



Checklist 3

All applicants must provide the following documents when applying for a home loan (unless already provided in support of the business loan):

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.

Self-Employed, Company Director 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.

All Applicants

- Completed identification checks (unless already completed as part of your business loan application)

Use the checklists below to determine the additional supporting documentation you need to submit with your application (Photocopies are acceptable but must be legible)

Buying a residential property

- Evidence of deposit: account statements showing savings for the last 3 months or other evidence as appropriate
- Legible, signed and dated copy of the Contract of Sale including all appendices or annexures
- Vendor's Statement (Section 32 - VIC Customers only)
- Investment Property: evidence of rent i.e. copy of lease or managing agent's statement

Constructing or renovating a property

- Evidence of deposit: account statements showing savings for the last 3 months or other evidence as appropriate
- Most recent copy of your council rates notice
- 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.

Re-financing or consolidating debts

- Home loan and personal loan statements for the last 6 months
- Most recent credit card statement (not more than 30 days old)
- Investment Property: evidence of rent i.e. copy of lease or managing agent's statement
- Most recent copy of your council rates notice

Additional comments

Personal Details - Applicant 1

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

Given name(s):

Date of birth: / / Gender: M or F Married Single Defacto

Number of dependants: Age of each dependant:

Driver's licence number:

Mother's maiden name:

Password: 5-9 characters

Personal Details - Applicant 2

Are you applying as: Borrower Guarantor

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

Given name(s):

Date of birth: / / Gender: M or F Married Single Defacto

Number of dependants: Age of each dependant:

Driver's licence number:

Your relationship to applicant 1: Mother's maiden name:

Password: 5-9 characters

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

When did you move to this address? Month: Year: /

Current residential status: Own home Mortgaged Renting Boarding Live with parents Other

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

Residential address after settlement: (write "as above" if the same as current address)
 State Postcode

Are you applying as a first home buyer? Yes No

Are you a permanent resident of Australia? Yes No

Are you a director of a company or do you have an interest in a trust? Yes No

(If yes please provide details below)

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

When did you move to this address? Month: Year: /

Current residential status: Own home Mortgaged Renting Boarding Live with parents Other

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

Residential address after settlement: (write "as above" if the same as current address)
 State Postcode

Are you applying as a first home buyer? Yes No

Are you a permanent resident of Australia? Yes No

Are you a director of a company or do you have an interest in a trust? Yes No

(If yes please provide details below)

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

Years: Months:
Time there: /

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

Years: Months:
Time there: /

Employer's name: (if applicable)

Employer's contact number:

If self-employed

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

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:

\$

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

Years: Months:
Time there: /

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

Years: Months:
Time there: /

Employer's name: (if applicable)

Employer's contact number:

If self-employed

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

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 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"/>

Contingent Liabilities under Guarantees for other person(s)

\$

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 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"/>

Contingent Liabilities under Guarantees for other person(s)

\$

Rent or Board

\$

TOTAL LIABILITIES:

\$

Security Property Details

Address: (if you have not purchased a property yet please write "to be advised")

If purchasing, what is the purchase price? \$

Type: House Unit Townhouse
 Apartment Vacant land Other (specify)

Zoning: Residential Rural Residential/Rural

Land size: Smaller than 2.2 hectares Between 2.2-10 hectares Larger than 10 hectares

Will you be living in this property? Yes No - Investment property

Whose name(s) will/does appear on the title? (All people registered on the title must apply for this loan as either a borrower or guarantor)

We may need to do a valuation of your security property so please provide the following details:

Who can the Valuer contact to gain access to the property? **Name:** **Relationship to you:** e.g. neighbour, real estate agent

Contact numbers: **Home:** () **Work:** () **Mobile:**

Additional Security Property Details: (if applicable)

Address: (if you have not purchased a property yet please write "to be advised")

If purchasing, what is the purchase price? \$

Type: House Unit Townhouse
 Apartment Vacant land Other (specify)

Zoning: Residential Rural Residential/Rural

Land size: Smaller than 2.2 hectares Between 2.2-10 hectares Larger than 10 hectares

