



Home loan application.

Applying for your home loan – getting started.

Step 1 Complete and sign this application form.

Step 2 Attach all supporting documents. See the section on this page for what you'll need to provide.

Step 3 Return your application to ME (see page 16).

Looking for the full banking service?

You can also use this form to apply for:

- Frank credit card
- Everyday Transaction Account with a Debit Mastercard®
- Member Package (saves on home loan fees and offers a special variable rate)

Need help?

- Contact us on **13 15 63** Monday to Friday 8am – 8pm or Saturday 9am – 5pm (AEST/AEDT)
- Contact your local Mobile Banking Manager

To apply you must:

- ☐ Be at least 18 years of age
- ☐ Be applying in personal name(s) – not as a company
- ☐ Be an Australian citizen or permanent resident of Australia OR
- ☐ Be a New Zealand citizen residing in Australia

Supporting documents.

Income details.

Salaried employees

- ☐ **PAYG summary, tax return, notice of assessment.** Most recent year required.
- ☐ **1 payslip.** Must be less than 4 weeks old (or less than 6 weeks old if you're paid monthly).
- ☐ **An interim bank or transaction statement** no older than 7 days which includes the following:
 - Your name or account number; AND
 - Bank statement showing a minimum of one salary/ income credit.
- ☐ **A copy of your employment contract if you're:**
 - a contracted employee, or;
 - not a contracted employee and your current length of employment is between three to six months.

Note that your employment contract must include all components of income; including remuneration amount, and; payment frequency and proposed hours of work.

- ☐ **Other income.** Provide bank or other statements. e.g. salary sacrifice, Centrelink payments.

Self-employed

- ☐ **Certified annual financial statements.** The last 2 years of statements are required if income obtained from your company or trust.
- ☐ **Complete business and personal tax returns.** The last 2 years of returns are required.
- ☐ **An interim bank or transaction statement** no older than 30 days at loan submission which includes the following:
 - Your name or your business' name
 - A minimum of 90 days transaction history
 - Shows credits or deposits evidencing consistent trading income
- ☐ **Tax assessment notice.** The most recent notice is required for the individual and all entities.
- ☐ **Other income.** Provide bank or other statements. e.g. salary sacrifice, Centrelink payments.

Investment income

Rental income.

- ☐ A current tenancy agreement showing commencement date and termination date **or**
- ☐ Rental statement issued by the managing agent or property manager no older than 30 days.
- ☐ **2 years tax returns.** All other investment income.

Government income.

- ☐ A Centrelink statement or equivalent confirming the benefit amount – must be less than 6 weeks old **or**
- ☐ Your most recent bank statements showing regular payments for the last 3 months

Superannuation income.

- ☐ A superannuation statement or equivalent confirming the income amount – must be less than 6 weeks old **or**
- ☐ Your most recent bank statements showing regular payments for the last 3 months
- ☐ **Other income.** Provide bank or other statements. e.g. salary sacrifice, Centrelink payments.

Supporting documents (continued).

Loan purpose.

Property purchase

- ☐ **Evidence of deposit.** <90% LVR evidence as appropriate. >90% LVR statements for the last 3 months are required or other suitable evidence.
- ☐ **Contract of sale.** Complete signed, dated and legible copy of contract of sale including all appendices/annexures (excl. NSW & ACT).
- ☐ **Vendors statement.** Provide a copy of the Section 32 (VIC customers only).

Construction

- ☐ **Evidence of deposit.** <90% LVR evidence as appropriate. >90% LVR statements for the last 3 months are required or other suitable evidence.
- ☐ **Building contracts.** Provide a signed copy of the building contract. If owner builder full costing and specifications are required.

Refinancing/Consolidating debt

- ☐ **Loan statements.** If refinancing non-ME home loans or personal loans, provide last 6 months consecutive statements for any loan where a COVID-19 repayment pause/support has been or is in place, an additional 6 consecutive months of bank statements immediately preceding the commencement of the COVID-19 support period must be provided.
- ☐ **Credit card statements.** If refinancing non-ME credit cards, provide last 3 consecutive statements.
- ☐ **For Refinance involving marital separation.** A copy of a binding financial agreement signed by both parties accompanied by a statement of independent legal advice (signed by respective lawyer for each party); or Court order.

Personal details – applicant 1.

Are you an existing ME customer?

☐ No ▼ ☐ Yes ►

Account number

Title (Mr/Mrs/Miss/Ms/other)

Given name(s)

Family name

Date of birth

Email address

Personal details – applicant 2.

Applying as ☐ Borrower ☐ Guarantor

If you are on/to be on the certificate of title and have not applied as a borrower, you must apply as a guarantor.

Are you an existing ME customer?

☐ No ▼ ☐ Yes ►

Account number

Title (Mr/Mrs/Miss/Ms/other)

Given name(s)

Family name

Date of birth

Email address

Your relationship to applicant 1

Loan product – select the type of loan.

- ☐ **Basic Home Loan** – Get back to basics with our no-frills, variable rate home loan – low interest rate, fees and stress.
- ☐ **Flexible Home Loan** – Customise to your heart's content. With options to fix, split or offset, you can create a loan to fit your lifestyle.

Loan purpose.

Primary purpose.

- ☐ Owner occupied ☐ Investment

ME USE ONLY: PROMO CODE

Purpose (select all that apply).

- ☐ Property purchase ☐ Construction — registered builder ☐ Cash out/Equity release
☐ Refinance ☐ Construction — owner builder

Please specify if there are any additional details of loan purpose:

Are you a first home buyer using the First Home Owners Grant? ☐ Yes ☐ No

Construction (only complete for construction).

If you've selected 'construction', will you be:

- ☐ Buying land and starting construction ☐ Constructing on your own land

Loan purpose (continued).**Cash out/equity release (complete where there is a cash out or equity release component for this loan).**

Is there a cash out component for this loan amount? ☐ No ☐ Yes ▼ If yes, please complete additional details below.

Cash out amount \$

Cash out reason

- ☐ Renovations ☐ Vehicle purchase ☐ Boat/Caravan/Trailer ☐ Furniture/Appliance purchase
☐ Travel ☐ Investment ☐ Other, please specify

Please comment on why you want to apply for a cash out/equity release.

Loan amount and structure.

Borrowing amount \$ ☐ Variable ☐ Fixed for years (between 1-7 years)
The fixed option is only available on a Flexible Home Loan.*

Loan term years (between 5-30 years)

If you are purchasing, will you be contributing any funds?

