

What transitioning to ME Go means for your accounts.

Deposit Accounts Notice of Change

Everyday Transaction Account

InterestME Savings Account

Online Savings Account



Staying the same.

- **Account numbers and information:** Your account numbers, transaction history, account balance, and personal information will remain unchanged as your accounts transition to the ME Go app and internet banking.
- **Existing direct debits and credits:** Your direct debits and credits using your current BSB and account number will remain unchanged, and you don't need to take any action. Any direct debits currently linked to your account like loan repayments and bills, as well as direct credits like your salary, will continue to be debited and credited to and from your accounts, as we have redirected the existing BSB for you.
- **Existing PayIDs:** All PayIDs linked to your accounts will continue to be linked following the transition to the new ME Go app and internet banking. You will still be able to receive payments using your existing PayIDs.
- **Scheduled Payments and saved payees:** Most if not all pre-scheduled payments and saved payees set up in your existing ME Bank app and ME Bank internet banking will transition to the new ME Go app and internet banking. **We are aware however that pre-scheduled payments or saved payees whose names were entered on the ME Bank app or ME Bank internet banking with numeric or special characters, may not successfully transition to ME Go.** For this reason, we recommend post Go Day that you check to ensure all your pre-scheduled payments and saved payees have transitioned to ME Go.
- **Bank@Post:** You can continue to make deposits and withdraw cash at any Australia Post outlet across the country displaying the Bank@Post symbol. To deposit cash, deposit cheques and to withdraw cash, you'll need your physical ME debit card and PIN. Bank@Post transaction limits remain the same and can be found in the ME Go interest rates, transaction limits, fees and charges.
- **Online banking:** You will still have online banking access to your accounts through the new ME Go internet banking via desktop and the ME Go app.

What's changing.

Everyday Transaction Account

- **Product name:** Your account will now be called a SpendME Account.
- **New BSB:** Your BSB code will be updated as a part of this transition and change to **944-100**. You will not need to update your BSB code for any existing payments, ME has taken care of this for you. For any new direct debits and payments to be set up, please ensure you use your new BSB code.
- **Debit card:** Your existing Debit Mastercard will be replaced with a new Visa Debit card. ME will proudly support and donate 1 cent every time you tap with your new digital card to a card-linked charity. Find more information, visit mebank.com.au/me-go-charities. The night before your Go Day, you'll no longer be able to use your Debit Mastercard/wallet and ME Bank app and ME Bank internet banking to access your accounts. Please check your email for exact time and date. Alternatively, contact ME at **13 15 63**. Once ME has transitioned your accounts to ME Go, you'll receive an email and SMS letting you know you can now activate your replacement Visa Debit card.
- **Transaction limits:** Standard daily limit for 'Pay Someone' payments will increase to \$5,000 and can be increased in the ME Go app and internet banking up to \$20,000 per day per Account holder. A temporary one-day limit can be set above the \$20,000 daily limit to allow for large one-off transfers. Standard daily limit for BPay Payments will change to \$20,000 and can be increased in the ME Go app and internet banking up to \$100,000 per day per Account holder. Standard daily limit for payments using the New Payments Platform (NPP) is \$5,000 per Account holder. NPP payments now form part of the Pay Someone daily limit. The daily debit card transaction limit will change to \$5,000 per card. This amount can be decreased to \$1,000 per day or increased up to \$25,000 per day in the ME Go app and internet banking. The daily debit card cash withdrawal limit will change to \$1,000 per card. This amount can be increased in the ME Go app and internet banking up to \$2,000 per day. All limits stated above are in AUD. **Please note that these changes to transaction limits may increase your liability for any unauthorised transaction that we determine you are partly or fully responsible for under the accounts Terms and Conditions.** Further, there are no limits on the number of card transactions you can make in a day provided you don't go over the monetary limit. Full details of the transaction limits that apply to your accounts can be found on our website at mebank.com.au/support/me-go-transition-terms-and-conditions/
- **ATM enquiry/withdrawal fees in Australia:** ME will no longer rebate all ATM Operator fees incurred at ATMs in Australia as part of your transition to ME Go. Currently, you can receive fee-free ATM withdrawals at:
 - All BOQ Branch ATMs.
 - Commonwealth Bank, NAB, ANZ and Westpac branded ATMs in Australia.Other ATMs not listed above can be used but may not always be fee-free.
- **No currency conversion/international fees charged by ME:** ME will no longer charge currency conversion fees or international transaction fees when you spend using your replacement Visa Debit card that is linked to your SpendME Accounts and where the merchant is located internationally. Please note that some merchants and ATM operators may still charge fees of this nature.