Will you be living in this property? Yes No - Investment property

Whose name(s) will/does appear on the title? (All people registered on the title must apply for this loan as either a borrower or guarantor)

Who can the Valuer contact to gain access to the property? **Name:** **Relationship to you:** e.g. neighbour, real estate agent

Contact numbers: **Home:** () **Work:** () **Mobile:**

Your Solicitor / Conveyancer (if appropriate)

Name of firm:

Address of firm: State Postcode

Contact number: () Fax number: ()

Real Estate Agent: (if appropriate:)

If your purchase is subject to finance the vendor's Real Estate Agent may require information about the outcome of this application. Please complete this section if you authorise us to provide information to the vendor's Real Estate Agent.

Name of Real Estate Agent:

Contact number: () Fax number: ()

Conditions for a Split Loan

Applicable to all loan types:

- The loan may only be split into two components.
- You are only able to access redraw funds from the variable component.
- A construction loan cannot be split or fixed until the loan has been fully drawn down.
- The minimum amount for a split loan is \$10,000.

Your Loan Details:

Loan Facility 1

Loan amount: \$

Loan term:
(max 30 years)

Loan purpose	Amount
<input type="checkbox"/> Purchase	\$ <input type="text"/>
<input type="checkbox"/> Refinance	\$ <input type="text"/>
<input type="checkbox"/> Construction	\$ <input type="text"/>
<input type="checkbox"/> Other	\$ <input type="text"/>

Please specify (eg renovation, debt consolidation, buying off a plan)

Loan type: Business Banking Standard Home Loan
(Select one only)

Business Banking Interest Only Investment Loan (only available for investment purposes) Interest only term Maximum 5 years and then reverts to principal and interest for the remaining loan term.

Interest rate: Variable Fixed 1 year Fixed 3 years Fixed 5 years
(Select one only)

Repayment Monthly Fortnightly Weekly
(Select one only)
(Monthly is the only available option for Business Banking Interest Only Investment Loan)

Split loan: Yes No If yes please advise below the split loan components and the interest rate that is to apply to Split Loan 2. The interest rate and repayment frequency you selected above will apply to Split Loan 1.

(see opposite page for conditions of Split Loan)

Split Loan 1: \$ Split Loan 2: \$

Interest rate for Split Loan 2: Variable Fixed 1 year Fixed 3 years Fixed 5 years
(Select one only)

Repayment frequency: The repayment frequency you chose above for Split Loan 1 will be the same for Split Loan 2.

Loan Facility 2

Loan amount: \$

Loan term:
(max 30 years)

Loan purpose	Amount
<input type="checkbox"/> Purchase	\$ <input type="text"/>
<input type="checkbox"/> Refinance	\$ <input type="text"/>
<input type="checkbox"/> Construction	\$ <input type="text"/>
<input type="checkbox"/> Other	\$ <input type="text"/>

Please specify (eg renovation, debt consolidation, buying off a plan)

Loan type: Business Banking Standard Home Loan
(Select one only)

Business Banking Interest Only Investment Loan (only available for investment purposes) Interest only term Maximum 5 years and then reverts to principal and interest for the remaining loan term.

Interest rate: Variable Fixed 1 year Fixed 3 years Fixed 5 years
(Select one only)

Repayment Monthly Fortnightly Weekly
(Select one only)
(Monthly is the only available option for Business Banking Interest Only Investment Loan)

Split loan: Yes No If yes please advise below the split loan components and the interest rate that is to apply to Split Loan 2. The interest rate and repayment frequency you selected above will apply to Split Loan 1.

(see opposite page for conditions of Split Loan)

Split Loan 1: \$ Split Loan 2: \$

Interest rate for Split Loan 2: Variable Fixed 1 year Fixed 3 years Fixed 5 years
(Select one only)

Repayment frequency: The repayment frequency you chose above for Split Loan 1 will be the same for Split Loan 2.

TOTAL LOAN AMOUNT THAT YOU ARE APPLYING FOR IN THIS APPLICATION: \$ (This should be a total of Loan Facility 1 and 2)

Declaration: This section must be completed where the credit applied for is for business or investment purposes

This business or investment declaration relates to loan facility(ies) (insert 1, 2 or both).