If yes, please specify the amount \$ and type of contribution. ▼

- ☐ First Home Owners Grant ☐ Sale proceeds ☐ Cash/Savings ☐ Gift ☐ Other, please specify

Split loan option – for flexible home loans only.**Facility 1**

\$

- ☐ Variable
☐ Fixed for years (between 1-7 years)

Facility 2

\$

- ☐ Variable
☐ Fixed for years (between 1-7 years)

*Please think carefully whether fixing the interest rate on your loan is suitable for your financial circumstances and if you are unsure, we suggest you obtain independent financial advice. Further information regarding choosing to fix your loan will be sent to you.

Repayment details.

- ☐ Principal and interest ☐ Interest only for years (between 1-5 years)

Payment frequency.

- ☐ Weekly ☐ Fortnightly ☐ Monthly

Payment method.

- ☐ Direct debit ☐ Salary credit/Direct credit

Offsetting your loan with an Everyday Transaction Account – for Flexible Home Loans only.

Complete this section if you would like to link an Everyday Transaction Account to your loan.

Note: To link an existing/new Everyday Transaction Account (ETA), your ETA must be in the same name(s) as the loan.

☐ I/We would like to link my existing Everyday Transaction Account as my/our offset account.

Insert your current Everyday Transaction Account number

☐ I/We would like to open an Everyday Transaction Account as my/our offset account. Your account will be in the same name(s) as the loan.

If you're applying for a new Everyday Transaction Account, please choose your card colour:



Avocado Green.



Pineapple Yellow.



Pink.



Lobster Red.



Shark Blue-Grey.

Applicant 1 ☐
Applicant 2 ☐

☐
☐

☐
☐

☐
☐

☐
☐

If you have chosen a split loan, please indicate which loan facility you would like to offset.

The offset account must be linked to a variable loan facility. ☐ Facility 1 ☐ Facility 2

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 and the APRA hotline on 1300 55 88 49 are the go-to places for more information about the scheme.

Customer relations.

At ME, we are 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 on **13 15 63** to find out about our dispute resolution procedures. ME is a member of the Australian Financial Complaints Authority (AFCA).

Member Package application – for flexible home loans only.

Complete this section if you would like to purchase a Member Package.

If you take out a Member Package, you will be eligible to receive:

- A special variable interest rate on all eligible ME home loans.
- An exemption from paying valuation fees, top-up fees, interest rate variation fees or fix/split loan variation fees that would be payable on any eligible ME home loans you have with us.

For more details about Member Package, refer to **mebank.com.au**

Please select one applicant to be the Member Package holder ☐ Applicant 1 **OR** ☐ Applicant 2

Do you currently have a Member Package? ☐ Yes ☐ No

If you already have a Member Package, this loan will automatically receive the same benefits.

Rate lock request – for fixed rate flexible home loans only.

Complete this section if you would like to purchase rate lock on your fixed facility.

If you plan to select a fixed interest rate period for your loan, rate lock means that you can make a payment of \$500 now and make sure that the fixed rate we currently offer for that fixed rate period is held for you for a 90 day period.

Yes, I/we would like rate lock on my fixed loan facility ☐ Facility 1 ☐ Facility 2 (select only one)

Please complete the direct debit request below to authorise the payment of the rate lock fee and review the important information regarding your rate lock agreement on page 20.

Rate lock – direct debit request.

Nominated account details (funds will be withdrawn from this account).

Name of financial institution

BSB number

Name of account holder(s) (e.g. 'John Smith' or if the account is in joint names 'John Smith and Anne Smith')

Account number

- These details should be as they appear on your nominated account statement.
- Your nominated account must be held in a personal capacity in your name.
- If your nominated account is a joint account please ensure the account authority is either party to operate.

Frank credit card.

Complete this section if you would like to apply for a frank credit card.

- You can only use this application form if you are also applying for a home loan.
- There can only be one primary cardholder, who will be responsible for all transactions made on the Frank credit card account.
- The primary cardholder must earn at least \$25,000 p.a. (gross).
- This form provides for one Frank credit card account, with one home loan applicant as the primary cardholder and the option for the other home loan applicant to be the additional cardholder. If you wish to set up more than one Frank credit card account visit **mebank.com.au** or call us on **13 15 63** for an additional form.
- If you would like to nominate an additional cardholder who is not an applicant for this home loan, then please ask us for a ME too – Credit Card Additional Cardholder Request form.

The primary cardholder is: ☐ Applicant 1 ☐ Applicant 2 (select only one)

Your Frank credit limit.

Please enter your maximum requested credit limit \$ (enter in \$500 increments)

OR tick here if you'd like ME to set your credit limit ☐ (minimum credit limit is \$1000)

Please note that your maximum credit limit will be determined after processing your application and in some cases may be lower than your request.

Additional cardholder details (if applicable).

The additional cardholder is: ☐ Applicant 1 ☐ Applicant 2 (select only one)

Customer information – applicant 1.

☐ Male ☐ Female
☐ Single ☐ Married ☐ De facto ☐ Divorced ☐ Widowed

Number of dependants Ages of dependants

Residential address

State Postcode

Postal address (if different to above)

State Postcode

Residential status:

☐ Own home ☐ Mortgaged ☐ Renting

☐ Boarding ☐ Live with parents

☐ Other – please specify

When did you move to this address?

Previous residential address (if at current address less than 12 months)

State Postcode

When did you move to this address?

Address after settlement (if different to above)

State Postcode

Customer information – applicant 2.

☐ Male ☐ Female
☐ Single ☐ Married ☐ De facto ☐ Divorced ☐ Widowed

Number of dependants Ages of dependants

Residential address

State Postcode

Postal address (if different to above)

State Postcode

Residential status:

☐ Own home ☐ Mortgaged ☐ Renting

☐ Boarding ☐ Live with parents

☐ Other – please specify

When did you move to this address?

Previous residential address (if at current address less than 12 months)

State Postcode

When did you move to this address?

Address after settlement (if different to above)

State Postcode

Contact details – applicant 1.	Contact details – applicant 2.																																																
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Employment details – applicant 1.

Primary employment details

- | | | |
|-------------------------------------|--------------------------------------|--|
| <input type="checkbox"/> Full time | <input type="checkbox"/> Part time | <input type="checkbox"/> Casual |
| <input type="checkbox"/> Contract | <input type="checkbox"/> Retired | <input type="checkbox"/> Self-employed |
| <input type="checkbox"/> Pension | <input type="checkbox"/> Home duties | <input type="checkbox"/> Student |
| <input type="checkbox"/> Unemployed | <input type="checkbox"/> Commission | <input type="checkbox"/> Other |

Employer's name

Employer's address

 State Postcode Employed from to

Current occupation/role

- | | | |
|--|---|--------------------------------|
| <input type="checkbox"/> Manager | <input type="checkbox"/> Professional | <input type="checkbox"/> Sales |
| <input type="checkbox"/> Labourer | <input type="checkbox"/> Community/Personal service | |
| <input type="checkbox"/> Clerical/Admin | <input type="checkbox"/> Machinery operator/Driver | |
| <input type="checkbox"/> Technician/Trade worker | | |
| <input type="checkbox"/> Other | <input type="text"/> | |

Employment details – applicant 2.

