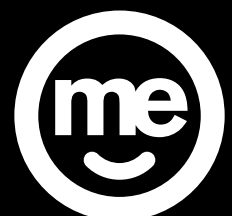

Term deposit.

Detailed summary variation notice.

November 2023

Prepared by ME Bank - a division of Bank of Queensland Limited
ABN 32 009656 740 AFSL and Australian Credit Licence Number 244616,
the issuer of this product.



How to read this notice.

- The following part is structured in a similar way as the Term Deposit Terms and Conditions. The section references directly above each table with columns 'Current Terms and Conditions' and 'Updated Terms and Conditions' correspond with the sections of the Term Deposit Terms and Conditions.
- The wording under 'Current Terms and Conditions' are to be replaced with the wording under 'Updated Terms and Conditions'.
- If clauses, sub-clauses or the alike (including dot points) of the Term Deposit Terms and Conditions are not listed below, it means they have not changed.

Part A – General terms and conditions

1 Purpose of this booklet.

Current Terms and Conditions	Updated Terms and Conditions
<ul style="list-style-type: none">Your Deposit Accounts Fees and Charges sheet.	<ul style="list-style-type: none">Your Deposit Accounts Fees and Charges guide.

2 Meaning of words used.

Current Terms and Conditions	Updated Terms and Conditions
Direct Debit Request means any direct debit request you have provided to us in a form acceptable to us and which is subject to the terms of our Direct Debit Request Service Agreement set out in Part B of this booklet, authorising us on your instructions to draw on your nominated account and to credit your account;	Direct Debit Request means any direct debit request you have provided to us in a form acceptable to us and which is subject to the terms of our Direct Debit Request Service Agreement set out in Part B of this booklet, authorising us on your instructions to draw on your nominated account and to credit your account;
Early Withdrawal Interest Adjustment is the interest adjustment specified in our Deposit Accounts Fees and Charges sheet;	Early Withdrawal Interest Adjustment is the interest adjustment specified in our Deposit Accounts Fees and Charges guide;
nominated account means an account in your name or, where your account is held jointly in the name of the joint account holders;	nominated account means the account you have nominated as your nominated account including in your application form or in a Direct Debit Request;
this agreement includes your application, the confirmation letter we send you when we open your account and when your term deposit is reinvested for a new term, this booklet, the Electronic Access Terms and Conditions and our Deposit Accounts Fees and Charges sheet;	this agreement includes your application, the confirmation letter we send you when we open your account and when your term deposit is reinvested for a new term, this booklet, the Electronic Access Terms and Conditions and our Deposit Accounts Fees and Charges guide;

3 Opening an account.

Current Terms and Conditions	Updated Terms and Conditions
<p>3.2 You are not required by law to provide your Tax File Number to us if you do not wish to do so. However, if you do not provide us with your Tax File Number or details of any applicable exemption, we will be obliged to deduct tax from interest earned on your account at the highest marginal rate plus the Medicare levy.</p>	<p>3.2 You are not required by law to provide your Tax File Number to us if you do not wish to do so. However, if you (or your joint account holder) do not provide us with your Tax File Number or details of any applicable exemption, we will be obliged to deduct tax from interest earned on your account at the highest marginal rate plus the Medicare levy.</p>
<p>3.8 To open and use your account, you must nominate an account with an Australian financial institution (including us) by giving us a Direct Debit Request for the nominated account in a form acceptable to us (acting reasonably). Your nominated account must be in your name or, where your account is held jointly, in the name of the joint account holders. You may only have one nominated account linked to your account at any one time.</p>	<p>3.8 To open and use your account, you must nominate an account with an Australian financial institution (including us). Your nominated account must be in your name or, where your account is held jointly, in the name of the joint account holders. You may only have one nominated account linked to your account at any one time.</p>
<p>3.10 You may change your nominated account or details of your nominated account by contacting ME and notifying us of the changes. For a change to be effective, you must give us at least two business days' prior notice. Your new nominated account or requested changes will not take effect until verified by us.</p>	<p>3.10 You may change your nominated account or details of your nominated account by contacting ME and notifying us of the changes and, where necessary, giving ME a new Direct Debit Request or agreeing to update the existing Direct Debit Request with the new nominated account details.</p> <p>For a change to be effective, you must give us at least two business days' prior notice. Your new nominated account or requested changes will not take effect until verified by us.</p>

