ME business savings account supporting document checklist.

Getting your paperwork in order? This handy checklist shows exactly what documents you'll need according to your business structure.

## Certifying your documents.

Before you send us copies of your documents, you will need to get them certified within 3 months before lodging your application. You can do this by taking your original document(s) together with a photocopy of the original to an Approved Person.

### The following persons can certify a document as a true copy of an original:

- Police officer, justice of the peace or notary public
- Barrister or solicitor
- Australian consular or diplomatic officer
- Judge, magistrate, registrar, deputy or CEO of a court
- Agent in charge of a postal agency
- Post office permanent employee with 2 or more years of continuous service
- Officer with 2 or more years of continuous service with one or more financial institutions
- Officer with 2 or more years of continuous service with one or more finance companies
- Officer or authorised representative of a holder of an Australian Financial Services Licence having 2 or more years of continuous service with one or more licensees
- Member of CPA Australia, Institute of Chartered Accountant Australia, or National Institute of Accountants with at least 2 years membership

## Supporting documents required.

### Self Managed Super Fund.

- Your tax file number (or reason for exemption)
- A copy of a bank statement issued in the last 12 months, or a letter from your bank confirming the account name and number of your nominated account.
- A certified extract of your trust deed showing:
  - The trust name (in full);
  - Name(s) of trustee(s);
  - Date of execution;
  - Name(s) of beneficiary (also known as the members);
  - Name(s) of settlor (if applicable);
  - Details of beneficial owner (may also be called appointor/custodian/principal/protector/guardian (if any))
  - Signatures of the trustees (execution page)

### Sole trader.

- Your tax file number (or reason for exemption)
- A copy of a bank statement issued in the last 12 months, or a letter from your bank confirming the account name and number of your nominated account

### Partnership.

- Your tax file number (or reason for exemption)
- A copy of a bank statement issued in the last 12 months, or a letter from your bank confirming the account name and number of your nominated account
- A certified copy of the partnership agreement, or a partnership tax return or notice of assessment issued in the last 12 months
- A certified copy of the meeting confirming the attendance and approval of authorised office holders for the partnership

### Company (private or public).

- Your tax file number (or reason for exemption)
- A copy of a bank statement issued in the last 12 months, or a letter from your bank confirming the account name and number of your nominated account
- A certified copy of the certificate of registration or incorporation; or an ASIC company extract issued in the last month
- A certified copy of the meeting confirming the attendance and approval of authorised office holders for the partnership

### Trust (regulated or unregulated).

- Your tax file number (or reason for exemption)
- A copy of a bank statement issued in the last 12 months, or a letter from your bank confirming the account name and number of your nominated account
- A certified copy of your full trust deed (not just the first and signature pages)

**Union or Association (incorporated or unincorporated).**

- Your tax file number (or reason for exemption)
- A copy of a bank statement issued in the last 12 months, or a letter from your bank confirming the account name and number of your nominated account
- A certified copy of the rules or constitution of the association, **OR** a certified copy of the certificate of incorporation
- A certified copy of meeting minutes confirming the attendance and appointment of the chair, secretary and treasurer

**Government body.**

- Your tax file number (or reason for exemption)
- A copy of a bank statement issued in the last 12 months, or a letter from your bank confirming the account name and number of your nominated account
- A certified copy of the letter of authority on letterhead appointing authority users and signed by executive officer