Primary employment details

- | | | |
|-------------------------------------|--------------------------------------|--|
| <input type="checkbox"/> Full time | <input type="checkbox"/> Part time | <input type="checkbox"/> Casual |
| <input type="checkbox"/> Contract | <input type="checkbox"/> Retired | <input type="checkbox"/> Self-employed |
| <input type="checkbox"/> Pension | <input type="checkbox"/> Home duties | <input type="checkbox"/> Student |
| <input type="checkbox"/> Unemployed | <input type="checkbox"/> Commission | <input type="checkbox"/> Other |

Employer's name

Employer's address

 State Postcode Employed from to

Current occupation/role

- | | | |
|--|---|--------------------------------|
| <input type="checkbox"/> Manager | <input type="checkbox"/> Professional | <input type="checkbox"/> Sales |
| <input type="checkbox"/> Labourer | <input type="checkbox"/> Community/Personal service | |
| <input type="checkbox"/> Clerical/Admin | <input type="checkbox"/> Machinery operator/Driver | |
| <input type="checkbox"/> Technician/Trade worker | | |
| <input type="checkbox"/> Other | <input type="text"/> | |

Employment details – applicant 1 (continued).Employer's contact number ()

Please advise your employer that we will contact them to verify your income.

Please include your previous employment if you have been with your current employer for less than 12 months.

- | | | |
|-------------------------------------|--------------------------------------|--|
| <input type="checkbox"/> Full time | <input type="checkbox"/> Part time | <input type="checkbox"/> Casual |
| <input type="checkbox"/> Contract | <input type="checkbox"/> Retired | <input type="checkbox"/> Self-employed |
| <input type="checkbox"/> Pension | <input type="checkbox"/> Home duties | <input type="checkbox"/> Student |
| <input type="checkbox"/> Unemployed | <input type="checkbox"/> Commission | <input type="checkbox"/> Other |

Employer's name

Employer's address

 State Postcode Employed from to

Previous occupation/role

- | | | |
|--|---|--------------------------------|
| <input type="checkbox"/> Manager | <input type="checkbox"/> Professional | <input type="checkbox"/> Sales |
| <input type="checkbox"/> Labourer | <input type="checkbox"/> Community/Personal service | |
| <input type="checkbox"/> Clerical/Admin | <input type="checkbox"/> Machinery operator/Driver | |
| <input type="checkbox"/> Technician/Trade worker | | |
| <input type="checkbox"/> Other | <input type="text"/> | |

Employer's contact number () **Employment details – applicant 2 (continued).**Employer's contact number ()

Please advise your employer that we will contact them to verify your income.

Please include your previous employment if you have been with your current employer for less than 12 months.

- | | | |
|-------------------------------------|--------------------------------------|--|
| <input type="checkbox"/> Full time | <input type="checkbox"/> Part time | <input type="checkbox"/> Casual |
| <input type="checkbox"/> Contract | <input type="checkbox"/> Retired | <input type="checkbox"/> Self-employed |
| <input type="checkbox"/> Pension | <input type="checkbox"/> Home duties | <input type="checkbox"/> Student |
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Employer's name

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- | | | |
|--|---|--------------------------------|
| <input type="checkbox"/> Manager | <input type="checkbox"/> Professional | <input type="checkbox"/> Sales |
| <input type="checkbox"/> Labourer | <input type="checkbox"/> Community/Personal service | |
| <input type="checkbox"/> Clerical/Admin | <input type="checkbox"/> Machinery operator/Driver | |
| <input type="checkbox"/> Technician/Trade worker | | |
| <input type="checkbox"/> Other | <input type="text"/> | |

Employer's contact number ()

<p>If self-employed.</p> <p>Employed from DDMMYY</p> <p>Business name <div style="border: 1px solid black; height: 20px; width: 100%;"></div></p> <p>A.B.N. </p> <p>Accountant's name <div style="border: 1px solid black; height: 20px; width: 100%;"></div></p> <p>Accountant's address <div style="border: 1px solid black; height: 20px; width: 100%;"></div></p> <p><div style="border: 1px solid black; width: 100px; display: inline-block;"></div> State <div style="border: 1px solid black; width: 50px; display: inline-block;"></div> Postcode </p> <p>Accountant's contact number (mobile number not accepted) <div style="border: 1px solid black; width: 100px; display: inline-block;"></div></p> <p><small>Please advise your accountant that we will contact them for confirmation of your income</small></p>	<p>If self-employed.</p> <p>Employed from DDMMYY</p> <p>Business name <div style="border: 1px solid black; height: 20px; width: 100%;"></div></p> <p>A.B.N. </p> <p>Accountant's name <div style="border: 1px solid black; height: 20px; width: 100%;"></div></p> <p>Accountant's address <div style="border: 1px solid black; height: 20px; width: 100%;"></div></p> <p><div style="border: 1px solid black; width: 100px; display: inline-block;"></div> State <div style="border: 1px solid black; width: 50px; display: inline-block;"></div> Postcode </p> <p>Accountant's contact number (mobile number not accepted) <div style="border: 1px solid black; width: 100px; display: inline-block;"></div></p> <p><small>Please advise your accountant that we will contact them for confirmation of your income</small></p>																																										
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Use this space to provide any extra details.

Financial position.

All applicants are to complete this page if you jointly share all assets and all liabilities. If not, applicant 1 should complete this page and applicant 2 needs to complete the next section. If there are more than two applicants, please complete the information for each additional applicant in a separate form. ☐ **Both applicants** or ☐ **Applicant 1 only**

Assets (what you own).

Real estate (please supply the address)	State	Postcode	Property used as security	Value
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>
Savings/deposit accounts – please provide the name of the financial institution				Balance
<input type="text"/>				\$ <input type="text"/>
<input type="text"/>				\$ <input type="text"/>
<input type="text"/>				\$ <input type="text"/>
Superannuation – please provide the name of superannuation fund				Balance
<input type="text"/>				\$ <input type="text"/>
<input type="text"/>				\$ <input type="text"/>
Other assets (e.g. household contents, car etc.)				Value
<input type="text"/>				\$ <input type="text"/>
<input type="text"/>				\$ <input type="text"/>
<input type="text"/>				\$ <input type="text"/>

Liabilities (what you owe).

