



**How to apply**

Prior to applying for a top-up to your Business Banking Standard Home Loan please ensure your request meets the following requirements:

- The minimum top-up amount is \$10,000;
- If you would like additional funds for an Interest Only Investment Loan or a construction loan please call us and request an application form, as you cannot use this form;
- Your top-up will be added to your existing loan and the term of your combined loan remains the same (unless the loan is an Interest Only Investment Loan or a construction loan);
- You cannot top-up a fixed rate loan, you can only top-up a variable rate loan;
- You cannot top-up and add another security property. If you want to do this, you must apply for a new loan; and
- All borrowers must remain the same. You cannot add or remove a borrower using this form.

To apply for a top-up on your existing home loan, please follow the steps below:

- Step 1** Complete this application form
- Step 2** Check that you have signed the application form in the relevant places
- Step 3** Check that your application includes all required documentation as outlined in the checklist below, as well as your identification documents (if applicable)
- Step 4** Return the application form and documentation in the enclosed reply paid envelope provided. If you have misplaced your envelope, please contact us for the address of your nearest state office.

**Checklist 3**

All applicants must provide the following documents when applying for a top-up:

- Most recent copy of your annual council rates notice.

**For salaried employees**

- Your most recent Group Certificate (PAYG) or full tax return. Notice of Assessment is not sufficient.
- Your most recent payslip or a letter from your employer confirming your salary or wages. If you earn other income please provide appropriate documentation.

**For self-employed, company directors or applicants involved in a trust**

- Last two certified annual Financial Statements.
- Complete business and personal financial tax returns for the last 2 years.
- Most recent tax assessment notice.

**Use the table below to determine the additional supporting documentation you need to submit with your application**

*(Photocopies are acceptable but must be legible)*

**Constructing or renovating a property**

- Building permit
- Building contracts and specifications
- Building plans\*
- Builders All Risks Insurance/Home Owner's Warranty\*\*
- Builder Indemnity Insurance

\*Fully approved plans will need to be provided to us before funds can be released.  
\*\*If not available at the time of application, this will need to be provided to us before funds can be released.

**Consolidating debts**

Please supply account statements for the debt you are wishing to consolidate:

- If the debt is a home loan and/or personal loan, then we require statements for the last 6 months
- If for a credit card debt, then we require the most recent credit card statement (not more than 30 days old)

**Additional comments**

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**Personal details - Applicant 1**

Title:  Mr/Mrs/Miss/Ms/Other Surname:

Given name(s):

Marital status:  Married  Single  Defacto

Number of dependants:  Age of each dependant:

Driver's licence number:  Date of Birth:

**Personal details - Applicant 2**

Title:  Mr/Mrs/Miss/Ms/Other Surname:

Given name(s):

Marital status:  Married  Single  Defacto

Number of dependants:  Age of each dependant:

Driver's licence number:  Date of Birth:

**Contact details - Applicant 1**

Home phone:  Work phone:

Mobile:  Preferred daytime contact:  Home  Work  Mobile

Email address:

Current residential address:

State  Postcode

Postal address: (if different to residential address)

State  Postcode

**Contact details - Applicant 2**

Home phone:  Work phone:

Mobile:  Preferred daytime contact:  Home  Work  Mobile

Email address:

Current residential address:

State  Postcode

Postal address: (if different to residential address)

State  Postcode

**Employment details - Applicant 1**

Occupation:

Employment status: please tick one of the below  
 Full time  Part time  Casual  Home duties  
 Retired  Self-employed  Student  Unemployed

Time there:  Years  Months

Employer's name: (if applicable)

Employer's address:

State  Postcode

Employer's contact number:

If you have been with this employer for less than 12 months, please provide previous employment details below.

Previous occupation:

Employment status: please tick one of the below  
 Full time  Part time  Casual  Home duties  
 Retired  Self-employed  Student  Unemployed

Time there:  Years  Months

Employer's name: (if applicable)

Employer's contact number:

**Employment details - Applicant 2**

Occupation:

Employment status: please tick one of the below  
 Full time  Part time  Casual  Home duties  
 Retired  Self-employed  Student  Unemployed

Time there:  Years  Months

Employer's name: (if applicable)

Employer's address:

State  Postcode

Employer's contact number:

If you have been with this employer for less than 12 months, please provide previous employment details below.

Previous occupation:

Employment status: please tick one of the below  
 Full time  Part time  Casual  Home duties  
 Retired  Self-employed  Student  Unemployed

Time there:  Years  Months

Employer's name: (if applicable)

Employer's contact number:

**If self-employed**

How long:  Years  Months Business A.B.N.

Name of business:

Accountant's name:

Please advise your accountant that we will contact them for confirmation of your income.

Accountant's contact number:

**If self-employed**

How long:  Years  Months Business A.B.N.