4 Joint accounts.

Current Terms and Conditions	Updated Terms and Conditions
4.2 We may, at our discretion, make other exceptions to clause 4.1 and require both account holders to authorise an instruction.	4.2 We may, acting reasonably, make other exceptions to clause 4.1 and require both account holders to authorise an instruction.
4.4 Subject to clause 4.5, if you or your joint account holder holds another account with us and that account is in debit, we may transfer money from your account to repay the debit balance. We do not need to notify you before we do this.	4.4 Subject to clause 4.5, if you and your joint account holder, if relevant, hold another account with us and that account is overdrawn and in debit, at the maturity of a term or the time of an early withdrawal requested by you, we may transfer money from your account to repay the overdrawn debit balance. We do not need to notify you before we do this. If we do not notify you before we do so, we will promptly tell you after we have done so.
<p>4.6 If one joint account holder dies:</p> <ul style="list-style-type: none">• we treat the balance of the account as owned by the other living account holder and they may continue to operate on the account; and• we may close the account no later than the maturity date, depending on the surviving account holder's instructions. <p>If the nominated account is in the name (including joint names) of the deceased account holder, we will require a new Change of Term Deposit Details form, setting out a new nominated account in the surviving account holder's sole name before we can transfer funds from the account.</p>	<p>4.6 If one joint account holder dies:</p> <ul style="list-style-type: none">• we treat the balance of the account as owned by the other living account holder and they may continue to operate on the account; and• we may close the account no later than the maturity date, depending on the surviving account holder's instructions. <p>If the nominated account is in the name (including joint names) of the deceased account holder, we will require a new Change of Term Deposit Details form, setting out a new nominated account in the surviving account holder's sole name or evidence that satisfies us, acting reasonably, that the surviving account holder has also become the sole account holder of the nominated account before we can transfer funds from the account.</p>

5 Transacting on your account..

Current Terms and Conditions	Updated Terms and Conditions
<p>5.1 Subject to clause 4.5, at the maturity of a term, we will:</p> <ul style="list-style-type: none"> • repay all of your term deposit by transferring funds to your nominated account; • repay some of your term deposit by transferring funds to your nominated account and reinvest the remainder of your term deposit for a new term; • reinvest your term deposit for a new term with additional funds by debiting your nominated account if you have given us a current Direct Debit Request; or • reinvest your term deposit for a new term without additional funds, <p>in accordance with your maturity instructions.</p>	<p>5.1 Subject to clause 4.4 and 13.2, at the maturity of a term, we will:</p> <ul style="list-style-type: none"> • repay all of your term deposit by transferring funds to your nominated account; • repay some of your term deposit by transferring funds to your nominated account and reinvest the remainder of your term deposit for a new term; • reinvest your term deposit for a new term with additional funds by debiting your nominated account if you have given us a current Direct Debit Request; or • reinvest your term deposit for a new term without additional funds, <p>in accordance with your maturity instructions. Clause 13.2 describes what happens in relation to your term deposit if access to your account is blocked at the maturity of a term.</p>
<p>5.2 Where available, maturity instructions can be provided when applying for your term deposit. We may also write to you approximately ten business days prior to the maturity of your term deposit to obtain your maturity instructions.</p>	<p>5.2 Maturity instructions can be provided when applying for your term deposit. We will write to you approximately ten business days prior to the maturity of your term deposit to obtain your maturity instructions.</p>
<ul style="list-style-type: none"> • otherwise on the same terms and conditions except to the extent determined by us. 	<ul style="list-style-type: none"> • otherwise on the same terms and conditions as amended by us in accordance with this agreement.
<p>5.5 You can change your instructions as to whether at maturity all or part of your term deposit automatically reinvests for a new term or all or part of your term deposit is withdrawn to your nominated account by contacting us.</p> <p>For a change to be effective, you must give us at least two business days' prior notice.</p> <p>If your funds are reinvested at maturity this creates a new account and is not an extension of your previous term deposit account. This new account is governed by these terms and conditions, and the applicable Interest Rate is the rate that applies to ME Term Deposits on the date of reinvestment.</p>	<p>5.5 You can change your instructions as to whether at maturity all or part of your term deposit automatically reinvests for a new term or all or part of your term deposit is withdrawn to your nominated account by contacting us.</p> <p>For a change to be effective, you must give us at least two business days' prior notice.</p> <p>If your funds are reinvested at maturity this creates a new account and is not an extension of your previous term deposit account. This new account is governed by these terms and conditions (as amended by us in accordance with this agreement), and the applicable Interest Rate is the rate that applies to ME Term Deposits on the date of reinvestment.</p>
<p>5.7 If we allow you to withdraw money we will generally transfer the funds to your nominated account by the next business day. If your nominated account is with another financial institution, you may experience additional delay before the amount becomes available to you.</p>	<p>5.7 If, in accordance with this agreement, you withdraw money we will generally transfer the funds to your nominated account by the next business day. If your nominated account is with another financial institution, you may experience additional delay before the amount becomes available to you.</p>