Home loans.

Loan 1

Name of the financial institution	BSB/Account number	Amount owing/ Pay out amount
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Current interest rate	Monthly payment	
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No ▼
If not paying out an existing home loan, please complete the below.		
Repayment type	Please advise interest only term expiry date	Please advise loan term maturity date
<input type="checkbox"/> Principal & interest <input type="checkbox"/> Interest only ▶	<input type="text"/>	<input type="text"/>

Loan 2

Name of the financial institution	BSB/Account number	Amount owing/ Pay out amount
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Current interest rate	Monthly payment	
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No ▼
If not paying out an existing home loan, please complete the below.		
Repayment type	Please advise interest only term expiry date	Please advise loan term maturity date
<input type="checkbox"/> Principal & interest <input type="checkbox"/> Interest only ▶	<input type="text"/>	<input type="text"/>

Loan 3

Name of the financial institution	BSB/Account number	Amount owing/ Pay out amount
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Current interest rate	Monthly payment	
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No ▼
If not paying out an existing home loan, please complete the below.		
Repayment type	Please advise interest only term expiry date	Please advise loan term maturity date
<input type="checkbox"/> Principal & interest <input type="checkbox"/> Interest only ▶	<input type="text"/>	<input type="text"/>

Personal loans.

Name of the financial institution	BSB/Account number	Monthly payment	Amount owing/Pay out amount
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No			
Name of the financial institution	BSB/Account number	Monthly payment	Amount owing/Pay out amount
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No			

Liabilities (what you owe) (continued).

*Credit/Store cards.

Name of financial institution	Credit/Store card number	Credit limit	Amount owing/ Pay out amount	Pay out	Pay out & close	No
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

*Includes cards with a zero balance and on interest free terms

Other liabilities (e.g. car leases).

Name of the financial institution	BSB/Account number	Monthly payment	Amount owing/Pay out amount
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No		Credit limit	\$ <input type="text"/>
Name of the financial institution	BSB/Account number	Monthly payment	Amount owing/Pay out amount
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No		Credit limit	\$ <input type="text"/>

Overdrafts.

Name of the financial institution	BSB/Account number	Monthly payment	Amount owing/Pay out amount
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No		Credit limit	\$ <input type="text"/>

Financial position.

Applicant 2 to complete only if you do not own all of your assets jointly and share all your liabilities with applicant 1.

Assets (what you own).

Real estate (please supply the address)	Property used as security	Value
<input type="text"/>	State <input type="text"/> Postcode <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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<input type="text"/>	State <input type="text"/> Postcode <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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<input type="text"/>	State <input type="text"/> Postcode <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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Savings/deposit accounts – please provide the name of the financial institution		Balance
<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"/>
<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"/>
<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"/>
Superannuation – please provide the name of superannuation fund		Balance
<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"/>
<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"/>
Other assets (e.g. household contents, car etc.)		Value
<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"/>
<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"/>
<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"/>

Liabilities (what you owe).

Home loans.

Loan 1		Amount owing/ Pay out amount
Name of the financial institution	BSB/Account number	
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Current interest rate	Monthly payment	
<input type="text"/>	\$ <input type="text"/>	
<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No ▼		<small>If not paying out an existing home loan, please complete the below.</small>
Repayment type	Please advise interest only term expiry date	Please advise loan term maturity date
<input type="checkbox"/> Principal & interest <input type="checkbox"/> Interest only ▶	<input type="text"/>	<input type="text"/>
Loan 2		Amount owing/ Pay out amount
Name of the financial institution	BSB/Account number	
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Current interest rate	Monthly payment	
<input type="text"/>	\$ <input type="text"/>	
<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No ▼		<small>If not paying out an existing home loan, please complete the below.</small>
Repayment type	Please advise interest only term expiry date	Please advise loan term maturity date
<input type="checkbox"/> Principal & interest <input type="checkbox"/> Interest only ▶	<input type="text"/>	<input type="text"/>
Loan 3		Amount owing/ Pay out amount
Name of the financial institution	BSB/Account number	
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Current interest rate	Monthly payment	
<input type="text"/>	\$ <input type="text"/>	
<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No ▼		<small>If not paying out an existing home loan, please complete the below.</small>
Repayment type	Please advise interest only term expiry date	Please advise loan term maturity date
<input type="checkbox"/> Principal & interest <input type="checkbox"/> Interest only ▶	<input type="text"/>	<input type="text"/>

Personal loans.

Name of the financial institution	BSB/Account number	Monthly payment	Amount owing/Pay out amount
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No			
Name of the financial institution	BSB/Account number	Monthly payment	Amount owing/Pay out amount
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No			

Liabilities (what you owe) (continued).

*Credit/Store cards.

Name of financial institution	Credit/Store card number	Credit limit	Amount owing/ Pay out amount	Pay out Pay out & close	Pay out & close	No
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

*Includes cards with a zero balance and on interest free terms

Other liabilities (e.g. car leases).

Name of the financial institution	BSB/Account number	Monthly payment	Amount owing/Pay out amount
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="checkbox"/> Pay out	<input type="checkbox"/> Pay out & close	<input type="checkbox"/> No	Credit limit \$ <input type="text"/>
Name of the financial institution	BSB/Account number	Monthly payment	Amount owing/Pay out amount
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="checkbox"/> Pay out	<input type="checkbox"/> Pay out & close	<input type="checkbox"/> No	Credit limit \$ <input type="text"/>

Overdrafts.

Name of the financial institution	BSB/Account number	Monthly payment	Amount owing/Pay out amount
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="checkbox"/> Pay out	<input type="checkbox"/> Pay out & close	<input type="checkbox"/> No	Credit limit \$ <input type="text"/>

Details of your living and other expenses (mandatory for all applications).

Please itemise all your expenses in this section.

Note:

- If there is more than one applicant and you jointly share all expenses, all applicants are to complete this information in the section for applicant 1 below.
- If there is more than one applicant and you don't share all expenses, please complete this information in the sections for applicant 1 and applicant 2 as applicable (and in an additional form if there are more than two applicants).

