

# You won't want to miss this.

Well... that might be stretching it a bit.



**ME Go™ Deposit Accounts**

Interest rates, transaction limits, fees and charges

# About this booklet.

The Interest Rates, Transaction Limits, Fees and Charges outlined in this document apply to the:

ME Go SaveME™;  
ME Go HomeME™; and  
ME Go SpendME accounts.

This document forms part of the ME Go Deposit Account General Terms and Conditions. Terms defined in the ME Go Deposit Account General Terms and Conditions have the same meaning in this document.

This document will only be available electronically for download through the ME Go app or online at **[www.mebank.com.au](http://www.mebank.com.au)**. It's important to keep a copy of this document.

Version 1.03 Dated 24 October 2023

## Interest rates.

Product	Age	Criteria	Tiers	Base Rate	Bonus Rate	Highest Rate*
SaveME savings account	14+	Four or more monthly card transactions**	\$0 to \$500,000	0.05% p.a.	4.20% p.a.	4.25% p.a.
			>\$500,000	0.05% p.a.	N/A	0.05% p.a.
HomeME savings account	14+	Minimum monthly deposit of \$2,000 into SpendME account from External account and balance growth from previous month in HomeME account***	\$0 to \$100,000	0.55% p.a.	5.00% p.a.	5.55% p.a.
			\$100,000 to \$1,000,000	0.55% p.a.	2.45% p.a.	3.00% p.a.
			>\$1,000,000	0.55% p.a.	N/A	0.55% p.a.
SpendME transaction Account	14+	N/A	N/A	0.00% p.a.	N/A	0.00% p.a.

\* Highest Rate indicates the total interest rate that can be earned on your SaveME or HomeME savings account and includes Base Rate and Bonus Rate.

\*\* The SaveME Bonus Interest Rate will apply:

- For each calendar month where you made four or more card transactions in the previous calendar month using the Visa debit card linked to a SpendME account in the same name (sole name account) or names (joint name accounts) as your SaveME account. Transactions that are pending do not count as a transaction for the previous calendar month and will be counted in the following calendar month; and
- to the combined balance of your SaveME accounts up to a maximum combined SaveME account balance of \$500,000.

\*\*\* The Bonus Interest Rate applicable to your HomeME Account will apply:

- For each calendar month where:
  - a minimum of \$2,000 was deposited into your SpendME account in the previous calendar month from an External Account. The SpendME account to which money is deposited must be held in the same name (sole name account) or names (joint names account) as your HomeME account;
  - the closing balance of your HomeME account on the last day of the previous calendar month was higher than the closing balance of your HomeME account on the last day of the calendar month before that (excluding interest paid by ME or any adjustments processed by ME).
- to the balance of your HomeME account up to \$1,000,000.

If you don't meet all of these bonus interest conditions you will receive variable base rate interest only, however in any month we may without notice waive the requirement for you to meet all of these conditions.

## Fees and charges.

Name	Fee	Description
Monthly Account Keeping	Nil	There are no monthly account keeping fees with ME Go Accounts.
Domestic Emergency Card Replacement	\$15	Charged when we courier a card to you within Australia.
International Emergency Card Replacement	\$75	Charged when we courier a card to you internationally.
Request to change colour of card	\$10	Charged when you request to change the colour of your debit card
Overdrawn Account	Nil	There is no overdrawn fee or debit interest rate applied.
Currency Conversion	Nil	Fee charged by ME for any International Transaction which includes: <ul style="list-style-type: none"> <li>any transaction made in a foreign currency; or</li> <li>when any transaction is processed outside of Australia (in Australian dollars or a foreign currency). It is calculated as a percentage of the Australian dollar equivalent.</li> </ul>
Domestic ATM Withdrawal / Balance Enquiry Fee	Nil	We don't charge a fee to withdraw cash or check your account balance, however the ATM owner may charge a fee which should be displayed on the screen before proceeding with the withdrawal.
International ATM Withdrawal	\$0	Charged when a withdrawal is performed at an ATM outside of Australia. A fee may also be charged by the ATM owner and should be displayed on the screen before proceeding with the withdrawal.
International Balance Enquiry	\$0	Charged when a balance enquiry is performed at an ATM outside of Australia. A fee may also be charged by the ATM owner which should be displayed on the screen before proceeding with the enquiry or associated withdrawal.
Trace	\$20	Charged for each request to perform a trace on any transaction type.
Manual Statement	\$10	Charged when you request a manual statement to be generated and emailed to you. Statements are available on the ME Go App and can be accessed for closed Accounts at no cost. Statements for periods prior to migration of an Account to the ME Go app will not be available from the ME Go app, but can be requested from ME.
Paper Statement – International	\$5	Charged for each paper statement that is required to be posted to an International Address.
Failed Transaction Dispute	\$15	Charged when a transaction dispute is unsuccessful.
Direct Debit Dishonour	Nil	Charged for each direct debit that is dishonoured on the same day that the dishonour takes place.
Cheque Dishonour	Nil	Charged for each Cheque deposit that is dishonoured on the same day that the dishonour takes place.
Bank Cheque	\$10	Charged for each bank cheque that is produced and posted to an Australian address.
Unclaimed Monies	\$30	Charged when the unclaimed monies process starts which is after 7 years of inactivity.
Electronic Transaction Error Correction Fee	\$30	Charged when the bank is requested by you or the recipient Financial Institution or Biller, to correct an error you have made with a BPAY payment, using the 'Pay Someone' functionality, or NPP transaction.
BPAY, Pay Someone, Card Transactions	Nil	There is no fee charged by ME for performing a BPAY® Payment, Pay Anyone or making a Card transaction. Merchants may charge fee in respect of card transactions which should be advised to you at the time of making the transaction.

## Transaction limits.

The transaction limits below apply to ME Go Account holders or to ME Go Cards. If permitted, changing any of the below limits can take place through the ME Go app. We reserve the right to change these limits at any time when we reasonably consider it appropriate or prudent to do so. Merchants, or other financial institutions may also impose payment limits and restrictions.

Transaction Type	Limits
Pay Someone	Daily limit set at \$5,000 per Account holder. This can be increased in the ME Go App 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.
Payments using the New Payments Platform (NPP)	Daily limit set at \$1,000 per Account holder. NPP Payments form part of the Pay Someone daily limit.
BPAY Payments	Daily limit set at \$20,000 per Account holder. This can be increased in the ME Go App up to \$100,000 per day per Account holder. Certain billers may set their own limits for individual BPAY payments.
Visa Debit Card Transaction	Daily limit set at \$1,000 per Card. This amount is in AUD and can be increased in the ME Go app up to \$25,000 per day.
Visa Debit Card Withdrawal	Daily limit set at \$1,000 per Card. This amount is in AUD and can be increased in the ME Go app up to \$2,000 per day.
Visa Contactless	Transaction limit set at \$100 in Australia where no PIN or signature is required. If a PIN or signature is provided then you may be able to perform a transaction up to the Visa Debit Card Transaction limit.



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ABN 32 009 656 740 AFSL and  
Australian Credit Licence Number 244616.  
202304/ME218036

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