6 Account

7 Fees and charges.

Current Terms and Conditions	Updated Terms and Conditions
7.1 Any bank fees that are payable on this account are specified in our Deposit Accounts Fees and Charges sheet current as at the date we open your account and on the date your account is reinvested (if applicable). A copy of our current Deposit Accounts Fees and Charges sheet is provided to you when you open your account. The Deposit Accounts Fees and Charges sheet is available at any time by calling us or visiting us at mebank.com.au	7.1 Any bank fees that are payable on this account are specified in our Deposit Accounts Fees and Charges guide current as at the date we open your account and on the date your account is reinvested (if applicable). A copy of our current Deposit Accounts Fees and Charges guide is provided to you when you open your account. The Deposit Accounts Fees and Charges guide is available at any time by calling us or visiting us at mebank.com.au

8 Interest.

Current Terms and Conditions	Updated Terms and Conditions
8.2 Please note that any Interest Rate quoted by us under clause 8.1 is indicative only. Subject to clause 3.4, the actual Interest Rate that applies to your account will be set on the day we receive your properly completed application, together with any relevant documentation we ask you to provide, and provided to you. The Interest Rate is based on your term, the amount and the interest payment frequency of your term deposit. The Interest Rate is included in the confirmation we send you once we open your account.	8.2 Please note that any Interest Rate quoted by us under clause 8.1 is indicative only. Subject to clause 3.4, the actual Interest Rate that applies to your account will be set on the day we receive your properly completed application, together with any relevant documentation we reasonably ask you to provide, and provided to you. The Interest Rate is based on your term, the amount and the interest payment frequency of your term deposit. The Interest Rate is included in the confirmation we send you once we open your account.
8.7 All amounts credited to your account are included in the closing balance of your account and earn interest, whether or not these amounts have been cleared by us. If a deposit to your account is subsequently dishonoured, any interest earned on the dishonoured deposit will be reversed and your account will be closed under clause 12.6.	8.7 All amounts credited to your account are included in the closing balance of your account and earn interest, whether or not these amounts have been cleared by us. If a deposit to your account is subsequently dishonoured, any interest earned on the dishonoured deposit will be reversed. If the dishonoured deposit was the only deposit to your account, your account may be closed under clause 12.6.

9 Statements.

Current Terms and Conditions	Updated Terms and Conditions
8.7 All amounts credited to your account are included in the closing balance of your account and earn interest, whether or not these amounts have been cleared by us. If a deposit to your account is subsequently dishonoured, any interest earned on the dishonoured deposit will be reversed and your account will be closed under clause 12.6.	9.1 We will issue you with account statements if and when required by law and the Banking Code of Practice. If we are not required to provide you with account statements by law or the Banking Code of Practice, transactions will be confirmed in writing or by another manner allowed by law.