Please indicate if all expense information is for ☐ **Both applicants** OR ☐ **Applicant 1 only**

Living expenses.	Applicant 1.	Applicant 2.
	Monthly payment	Monthly payment
Groceries (e.g. food and groceries including toiletries and household products)	\$ <input type="text"/>	\$ <input type="text"/>
Clothing & Personal Care (e.g. clothing, footwear, grooming and other personal care expenses)	\$ <input type="text"/>	\$ <input type="text"/>
Telephone, Internet & Pay TV (e.g. mobile and home telephone, internet, TV and media subscriptions incl. Netflix, Spotify etc)	\$ <input type="text"/>	\$ <input type="text"/>
Transport (e.g. public transport, fuel, registration, maintenance, license, tolls, parking, excl. vehicle insurance)	\$ <input type="text"/>	\$ <input type="text"/>
Recreation & Entertainment (e.g. holidays, dining out, membership and subscription fees, pet care, gambling and general recreation expenses)	\$ <input type="text"/>	\$ <input type="text"/>
Medical & Health (e.g. doctor, dental, optical and pharmaceutical, excl. health insurance)	\$ <input type="text"/>	\$ <input type="text"/>
Utilities & Rates (e.g. owner occupied property expenses including electricity, gas, water, rates, maintenance and other household expenses excl. telephone, internet and media)	\$ <input type="text"/>	\$ <input type="text"/>
Insurance (e.g. insurance including health, home and contents and motor vehicle)	\$ <input type="text"/>	\$ <input type="text"/>
Education (e.g. public education fees incl. preschool, primary, secondary and tertiary, and associated expenses including books and uniforms etc)	\$ <input type="text"/>	\$ <input type="text"/>
Childcare (e.g. childcare including nannies)	\$ <input type="text"/>	\$ <input type="text"/>
Child maintenance/support payments	\$ <input type="text"/>	\$ <input type="text"/>
Rent (e.g. rent, board)	\$ <input type="text"/>	\$ <input type="text"/>
Other (e.g. private school fees, life insurance, income protection, body corporate fees and any other expenses not covered in above categories which must be explained further in the comments)	\$ <input type="text"/>	\$ <input type="text"/>
Total of living expenses	\$ <input type="text"/>	\$ <input type="text"/>

Comments – If applicable, please provide an explanation of any unusual responses to the above living expenses (e.g. my transport costs are nil as I have a company car).

Consent to electronic statements and legal notices.

By selecting Yes below, you agree we can send you statements and legal notices electronically for that product.

Applicant 1

Home loan

☐ Yes ☐ No

Everyday Transaction Account

☐ Yes ☐ No

Frank credit card

☐ Yes ☐ No

Applicant 2

Home loan

☐ Yes ☐ No

Everyday Transaction Account

☐ Yes ☐ No

Frank credit card

☐ Yes ☐ No

Note that:

- We will email you when your statement or notice is available. You must check regularly for emails from us and make sure your email address remains up-to-date.
- We may send the statement or notice by email or make it available at our website.
- You will no longer receive paper statements. In some circumstances we may still send you legal notices by mail.
- You can withdraw this consent at any time. If so, we will send statements and notices by mail.

Security property details.

Address of the property. If you are yet to purchase a property, please write "to be advised".

State Postcode

What is the value of your property? \$ Valuation reference number

Valuation based on: ☐ Contract price ☐ Current valuation ☐ Estimate ☐ On completion ☐ Rates notice

Type: ☐ Apartment/Unit ☐ Semi detached house ☐ Owner builder construction
☐ Fully detached house ☐ Strata unit ☐ Licenced builder construction
☐ Terrace ☐ Townhouse ☐ Studio warehouse apartment
☐ Duplex ☐ Vacant land ☐ Rural residential dwelling
☐ Villa ☐ Bedsitter ☐ Student accommodation
☐ Other

Land size (Sq m)

Finance clause due date Expected settlement date

Valuation.

Who can the Valuer contact to gain access to the property? ☐ Applicant 1 ☐ Applicant 2 ☐ Real estate agent (as per page 15)

Name

Relationship to you (e.g. neighbour, real estate agent)

☐ Other ▶

Home phone

Work phone

Mobile phone

Preferred daytime contact ☐ Home ☐ Work ☐ Mobile

Additional property details.

If you have additional security properties, please include the details. ☐ Owner Occupied ☐ Investment

Address of the property.

State Postcode

What is the value of your property? \$ Valuation reference number

Valuation based on: ☐ Contract price ☐ Current valuation ☐ Estimate ☐ On completion ☐ Rates notice

Type: ☐ Apartment/Unit ☐ Semi detached house ☐ Owner builder construction
☐ Fully detached house ☐ Strata unit ☐ Licenced builder construction
☐ Terrace ☐ Townhouse ☐ Studio warehouse apartment
☐ Duplex ☐ Vacant land ☐ Rural residential dwelling
☐ Villa ☐ Bedsitter ☐ Student accommodation
☐ Other

Land size (Sq m)

Finance clause due date Expected settlement date

Valuation.

Who can the Valuer contact to gain access to the property? ☐ Applicant 1 ☐ Applicant 2 ☐ Real estate agent (as per page 15)

Name

Relationship to you (e.g. neighbour, real estate agent)

☐ Other ▶

Home phone

Work phone

Mobile phone

Preferred daytime contact ☐ Home ☐ Work ☐ Mobile

Solicitors/conveyancer details.

Name of business										
Contact name										
Business address							State		Postcode	
Contact number	()						Fax number	()		
Email address										

Real estate agent details (if applicable).

Name of business										
Contact name										
Business address							State		Postcode	
Contact number	()						Fax number	()		
Email address										

Lenders mortgage insurance (LMI).

Lenders Mortgage Insurance (LMI) may be payable on your loan. If you would like LMI to be added to the loan amount please tick here. ☐

Simultaneous settlement.

Have you sold a property that will settle on or prior to the new purchase? ☐ Yes ▼ ☐ No

Please specify the property address:

	State		Postcode	
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Customer declarations and direct debit request authority.