- **Recurring payments linked to your Debit Mastercard:**

Your recurring payments set up with your existing Debit Mastercard number will need to be updated with your replacement Visa Debit card details. Closer to your Go Day, please call ME on **13 15 63** to request a list of your recurring Debit Mastercard payments or download a general list found at mebank.com.au/support/automatic-card-payments to get you started.

- **Instant payments with OSKO and PayID:** Your accounts will have access to instant payments through OSKO and PayID. With these features, you'll be able to send and receive payments in real-time.
- **Fitbit Pay:** Fitbit Pay will no longer be supported from June 2024 by Fitbit. If your Fitbit device supports Google Pay, then you will be able to add your replacement Visa Debit card to your Google Wallet.
- **Garmin Pay:** Access to Garmin Pay will not be available to use once your accounts have transitioned to ME Go.
- **BPAY view:** Your accounts will no longer have access to BPAY view as part of your transition to ME Go. This means that you will no longer be able to view and manage your bills using BPAY view, but you will still be able to make BPAY payments from your accounts.
- **Statement frequency:** Your statements will transition from quarterly (March, June, September, and December) to every six months from your accounts transition date. And in the month your accounts transition, your transaction history will be split across two statements. For more information, please visit mebank.com.au/interim-statements.
- **Statements and notifications:** Customers who currently receive paper statements and notices will now be automatically opted in to receive e-statements and notices. You will be notified that your statements are ready by email and can access your statements and notices in the ME Go app and internet banking. If you have previously opted out from e-statements and notices you will not be automatically opted back in. If you want to change your communication preferences, please call ME on **13 15 63**.
- **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 included with this notice and also available on our website at mebank.com.au/support/me-go-transition-terms-and-conditions/
- **Transfers from your nominated external accounts to your ME account:** You will no longer be able to authorise ME Bank to debit funds from your external nominated account and credit into your ME account. Any future-dated or recurring authorisations to debit funds from your external nominated account will stop working upon your transition to ME Go. If you wish to transfer funds from an external account to your SpendME or SaveME Accounts (once-off or recurring), you can do this via your external account provider.
- **Operated Assisted Banking:** You will no longer be able to transfer funds by Operator Assisted Banking once your accounts have transitioned to ME Go. You will only be able to transfer funds via the ME Go app and internet banking. If you experience a problem, you can call ME on **13 15 63**.
- **Confirmation of Payee Service:** ME Bank will be introducing a confirmation of Payee service, a banking industry initiative that enables payers making payments

using a BSB and account number to confirm the account name associated with the account you are paying to. ME Bank may use your account details, including your name for the use of the Confirmation of Payee service. Please see the Deposit Account Terms and Conditions for further information.

- **Cryptocurrency Transactions:** Any payments or transfers (including Pay Someone, NPP and Visa Debit Card Transactions) to accounts or merchants we reasonably believe may be owned or controlled by a cryptocurrency or digital asset exchange, or used to purchase cryptocurrency or digital assets, will be limited to \$5,000 each calendar month per account holder across all accounts.

InterestME Savings Account.