10 Changes to terms and conditions.

Current Terms and Conditions	Updated Terms and Conditions
<p>10.1 We may change any of these terms and conditions in the ways described in this clause by giving notice to you. In particular, we may:</p> <ul style="list-style-type: none"> • vary the method of calculating interest; • vary the frequency of crediting interest; • increase a fee or charge to recover our cost of providing any additional service or functionality which you choose to use or to recover additional costs imposed upon us; or • make any other change we see fit. 	<p>10.1 We may change any of these terms and conditions in the ways described in this clause by giving notice to you. In particular, we may:</p> <ul style="list-style-type: none"> • vary the method of calculating interest; • vary the frequency of crediting interest; • increase a fee or charge to recover our cost of providing any additional service or functionality which you choose to use or to recover additional costs imposed upon us; or • make any other change we see fit. <p>However, any changes we make that increase the fees and charges payable by you or otherwise decrease the overall return to you in respect of your term deposit will not take effect in relation to your term deposit until your term deposit next matures and is reinvested after we give you notice of the change.</p>
<p>10.2 We will give you at least 30 days' prior notice of any change that is unfavourable to you, unless it's a change to, or introduction of, a government charge that you pay directly, or indirectly, in relation to your account. We may notify you of any other change on or before the day on which the change takes effect. You agree that we may give you notice by writing to you, advertising in a national newspaper or giving you notice in another manner allowed by law and any applicable code of practice. If we believe a change may increase your obligations or reduce your entitlements, as part of the change, we may choose to allow you a period of time to close your account without the application of any Early Withdrawal Interest Adjustment.</p>	<p>10.2 We will give you at least 30 days' prior notice of any change that is unfavourable to you, unless it's a change to, or introduction of, a government charge that you pay directly, or indirectly, in relation to your account. We may notify you of any other change on or before the day on which the change takes effect. You agree that we may give you notice by writing to you, advertising in a national newspaper or giving you or publishing notice in another manner allowed by law and any applicable code of practice. If we believe a change may increase your obligations or reduce your entitlements, as part of the change, we may choose to allow you a period of time to close your account without the application of any Early Withdrawal Interest Adjustment.</p>
<p>10.3 If your account is a joint account, you agree that the first person named in the application will be appointed as agent of the other account holders for the purposes of receiving written notices from us under this clause. This means that only one notice will be sent for your account.</p>	<p>10.3 For joint accounts, we will send notice to all Account holders.</p>
<p>10.4 Subject to satisfying applicable legislative requirements, we may not give you advance notice of a change relating to internet banking where the changes are necessary to immediately restore or maintain the security of our systems or an account.</p>	<p><i>The existing clause 10.4 was removed and clauses 10.5 and 10.6 were renumbered 10.4 and 10.5 respectively.</i></p>

12 Early withdrawal and closing your account.

Current Terms and Conditions	Updated Terms and Conditions
12.1 If you opened your account or reinvested funds on or after 29 May 2016 you can only withdraw all of the funds from your account to your nominated account by giving us 31 days prior notice. If you have a need in the future to immediately withdraw funds from your term deposit other deposit products may be more suitable for you.	12.1 You can only withdraw all of the funds from your account to your nominated account prior to the maturity date by giving us 31 days prior notice. If you have a need in the future to immediately withdraw funds from your term deposit other deposit products may be more suitable for you.
12.2 If you opened your account or reinvested funds prior to 29 May 2016 you can withdraw all of the funds from your account to your nominated account without giving us prior notice.	<i>The existing clause 12.2 was removed and clauses 12.3 to 12.10 were renumbered 12.2 to 12.9 respectively.</i>
<p>12.3 You can make an early withdrawal request by contacting us. Please note that partial withdrawals are not permitted. Your request will be processed upon receipt for accounts opened prior to 29 May 2016.</p> <ul style="list-style-type: none"> • For accounts opened on or after 29 May 2016: • we will transfer funds to your nominated account 31 days after we receive your request, • if your request is received less than 31 days prior to the maturity date of your term deposit we will transfer funds on your maturity date, • if you are suffering hardship (including in the circumstances described in clause 4.6) please contact us or provide details and we may allow withdrawal of funds on shorter notice. 	<p>12.2 You can make an early withdrawal request by contacting us. Please note that partial withdrawals are not permitted.:</p> <ul style="list-style-type: none"> • we will transfer funds to your nominated account 31 days after we receive your request, • if your request is received less than 31 days prior to the maturity date of your term deposit we will transfer funds on your maturity date, • if you are suffering hardship (including in the circumstances described in clause 4.6) please contact us or provide details and we may allow withdrawal of funds on shorter notice.
12.6 We will close your account if you withdraw all of your cleared funds from your account in accordance with clause 12.1 or 12.2.	12.5 We will close your account if you withdraw all of your cleared funds from your account.