1. I/We declare that I/we am/are over the age of 18 and I/we wish to apply for the ME product(s) as indicated within this application form.
2. I/We declare that any information contained in this application including any financial information is true and correct and I/we authorise ME to verify this information.
3. I/We acknowledge if this application is approved it will be subject to the terms and conditions that apply to the requested product(s).
4. I/We consent to the Privacy Notice attached.
5. I/We agree to inform any third parties whose personal details have been provided in this application, that their information has been given to ME which needs to use and disclose it for the purpose of assessing this application, and that ME's Privacy and Credit Reporting Policy (available online) explains its information handling and dispute handling practices and their access rights.
6. I/We authorise my/our solicitor or conveyancer to accept any notification on my/our behalf in relation to this home loan application.
7. I/We authorise ME to arrange a valuation of the security property.
8. If I/we have applied for an Everyday Transaction Account:
 - (a) I/we request ME to send me/us a Debit Mastercard®; and
 - (b) 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.
9. If I have applied for a Frank credit card:
 - (a) I request ME to send a card to me and to any other person named in the application as an additional cardholder;
 - (b) I have read the key facts sheet and confirm that the Frank credit card is suitable for my needs; and
 - (c) I confirm that I do not know of any future changes to my financial circumstances that would make it difficult for me to make my credit card payments.
10. If I/we have made a rate lock request:
 - (a) I wish to request the Rate Lock detailed in this Rate Lock Request. I acknowledge that this request is governed by the terms and conditions of the Rate Lock Agreement attached.
 - (b) I/we authorise Members Equity Bank (User I.D. 185871), through the Bulk Electronic Clearing System, to arrange for funds to be debited from my/our nominated account at the financial institution (shown in the Rate Lock – Direct Debit Request on page 4) to pay the Rate Lock Fee of \$500.
 - (c) I/we acknowledge that this direct debit arrangement is governed by the terms of the Direct Debit Request Service Agreement included on page 21 of this application.
11. I/We understand that some fees and charges may apply after my account(s) are opened and will be disclosed in documents that will be sent to me. I/We have had an opportunity to view the information on the fees and charges for the product(s) I/we have applied for.
12. I/We understand that if this application is approved, I/We will need to obtain adequate insurance to protect the building on this property and that I/We will hold the insurance for the life of my/our home loan.

Signature of all applicants/guarantors:

Applicant 1 Print name

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D D M M Y Y

D D M M Y Y

Returning your application.

- mailed to the ME, Credit team, GPO Box 1345, Melbourne VIC 3001;
- mailed to your local Mobile Banking Manager;

Note – you should retain pages 17 onwards for your records.

Please refer to the checklist on the front page to ensure all documents required are included when posting your application.

Office use.

Your local mobile banking manager.

Mobile Banking Manager

Who recommended me?

Customer information to keep.

Privacy notice.

In the application form and this notice:

Credit Provider means either ME or Perpetual (your letter of offer will specify the name of the credit provider).

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

Mortgage Insurer means the insurer that provides the lender's mortgage insurance (**LMI**) specified in your letter of offer (if you are required to have LMI). Insurer is Genworth Financial Mortgage Insurance Pty Ltd ABN 60 106 974 305

(Genworth).

By completing an application, you are providing your personal information to ME, Bank of Queensland Limited and our related companies, and (if you are required to have LMI) the mortgage insurer (collectively we, us, our) for the primary purpose of assessing your application (for example, we may use personal information to decide whether or not to provide you with credit or accept you as a guarantor), verifying your identity, (if relevant) assessing you for insurance and then establishing and administering your account. Your personal information may also be used and disclosed to third party service providers for these purposes, as well as where we or our related companies need to comply with certain laws and regulations. Without this information we may not be able to consider or approve your application or provide our services. Personal information that we collect includes credit information. Credit information includes information about your past experiences with us or other lenders, the kinds of credit products you have or have applied for, how you have managed your obligations, including your payment obligations, information contained in a credit report about you, and information about your credit worthiness that has been derived from a report about you. You must only give us information about any other person with their permission, and if you have told them about this privacy statement.

Collection of information.

Some laws require or authorise our collection and disclosure of your personal information, including:

- The Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth);
- The National Consumer Credit Protection Act 2009 (Cth);
- The Income Tax Assessment Act 1936 (Cth) and the Taxation Administration Act 1953 (Cth); and
- Real property dealing regulations and laws in each state if you give us a mortgage.

We also collect your personal information (including, as permitted by law, information derived from a credit report) for the purposes of:

- Considering any other application made by you for products or services or your suitability if you have offered to be a guarantor or security provider;
- Customer relations including management of our relationship with you and market or customer satisfaction research and product development;
- Our internal operations including record keeping, risk management, auditing purposes, training, securitisation, credit scoring, file reviews, actuarial processes and portfolio analysis;
- Information technology systems development and testing;
- Arrangements with other organisations to provide services in relation to our products and services (for example, we may arrange for mailing houses to distribute loan statements to customers);
- Investigating, resolving and preventing complaints;
- Conducting fraud assessments; and
- Reporting and data analytics, including for regulatory, management, statistical or research purposes.

In addition, (unless you tell us not to) we may use your personal information (other than information derived from a credit report) to inform you about any of our products, or those of our alliance partners, that may be of interest to you and if you are a member or a customer of one of our alliance partners (including a superannuation fund, union, insurer or other third party with whom we have arrangements), we may also use your information for the purpose of providing benefits to you or to obtain aggregate information for statistical or research purposes.

Privacy notice (continued).

Use and disclosure of information – general.

We may disclose your personal information (including, as permitted by law or industry requirements, information derived from a credit report) for the purposes above to:

- Our related bodies corporate, the mortgage insurer, other insurers, service providers, agents (including debt collection agencies), contractors or external advisers to help us provide banking and related services to you (including lawyers and auditors);
- Any person or body in connection with new or proposed mortgage loan securitisation arrangements;
- If you are a borrower, any person who has, or is considering, guaranteeing or providing property as security for the repayment of credit provided to you;
- Any person acting on your behalf, including your legal and financial advisers;
- Your broker (if applicable);
- Government and other regulatory bodies, law enforcement bodies and courts as required by law or in accordance with prudent banking practice;
- Third parties providing fraud detection services;
- External complaint resolution bodies (for example, the Australian Financial Complaints Authority (AFCA));
- Any person to whom we are considering selling part of our banking business;
- Rating agencies; and
- Other financial institutions and credit providers.

We may also disclose your personal information (other than information derived from a credit report) to our alliance partners, your referees, including your employer (to confirm details about you) and payments system operators.

Our third party service providers may store or access your personal information overseas, including in Canada, USA, New Zealand, Philippines, Singapore, China, Japan, Hong Kong, India, Malaysia, Papua New Guinea, South Africa, United Kingdom, France, Belgium and Germany, as well as the countries 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.

Credit reporting bodies.

Where you are a borrower, guarantor or security provider or where you have applied or offered to be one, we may collect personal information about you from, and/or disclose it to, credit reporting bodies (CRBs), including by:

- Disclosing any credit information we hold about you which may include your identification information. The CRB may include this information in credit reports provided to other credit providers to assist them in assessing your credit worthiness;
- Disclosing any instances where you have agreed a financial hardship arrangement with us;
- Disclosing any failures to meet your payment obligations, or any fraud or other serious credit infringement you have committed; and
- Obtaining a credit report about you for the purpose of assessing your application, your suitability as a guarantor or security provider, managing credit provided to you or for collecting overdue payments.