Name of business:

Accountant's name:

Please advise your accountant that we will contact them for confirmation of your income.

Accountant's contact number:

**Income details - Applicant 1**

Gross annual salary/wages:(before tax)

\$

Annual overtime:

\$

Other annual income:(e.g. dividends, allowances)

\$

Specify type:

Other annual income:(e.g. dividends, allowances)

\$

Specify type:

Annual rental:

\$

**Total gross annual income:**

\$

**Income details - Applicant 2**

Gross annual salary/wages:(before tax)

\$

Annual overtime:

\$

Other annual income:(e.g. dividends, allowances)

\$

Specify type:

Other annual income:(e.g. dividends, allowances)

\$

Specify type:

Annual rental:

\$

**Total gross annual income:**

\$

**Financial position - Applicant 1 and 2**

If you do not own all your assets jointly or share all liabilities jointly, please complete separate financial statements. Use this page and page 5 to do this.

Which applicant is this financial position for? **Applicant 1**  **Applicant 2**  **Both**

**ASSETS (WHAT YOU OWN)**

**Real Estate**

Address:	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"/>

**Savings or Deposit Accounts**

Name of 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"/>

**Superannuation**

Name of superannuation fund:	Balance:
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

**Other Assets (e.g. household contents, shares, motor vehicles)**

Description:	Value:
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

**TOTAL ASSETS:**

\$

**LIABILITIES (WHAT YOU OWE)**

If this loan application is approved please indicate which liability(s) will cease.

**Existing Mortgages**

Lenders name:	Monthly payments:	Amount owing:	To cease:
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

**Personal Loans**

Lenders name and purpose:	Monthly payments:	Amount owing:	To cease:
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

**Leases**

Details:	Monthly payments:	Amount owing:	To cease:
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

**Credit Cards and Store Cards**

Limit:	Issuer and card type:	Amount owing:	To cease:
\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

**Other Liabilities (HECS etc)**

Description:	Monthly payments:	Amount owing:	To cease:
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

**Rent or Board**

\$

**TOTAL LIABILITIES:**

\$

## Financial position - Applicant 1 and 2

Complete the below only if you do not own all your assets jointly or share all liabilities.

Which applicant is this financial position for?

Applicant 1

Applicant 2

### ASSETS (WHAT YOU OWN)

#### Real Estate

Address:	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"/>

#### Savings or Deposit Accounts

Name of 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"/>

#### Superannuation

Name of superannuation fund:	Balance:
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

#### Other Assets (e.g. household contents, shares, motor vehicles)

Description:	Value:
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

**TOTAL ASSETS:**

\$

### LIABILITIES (WHAT YOU OWE)

If this loan application is approved please indicate which liability(s) will cease.

#### Existing Mortgages

Lenders name:	Monthly payments:	Amount owing:	To cease:
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

#### Personal Loans

Lenders name and purpose:	Monthly payments:	Amount owing:	To cease:
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

#### Leases

Details:	Monthly payments:	Amount owing:	To cease:
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

#### Credit Cards and Store Cards

Limit:	Issuer and card type:	Amount owing:	To cease:
\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

#### Other Liabilities (HECS etc)

Description:	Monthly payments:	Amount owing:	To cease:
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

#### Rent or Board

\$

**TOTAL LIABILITIES:**

\$

### Valuation details

We may need to do a valuation of your security property so please provide details of who the Valuer can contact to gain access to the property?

Name:

Relationship to you: eg. neighbour, family member

Home phone number:

Work phone number:

Mobile phone number:

**Current home loan details:**

Existing loan number:  If you have a split loan, please provide the loan number that you wish to top-up. You can only top-up on a variable rate loan.

Current loan balance: \$  Remaining term of your loan:  Please note that the remaining term will not change if this top-up application is approved.

**Top-up details**

Top-up amount you are requesting: \$

Purpose of top-up:  Debt consolidation  Purchase property  Property improvements  Holiday/travel/vehicle  Other please specify

Other:

Would you like this top-up loan to be a separate split facility to your existing loan? If you have an Interest Only Investment Loan or are requesting a construction loan then a new facility will be set up (a split is not possible).

Yes  No

If yes, please indicate the interest rate option you would like for the top-up loan.

Variable  Fixed 1 year  Fixed 3 years  Fixed 5 years

Please note the following:

- You are only able to access redraw funds from a variable rate component.

**Disbursement of top-up funds**

If your application for a top-up is approved, we will direct credit the funds (less any applicable fees and charges) into the account nominated below.

Account name:

BSB number:  -  Account number:

**Declaration: Where credit is applied for business or investment purposes**

I/We declare that the credit to be provided to me/us by the Credit Provider is to be applied wholly or predominantly for business or investment purposes (or for both purposes).