- **Product name:** Your accounts will now be called a SpendME Account.
- **New BSB:** Your BSB code will be updated as a part of this transition and change to **944-100**. You will not need to update your BSB code for any existing payments, ME has taken care of this for you. For any new direct debits and payments to be set up, please ensure you use your new BSB code.
- **Debit card:** Your existing Debit Mastercard will be replaced with a new Visa Debit card. ME will proudly support and donate 1 cent every time you tap with your new digital card to a card-linked charity. Find more information, visit mebank.com.au/me-go-charities. The night before your Go Day, you'll no longer be able to use your Debit Mastercard/wallet and ME Bank app and ME Bank internet banking to access your accounts. Please check your email for exact time and date. Alternatively, contact ME at **13 15 63**. Once ME has transitioned your accounts to ME Go, you'll receive an email and SMS letting you know you can now activate your replacement Visa Debit card.
- **Transaction limits:** Standard daily limit for 'Pay Someone' payments will increase to \$5,000 and can be increased in the ME Go app and internet banking up to \$20,000 per day per Account holder. A temporary one-day limit can be set above the \$20,000 daily limit to allow for large one-off transfers. Standard daily limit for BPay Payments will change to \$20,000 and can be increased in the ME Go app and internet banking up to \$100,000 per day per Account holder. Standard daily limit for payments using the New Payments Platform (NPP) is \$5,000 per Account holder. NPP payments now form part of the Pay Someone daily limit. The daily debit card transaction limit will change to \$5,000 per card. This amount can be decreased to \$1,000 per day or increased up to \$25,000 per day in the ME Go app and internet banking. The daily debit card cash withdrawal limit will change to \$1,000 per card. This amount can be increased in the ME Go app and internet banking up to \$2,000 per day. All limits stated above are in AUD. **Please note that these changes to transaction limits may increase your liability for any unauthorised transaction that we determine you are partly or fully responsible for under the accounts Terms and Conditions.** Further, there are no limits on the number of card transactions you can make in a day provided you don't go over the monetary limit. Full details of the transaction limits that apply to your accounts can be found on our website at mebank.com.au/support/me-go-transition-terms-and-conditions/

- **No currency conversion/international fees charged by ME:** ME will no longer charge currency conversion fees or international transaction fees when you spend using your replacement Visa Debit card that is linked to your SpendME Accounts and where the merchant is located internationally. Please note that some merchants and ATM operators may still charge fees of this nature.
- **Recurring payments linked to your Debit Mastercard:** Your recurring payments set up with your existing Debit Mastercard number will need to be updated with your replacement Visa Debit card details. Closer to your Go Day, please call ME on **13 15 63** to request a list of your recurring Debit Mastercard payments or download a general list found at mebank.com.au/support/automatic-card-payments to get you started.
- **Instant payments with OSKO and PayID:** Your accounts will have access to instant payments through OSKO and PayID. With these features, you'll be able to send and receive payments in real-time.
- **Fitbit Pay:** Fitbit Pay will no longer be supported from June 2024 by Fitbit. If your Fitbit device supports Google Pay, then you will be able to add your replacement Visa Debit Card to your Google Wallet.
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- **BPAY view:** Your accounts will no longer have access to BPAY view as part of your transition to ME Go. This means that you will no longer be able to view and manage your bills using BPAY view, but you will still be able to make BPAY payments from your accounts.
- **Statement frequency:** Your statements will transition from quarterly (March, June, September, and December) to every six months from your accounts transition date. And in the month your accounts transition, your transaction history will be split across two statements. For more information, please visit mebank.com.au/interim-statements.
- **Statements and notifications:** Customers who currently receive paper statements and notices will now be automatically opted in to receive e-statements and notices. You will be notified that your statements are ready by email and can access your statements and notices in the ME Go app and internet banking. If you have previously opted out from e-statements and notices you will not be automatically opted back in. If you want to change your communication preferences, please call ME on **13 15 63**.
- **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 included with this notice and also available on our website at mebank.com.au/support/me-go-transition-terms-and-conditions/
- **Transfers from your nominated external accounts to your ME account:** You will no longer be able to authorise ME Bank to debit funds from your external nominated account and credit into your ME account. Any future-dated or recurring authorisations to debit funds from your external nominated account will stop working upon your transition to ME Go. If you wish to transfer funds from an external account to your SpendME or SaveME Accounts (once-off or recurring), you can do this via your external account provider.
- **Operated Assisted Banking:** You will no longer be able to transfer funds by Operator Assisted Banking once your accounts have transitioned to ME Go. You will only be able to transfer funds via the ME Go app and internet banking. If you experience a problem, you can call ME on **13 15 63**.
- **Confirmation of Payee Service:** ME Bank will be introducing a confirmation of Payee service, a banking industry initiative that enables payers making payments using a BSB and account number to confirm the account name associated with the account you are paying to. ME Bank may use your account details, including your name for the use of the Confirmation of Payee service. Please see the Deposit Account Terms and Conditions for further information.
- **Cryptocurrency Transactions:** Any payments or transfers (including Pay Someone, NPP and Visa Debit Card Transactions) to accounts or merchants we reasonably believe may be owned or controlled by a cryptocurrency or digital asset exchange, or used to purchase cryptocurrency or digital assets, will be limited to \$5,000 each calendar month per account holder across all accounts.