The CRBs we use and where you can find their privacy policies are:

- Equifax – equifax.com.au/privacy or phone 138 332;
- illion – checkyourcredit.com.au or phone 1300 734 806;
- Experian – experian.com.au or phone 1300 783 684.

You can ask a CRB not to use or disclose credit information it holds about you for a period of 21 days (called a “ban period”) without your consent if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.

CRBs, at our request or the request of another credit provider, may use credit information they hold to “pre-screen” you for direct marketing. You can ask a CRB not to do this.

Marketing.

ME may use your personal information to get in touch with you about ME products and services, or those of our related companies and alliance partners, that may be of interest. If you do not want us to do this, please call us on **13 15 63** or log in to internet banking to send us a secure email.

How the mortgage insurer handles your personal information.

If we decide to obtain LMI on your loan from the mortgage insurer, we will give information about you to the mortgage insurer and the mortgage insurer might also share some of your personal information with us and CRBs and others. If this information is not given to the mortgage insurer it will not be possible for the mortgage insurer to process our request for LMI.

The mortgage insurer handles information about you in accordance with its privacy and credit reporting policy. This is set out at genworth.com.au/privacy-policy

Privacy notice (continued).

Collection of information.

The mortgage insurer may use your personal information:

- To decide whether to insure ME under an LMI policy;
- To assess the risk of you defaulting on your obligations to ME;
- To assess the risk of a guarantor being unable to meet a liability arising under a guarantee;
- To administer and vary the insurance cover including for securitisation and hardship applications;
- To verify information that ME collects about you;
- To deal with claims and recovery of proceeds including, among other things, to enforce a loan in place of a lender if the LMI insurer pays out an insurance claim on your loan;
- For a mortgage insurance purpose relating to you; and
- For any other purpose under the LMI policy the mortgage insurer issues to ME relating to your loan.

Use and disclosure of information.

The mortgage insurer may disclose information about you to third parties, in relation to any LMI policy relating to your loan. Those third parties may include:

- Valuers and other insurers, re-insurers, claim assessors and investigators;
- Brokers or referrers;
- Other financial institutions;
- Organisations that are involved in debt collecting or in purchasing debts;
- Organisations that are involved in fraud prevention;
- Government or regulatory bodies (including ASIC and the Australian Tax Office) as required or authorised by law;
- Rating agencies and organisations involved in securitising your loan, including underwriters, loan servicers, trust managers, trustees and security trustees;
- Guarantors and prospective guarantors of your loan;
- Payment system operators and other service providers, agents, contractors and advisers the mortgage insurer may use to conduct its business.

Further information.

For details about how we handle your personal information, or how you can access or correct this information or raise any concerns, refer to ME's Privacy and Credit Reporting Policy at mebank.com.au/privacy

ME

You can contact our Privacy Officer on **13 15 63** or by writing to the Privacy Officer at ME, GPO Box 1345, Melbourne VIC 3001 or by completing the online form at mebank.com.au/home/contact-us/general-enquiries. ME's Privacy and Credit Reporting Policy is available at mebank.com.au/privacy.

Mortgage insurer

If you are required to have LMI and you have a privacy related question, you can contact the mortgage insurer with privacy using the following contact details:

Genworth

Address: Privacy Officer, GPO Box 3952, Sydney NSW 2001

Ph: 02 8248 2597 Email: privacyofficer@genworth.com.au

Rate lock agreement important information.

Rate lock agreement important information.

1. How rate lock works.

If you elect to lock our current fixed interest rate for your chosen fixed interest rate period, for as long as the rate lock continues to be effective:

- If our prevailing fixed interest increases before the settlement date, your fixed interest rate will not change and will remain at the locked rate; and
- If our prevailing fixed interest rate decreases before the settlement date, your fixed interest rate will also decrease.

2. Rate lock fee.

A rate lock fee of \$500 is payable by direct debit if you send us your Rate Lock Request and we accept this.

You must provide your direct debit account details with the Rate Lock Request. If the direct debit account details are not provided in the Direct Debit Request attached or the direct debit payment is dishonoured, the Rate Lock will not be effective, unless, at our discretion, we choose to honour the Rate Lock Request.

If we choose to honour the Rate Lock Request we may reattempt to debit the Rate Lock Fee from your nominated account or contact you regarding payment of the Rate Lock Fee. This may occur before or after loan settlement. If your nominated account is a ME account and the direct debit payment is dishonoured, we will reattempt to debit the Rate Lock Fee 14 days after your Rate Lock Request was processed.

3. Rate lock duration.

Your rate lock commences on the day we process your rate lock request. Your rate lock request will be processed by us:

- On the business day we receive it provided it is received before 4pm (AEST) on that day; or
- On the next business day if we receive it after 4pm (AEST) or on a day that is not a business day.

In this clause 3, "business day" means a weekday except a national public holiday or a public holiday in Victoria.

The locked rate you receive will be our prevailing fixed interest rate applicable to your chosen fixed interest rate period on the day your rate lock request is processed by us. Your rate lock expires 90 days after the commencement of the rate lock or earlier if you make changes to your loan and clauses 5-6 below applies. The rate lock cannot be extended under any circumstances.

4. Rate lock not effective after expiry.

If the settlement date occurs after the expiry of the rate lock, and our prevailing fixed interest rate changes before the settlement date, your fixed interest rate will also change because the Rate Lock will no longer be effective.

5. Rate lock revised if you make certain changes to your loan.

Your current Rate Lock is based on your current loan details. If you make any of the following changes to your loan:

- You change your loan purpose from owner occupied to investment, or vice versa;
- You change your repayments from interest only to principal and interest, or vice versa;
- You lock in a rate that is offered with the Member Package, but choose to cancel the Member Package;
- You lock in a rate that is offered without a Member Package, but choose to purchase a Member Package; or
- Your loan-to-value ratio changes in such a way that a different fixed rate pricing tier applies,

we will revise your rate lock based on the changed loan details. The fixed interest rates available for your selected fixed interest rate period at the time your rate lock was originally processed will apply to the revised rate lock, and the revised rate lock will still expire 90 days from the time your Rate Lock was originally processed.

6. Rate lock expires if you change your fixed interest rate period.

Your rate lock will expire early upon you making a change to your fixed interest rate period. The rate lock fee will not be refunded if this occurs. If you again elect to lock in your interest rate, you will be required to make a new rate lock request by sending us another rate lock request form and paying for another rate lock fee.

7. Refund of rate lock fee if your loan application is declined.

The rate lock fee will be refunded only if your loan application is declined. The rate lock fee amount will be returned to the nominated account from which you made the direct debit payment after 14 days.

Direct debit request service agreement.

Direct debit request service agreement.