**Important:**  
You should **not** sign this declaration unless this loan is wholly or predominantly for business or investment purposes.  
By signing this declaration you may **lose** your protection under the Consumer Credit Code.

To be signed by all applicants:

Signature:

Date:

/  /

Signature:

Date:

/  /

**Acknowledgement of entitlement to commission**

I/We  have been made aware that  will receive a fee or commission for referring an application for a housing loan from me/us to Members Equity Bank.

Signature:

Date:

/  /

Signature:

Date:

/  /

**Declaration and Consent**

- I/We acknowledge if this application is approved it will be subject to the Credit Provider's loan terms and conditions.
- I/We hereby declare that any information contained in this application including all financial information is true and correct, and I authorise Members Equity Bank to verify this information.
- I/We acknowledge that Members Equity Bank will not accept updates to the information provided in this application for a period of 14 days from the date of application.
- I/We authorise my/our solicitor or conveyancer to accept any notification on my/our behalf in relation to this loan application.
- I/We declare that I/we have never been bankrupt or made arrangements with creditors under bankruptcy legislation.
- I/We authorise Members Equity Bank to arrange a valuation of the security property.
- I/We authorise Members Equity Bank to give any of my/our personal information, including information contained in my/our application, to any subsidiary or associated company of Members Equity Bank so they may provide or tell me about other products and services which may be of interest to me.

If you do not want Members Equity Bank or its subsidiaries or associated companies to use the personal information contained in your application form to provide such information to you, simply contact Members Equity Bank during normal business hours on 1300 658 108 or insert a cross in the box .

**Signature of all applicant(s)/guarantor(s):**

Signature:

Print name:

Date:

/  /

Signature:

Print name:

Date:

/  /

Signature:

Print name:

Date:

/  /

## Privacy Notice:

In this application form:

“**Members Equity Bank** “ means Members Equity Bank Pty Ltd or any successor or assignee.

“**Credit Provider**” means either:

- (a) Industry Funds Management (Nominees 2) Pty Ltd under the Super Loans Program;
- (b) any replacement credit provider specified in the loan contract;
- (c) any of their successors or assigns

I/We understand that where permitted by the Privacy Act Members Equity Bank may:

- seek and use consumer and commercial credit information (including a consumer and/or commercial credit report from a credit reporting agency) about me/us to assess this application;
- seek and use a credit report about me/us provided by a credit reporting agency to collect overdue payments from me/us;
- seek from and use, or give to any credit provider named in a credit report provided by a credit reporting agency, any information about me/our credit worthiness, credit standing, credit history or credit capacity to assess this application;
- give personal and credit information about me/us to a credit reporting agency (including the fact that I/we have applied for credit and the amount and the fact that the Credit Provider is a current credit provider to me/us).

I/We understand that I/we may request access to my/our personal information held by Members Equity Bank and ask it to be corrected if inaccurate. I/We can do this by:

- phoning 1300 658 108; or
- writing to the Privacy Officer, Members Equity Bank, GPO Box 1345, Melbourne VIC 3001.



## Business Banking Home Loan Comparison Rate Schedule

Effective date: 13/6/2010

		Business Banking Home Loan			
Annual % Rate p.a		Variable rate of 7.34%	1 Yr fixed at 7.55% then the variable rate of 7.34%	3 Yr fixed at 8.24% then the variable rate of 7.34%	5 Yr fixed at 8.44% then the variable rate of 7.34%
Amount	Term	Comparison Rate per Annum			
\$20,000	4 years	10.66%	10.75%	11.48%	N/A
\$25,000	5 years	8.77%	8.85%	9.54%	9.88%
\$30,000	5 years	8.53%	8.61%	9.30%	9.64%
\$50,000	7 years	7.85%	7.91%	8.48%	8.88%
\$70,000	25 years	7.46%	7.48%	7.73%	7.97%
\$100,000	25 years	7.42%	7.45%	7.69%	7.94%
\$130,000	25 years	7.40%	7.43%	7.68%	7.92%
\$150,000	25 years	7.40%	7.42%	7.67%	7.91%
\$200,000	25 years	7.38%	7.40%	7.65%	7.89%
\$225,000	25 years	7.38%	7.40%	7.65%	7.89%
\$250,000	25 years	7.37%	7.40%	7.64%	7.88%
\$275,000	30 years	7.37%	7.39%	7.61%	7.83%
\$300,000	30 years	7.36%	7.38%	7.61%	7.83%

Credit Provider: Industry Funds Management (Nominees 2) Pty Ltd

WARNING: These comparison rates apply only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rates but may influence the cost of the loan. Please note not all amounts and terms shown above may be available.

For more information contact ME Bank on **1300 658 108** or visit **mebank.com.au**

Members Equity Bank Pty Ltd ABN 56 070 887 679  
BBHL0001