<p>12.7 We may close your account without notice if:</p> <ul style="list-style-type: none"> • we believe you gave us false or misleading information to open your account; • we are required to do so by law; • we believe you failed to comply with this agreement; • we believe further use of your account may cause you or us loss; or <p>after your term deposit has matured, we are unable to contact you.</p>	<p>12.6 We may close your account without notice if:</p> <ul style="list-style-type: none"> • we are required to do so by law or in order to comply with our legal or other regulatory obligations; • you don't provide us with information we reasonably require to verify your identity or the source of any funds deposited into the account or to otherwise comply with our legal obligations; • you don't provide us with accurate and up to date Foreign Tax Residency Status information; • you are no longer an Australian resident; • we reasonably believe that: <ul style="list-style-type: none"> • doing so is necessary to prevent loss to you or us; • your account is being used in a manner that may result in loss to you or us; • there is fraudulent activity occurring in relation to your account; • your account is being operated in breach of these terms and conditions in a way that increases risk to you or us; • your use of the account or activities you undertake in connection with the account are at high risk of involving fraudulent or other unlawful behaviour or loss to us or other persons (for example, activities that are at high risk of being involved in scams); • you provided us with false or misleading information when you opened your account which materially increases the risks we are exposed to in relation to you or your account and we would not have opened your account had the correct information been provided to us; or • your account is being used to defame, harass or threaten any person, or to promote or encourage physical or mental harm of any person or to promote violence against any person (including in the use of the payment descriptions and/or references); or • after your term deposit has matured, we are unable to contact you. <p>If we have not given you prior notice of our intention close your account, we will notify you as soon as possible after unless doing so is inconsistent with our legal obligations.</p>
<p>12.8 We may close your account without reason by giving you at least seven days' prior written notice.</p>	<p>12.7 We may also decide not to allow your term deposit to reinvest and close your account at any maturity date without reason by giving you at least 31 days' prior written notice.</p>

<p>12.9 Before your account is closed, you must pay any amount you owe us (including any unauthorised overdrawn amount). You remain liable for all transactions or government charges made before or at the time of closing your account. On the date your account is closed, we will pay you any credit balance of the account plus interest by transferring that amount to your nominated account. If we close your account other than at maturity, we will reduce the interest on your account in accordance with clause 12.4.</p>	<p>12.8 Before your account is closed, you must pay any amount you owe us (including any unauthorised overdrawn amount). You remain liable for all transactions or government charges made before or at the time of closing your account. On the date your account is closed, we will pay you any credit balance of the account plus interest by transferring that amount to your nominated account. If we close your account other than at maturity at your request, we will reduce the interest on your account in accordance with clause 12.3.</p>
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13 Blocking your account..

Current Terms and Conditions	Updated Terms and Conditions
<p>13.1 We may block access to your account without notice if:</p> <ul style="list-style-type: none"> • we are required to do so by law; • we suspect that you or someone else is being fraudulent in connection with the account; • we believe that further use of your account may cause you or us loss; • we believe that your account has been or is being used to further crime; • you have a joint account and we become aware that you and your joint account holder are in dispute; • if the account is a joint account and either joint account holder asks us to change the account authority so that you all have to approve any future withdrawals; or • we become aware that the sole account holder has died. 	<p>13.1 We may block access to your account without notice if:</p> <ul style="list-style-type: none"> • we are required to do so by law or in order to comply with our legal or other regulatory obligations; • you don't provide us with information we reasonably require to verify your identity or the source of any funds deposited into the account or to otherwise comply with our legal obligations; • you don't provide us with accurate and up to date Foreign Tax Residency Status information; • you are no longer an Australian resident; • we reasonably believe that: <ul style="list-style-type: none"> • doing so is necessary to prevent loss to you or us; • your account is being used in a manner that may result in loss to you or us; • there is fraudulent activity occurring in relation to your account; • your account is being operated in breach of these terms and conditions in a way that increases risk to you or us; • your use of the account or activities you undertake in connection with the account are at high risk of involving fraudulent or other unlawful behaviour or loss to us or other persons (for example, activities that are at high risk of being involved in scams); • you provided us with false or misleading information when you opened your account which materially increases the risks we are exposed to in relation to you or your account and we would not have opened your account had the correct information been provided to us; or