1. Definitions.

In this agreement, unless the context requires otherwise:

Agreement or **this agreement** means this Direct Debit Request Service Agreement between you and us including any amendment to this agreement;

Business day means a weekday except a national public holiday or a public holiday in Victoria;

DDR means the attached Direct Debit Request completed and signed;

Drawing means the amount debited from your nominated account pursuant to a DDR and this agreement;

Drawing arrangement means your specific instructions set out in, or given to us in accordance with, a DDR as they relate to a drawing and your nominated account;

Nominated account means the account that is nominated by you in the DDR from which amounts are to be debited;

Us and **we** and **our** means ME Bank - a division of Bank of Queensland Limited ABN 32 009 656 740;

You and **your** means the person or persons who signed the DDR; and

Your financial institution means the financial institution at which the nominated account is held.

2. Debiting your nominated account.

- a. By signing a DDR you authorise us to arrange for funds to be debited from your nominated account in accordance with your specific instructions set out in the DDR (if any).
- b. If a drawing is due to be made on a day that is not a business day, we may direct your financial institution to debit your nominated account on the following business day.
- c. If you are uncertain as to when the drawing will be processed, contact your financial institution.
- d. If a drawing arrangement is returned unpaid by your financial institution you:
 - May be charged a fee and/or interest by your financial institution; and
 - May also be charged a fee imposed or incurred by us.
- e. We reserve the right to cancel your drawing arrangement if the drawing is returned unpaid.
- f. We will not disclose any details of your DDR unless:
 - The disclosure to a financial institution is necessary to enable us to act in accordance with your drawing arrangements or to investigate a disputed transaction;
 - We are required or permitted to make the disclosure by law or you consent to the disclosure;
 - Our financial institution requires the disclosure in connection with a claim on it relating to a claimed incorrect or wrongful debit.

3. Changes to this agreement.

We may change any details of this agreement or of a DDR by giving you 14 days written notice.

4. Your rights.

- a. You may ask us to alter or defer your drawing arrangements, stop an individual drawing or cancel this agreement by giving us at least one business day's written notice by mailing it to ME, Reply Paid 1345, Melbourne VIC 8060 or by faxing it to (03) 9708 4663. Alternatively, you can call us on **13 15 63**.
- b. You can also ask your financial institution to stop an individual drawing, cancel this agreement or change your drawing arrangement by advising us of your new nominated account details.
- c. If you consider that a drawing has been initiated incorrectly, you should call us and confirm this by notice in writing to us as soon as possible. You may also direct any claims to your financial institution. If we conclude as a result of our investigations that your nominated account:
 - Has been incorrectly debited, we will arrange for your financial institution to adjust your nominated account (including interest and charges) accordingly; or
 - Has not been incorrectly debited, we will provide you with reasons and any evidence for this finding.

5. Your obligations.

It is your responsibility to:

- a. Ensure that your nominated account can accept direct debits (direct debiting may not be available on all accounts). If you are uncertain, please check with your financial institution before you complete the DDR;
- b. Have sufficient clear funds in your nominated account to enable drawings to be made;
- c. Ensure that the details you give us of your nominated account are correct by checking them against a recent statement. If you are uncertain, please check with your financial institution before completing the DDR;
- d. Ensure that the authority given to us to draw on your nominated account is consistent with the account authority or signing instructions held by your financial institution for that account;
- e. Tell us if the details of your nominated account change in any way; and
- f. check your statement to verify that the amount debited from your nominated account is correct.

Key facts about this credit card.



Correct as at: 28 February 2022

This information sheet is an Australian Government requirement under the *National Consumer Credit Protection Act 2009*.

Description of credit card

Product name	Frank credit card
Minimum credit limit	\$1,000.00
Minimum repayments	The minimum repayment is: <ul style="list-style-type: none">• the closing monthly balance of your account if it is less than \$10; or• 3% of the closing monthly balance of your account or \$10 (whichever is the greater).
Interest on purchases	11.99% p.a.
Interest-free period	Up to 55 days on purchases. No interest-free period applies to cash advances.
Interest on cash advances	11.99% p.a.
Balance transfer interest rate	11.99% p.a.
Annual fee	\$0
Late payment fee	\$10.00

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this credit card can be obtained from mebank.com.au/factsheets/frank

For more information on choosing and using credit cards visit the ASIC consumer website at **moneysmart.gov.au**

The terms on which this credit card is offered can change over time. You can check if any changes have been made by contacting us on **13 15 63**.

ME Bank – a division of Bank of Queensland Limited ABN 32 009 656 740
AFSL and Australian Credit Licence Number 244616. MC0012.v08/202203/214700



Everyday Transaction Account.

Fees and charges guide.

Fee description	Fee
Monthly account keeping fee	free
Debit Mastercard®	free
EFTPOS (purchase and/or cash out)	free
Withdrawals and enquiries at Australian ATMs may incur an ATM operator fee charged by the ATM operator.	
International transactions	
International ATM balance enquiry	free
International transaction fees for cash withdrawals and purchases	2.3% of AUD value
Comprised of:	
Mastercard cross border fee – charged on transactions where the merchant account is not held in Australia	0.8%
International fee – charged on any foreign currency transaction converted into Australian dollars, payable at the time the currency conversion is made	1.5%
International ATM withdrawal	\$4
Note: Withdrawals and enquiries at international ATMs may also incur an ATM operator fee charged by the ATM operator	
Bank@Post	
Cash withdrawal	free
Cash or cheque deposit	free
Balance enquiry	free
Cheques	
Cheque book (50 leaves)	\$10
Purchase of a bank cheque	\$6
Cancellation of a bank cheque – when you return a bank cheque you have purchased to credit the funds back to your ME account	free
Replacement of a bank cheque – when you wish to replace a bank cheque that has been lost or stolen	free
Stop payment on a personal cheque	free
Special answer – when you request we process a cheque deposited by you sooner than the standard timeframes	\$15
Other	
Request to change colour of card	free
Emergency replacement card (within Australia)	free
Emergency replacement card (outside Australia)	free
Emergency cash	free
Duplicate or interim statement	\$5 per statement
Telegraphic transfer (domestic only)	\$30
Trace – when you request ME to investigate a transaction that has been posted to your account.	\$15
Note: the fee will be waived if the trace shows that the transaction was incorrectly posted to your account	
Voucher retrieval – when you request ME to produce a voucher or other documents in relation to the conduct of your account (e.g. a copy of a cheque)	free

All fees will be charged to your account immediately.

For further information or to open an account, call 13 15 63 or visit mebank.com.au

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

This is general information only and you should consider if these products are appropriate for you. Terms and conditions available on request.

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