Online Savings Account.

- **Product name:** Your Online Savings Account will now be called a SaveME Account.
- **New BSB:** Your BSB code will be updated as a part of this transition and change to **944-100**.
- **Bonus criteria:** Your bonus interest rate criteria are changing.
 - 1. Before transition:** Make four Tap&Go transactions in the calendar month on any Everyday Transaction Account to be eligible to earn bonus interest in the current calendar month. Your Online Savings Account(s) and Everyday Transaction Account(s) must be in the same name (sole name accounts) or names (joint name accounts) for you to be eligible for bonus interest.
 - 2. After transition:** Make four settled card transactions in a (any) calendar month on any SpendME Account in your name (or joint names for jointly held accounts), to be eligible to earn bonus interest in the next calendar month, with bonus interest paid on the 1st day of the following month.
- **Bonus rate:** Information on interest rates can be found in the ME Go Deposit Accounts Interest Rates, Transaction Limits, Fees and Charges guide which can be found on our website at mebank.com.au/support/me-go-transition-terms-and-conditions/ and in the ME Go app and internet banking.
- **Rate cap for bonus interest:** Your bonus interest rate cap is changing.
 - **Before transition:** Bonus interest is applied for balances up to \$250,000 per Online Savings Account.
 - **After transition:** Bonus interest is applied per SaveME Account.
- **Statement frequency:** The date you will receive your statements will change from December and June to every 6 months from your accounts transition date. During the month your accounts transition to the new ME Go app and internet banking, your transaction history will be split across two statements. For more information, please visit our website at mebank.com.au/interim-statements.

- **Statements and notifications:** Customers who currently receive paper statements and notices will now be automatically opted in to receive e-statements and notices. You will be notified that your statements and notices in the ME Go app and internet banking. If you have previously opted out from e-statements and notices you will not be automatically opted back in. If you want to change your communication preferences, please call ME on **13 15 63**.
- **Transfers from your nominated external accounts to your ME account:** You will no longer be able to authorise ME Bank to debit funds from your external nominated account and credit into your ME account. Any future-dated or recurring authorisations to debit funds from your external nominated account will stop working upon your transition to ME Go. If you wish to transfer funds from an external account to your SpendME or SaveME Accounts (once-off or recurring), you can do this via your external account provider.
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- **Cryptocurrency Transactions:** Any payments or transfers (including Pay Someone, NPP and Visa Debit Card Transactions) to accounts or merchants we reasonably believe may be owned or controlled by a cryptocurrency or digital asset exchange, or used to purchase cryptocurrency or digital assets, will be limited to \$5,000 each calendar month per account holder across all accounts.

For a product comparison table highlighting key features, fees, benefits, and more as your accounts transition to a SaveME and SpendME Account, visit mebank.com.au/me-go-product-comparison

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 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 Account 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.
- **PayID Terms and Conditions:** Explains how to create and use PayID for your accounts.
- **Digital Wallet Terms and Conditions:** Terms and Conditions that cover the use of Apple Pay, Google Pay and Samsung Pay.
- **ME Go App Terms of Use:** Sets out the terms for using the ME Go apps.



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