	<ul style="list-style-type: none"> • your account is being used to defame, harass or threaten any person, or to promote or encourage physical or mental harm of any person or to promote violence against any person (including in the use of the payment descriptions and/or references); • you have a joint account and we become aware that you and your joint account holder are in dispute; • if the account is a joint account and either joint account holder asks us to change the account authority so that you all have to approve any future withdrawals; or • we become aware that the sole account holder has died.
<p>13.2 This means that you (and your joint account holder, if you have a joint account) will not be able to make any withdrawals from your account. You will only be able to make deposits to your account.</p> <ul style="list-style-type: none"> • We will continue to pay interest on the credit balance in your account. We will only unblock access to your account, as relevant when we are satisfied that: • we are permitted to do so by law; • we have received authorisation to do so from all of you in a form acceptable to us; or • the circumstances set out in clause 13.1 no longer apply or otherwise as notified to us. 	<p>13.2 This means that you (and your joint account holder, if you have a joint account) will not be able to make any withdrawals from your account and any maturity instructions you give or have given to us to repay any part of your term deposit to your nominated account at maturity will be suspended. If access to your account is blocked at maturity, in addition to being able to give us maturity instructions to reinvest part or all of your term deposit as set out in clause 5.1, you may instruct us to transfer some or all of your term deposit to another account you have or open with us in the same name that has also been or will also be blocked or restricted.</p> <p>We will continue to pay interest on the credit balance in your account while access to it is blocked and, unless you have provided us with maturity instructions to reinvest your term deposit for a different term or transfer funds to another blocked account with us (see above), it will continue to be reinvested as set out in clause 5.3 at maturity. If you instruct us to transfer some or all of your term deposit to another account with us, whether interest is payable and, if so, the applicable interest rate will be determined by the terms and conditions that apply to that account.</p> <p>We will only unblock access to your account or any account to which your term deposit has been transferred as set out above, as relevant, when we are satisfied (acting reasonably) that:</p> <ul style="list-style-type: none"> • we are permitted to do so by law; • we have received authorisation to do so from all of you in a form acceptable to us; and • the circumstances set out in clause 13.1 no longer apply or have otherwise been appropriately addressed.

Not applicable, newly added.	13.3 We will act reasonably when blocking access to your account. We will tell you if we block access to your account and, where possible, we will tell you what you need to do for us to remove the block.
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14 Unclaimed moneys.

Current Terms and Conditions	Updated Terms and Conditions
14.1 If when your account is closed by us in accordance with clauses 12.6, 12.7 or 12.8 and we are unable to pay the balance to your nominated account in accordance with your instructions, we may pay the credit balance of your account plus interest to a non-interest bearing account with us. Subject to clause 14.2, we will pay the credit balance of your account to you subject to receiving proof acceptable to us that you are entitled to the funds.	14.1 If when your account is closed by us in accordance with clauses 12.5, 12.6 or 12.7 and we are unable to pay the balance to your nominated account in accordance with your instructions or clause 12.8, we may pay the credit balance of your account plus interest to a non-interest bearing account with us. Subject to clause 14.2, we will pay the credit balance of your account to you subject to receiving proof reasonably acceptable to us that you are entitled to the funds.
14.2 If, after three years or more, as prescribed by law, from the date we closed your account under clause 14.1 you have not claimed your money, then: <ul style="list-style-type: none"> • we will pay the funds to the relevant government agency as unclaimed moneys if the funds are equal to or more than any minimum amount prescribed by law; or • the funds will become our property if the funds are less than any minimum amount prescribed by law. 	14.2 If, after the relevant period prescribed by law (currently, 7 years) from the date we closed your account under clause 14.1 you have not claimed your money, then: <ul style="list-style-type: none"> • we will pay the funds to the relevant government agency as unclaimed moneys if the funds are equal to or more than any minimum amount prescribed by law; or • the funds will become our property if the funds are less than any minimum amount prescribed by law.

15 Additional requirements.

Current Terms and Conditions	Updated Terms and Conditions
15.1 If we believe it is necessary to enable us to comply with any law, regulatory requirement or internal compliance program that we are legally required to have: <ul style="list-style-type: none"> • you must provide us with any information or assistance we request; • we may disclose your information to third parties, including government or regulatory bodies, law enforcement bodies and other financial institutions; and • we may block access to your account or delay or block a transaction to or from your account. 	15.1 If we reasonably believe it is necessary to enable us to comply with any law, regulatory requirement or internal compliance program that we are legally required to have: <ul style="list-style-type: none"> • you must provide us with any information or assistance we request; • we may disclose your information to third parties, including government or regulatory bodies, law enforcement bodies and other financial institutions; and • we may block access to your account or delay or block a transaction to or from your account.

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