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:

 / /

Nomination for notices

Complete if you want one borrower to receive copies of notices or documents on **behalf of all borrowers**.

Each of you is entitled to receive a copy of any notice or other documents under the Consumer Credit Code. By signing this nomination form, you are giving up the right to be provided with information direct from the Credit Provider. Any person who has signed this form can advise the Credit Provider at any time that they wish to cancel their nomination.

I/We nominate to receive notices and other documents under the Consumer Credit Code on behalf of me/all of us.

To be signed by all borrowers:

Signature:

Date:

 / /

Signature:

Date:

 / /

Declaration

1. I/We acknowledge if this application is approved it will be subject to the Credit Provider's loan terms and conditions.
2. I/We hereby declare that any information contained in this application including all financial information is true and correct.
3. 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.
4. I/We acknowledge that as I/we have applied for a Business Banking Standard Home Loan, that I/we have received a copy of the Business Banking Home Loan Comparison Rate Schedule.
5. I/We authorise my/our solicitor or conveyancer to accept any notification on my/our behalf in relation to this loan application.
6. I/We declare that I/we am/are over the age of 18.
7. I/We declare that I/we have never been bankrupt or made arrangements with creditors under bankruptcy legislation.
8. I/We authorise Members Equity Bank to arrange a valuation of the security property.
9. I/We agree and consent to my/our credit information and personal information being collected, used and disclosed by Members Equity Bank, the Credit Provider and the Manager in the manner and for the purposes set out in the Privacy Notice contained on page 13.
10. 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 this box .

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

Applicant 1 Signature:

Print Name:

Date:

 / /

Applicant 2 Signature:

Print Name:

Date:

 / /

Guarantor Signature:

Print Name:

Date:

 / /

Option A for Identification: 100 Point Identification Check

If the applicants named in this form have not been identified as part of the Business Loan application, they will need to do so by completing either the 100 Point Identification Check Form or the Acceptable Referee Form in order for us to process the home loan application.

Each applicant needs to be identified in terms of the 100 point identification process. Documents that can be used must be original and current and contain the applicants full name, (eg. John Citizen) not an initial (eg. J. Citizen) and address. All identification documents must be in the same name of each applicant for the account. For example a birth certificate cannot be used as an identification document if you have subsequently changed your name (including as a result of marriage). To complete this form please show the originals of any combination of the below documents (totalling 100 points) to your Members Equity Bank representative, alternatively if you are applying through a broker, they can complete this form for you.

Document	Points
Birth certificate, citizenship certificate, NSW BDM birth card or current passport <small>(only one of these can be provided)</small>	70
A licence issued under law which contains customer's photograph or signature <small>(eg a driver's permit or licence)</small>	40
Group certificate or payslip <small>(one per employer)</small>	25
Utilities bills <small>(eg electricity, gas, water, phone)</small>	25
Medicare card	25
Account statement from another financial institution <small>(one per financial institution)</small>	25
Council rates notice	35

Members Equity Bank or Broker use only

Applicant 1	First Document	Second Document	Third Document	Fourth Document	
Type of Document:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Date of Birth <small>(if shown):</small>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Date of Issue:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Place of Issue:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Expiry Date:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Document Number:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
	Points	Points	Points	Points	Total Points
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
					<small>Must be at least 100</small>

Applicant 2	First Document	Second Document	Third Document	Fourth Document	
Type of Document:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Date of Birth <small>(if shown):</small>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Date of Issue:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Place of Issue:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Expiry Date:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Document Number:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
	Points	Points	Points	Points	Total Points
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
					<small>Must be at least 100</small>

Members Equity Bank Checking Officer or Broker (print name)

Members Equity Bank Checking Officer or Broker (signature)

Date:

 / /

100 point ID check complete:

Check customers have signed declarations:

Option B for Identification: Acceptable Referee Form

Please complete the following steps if choosing this option:

Step 1: Taking either a birth certificate, citizenship certificate, or current or expired passport, which has not been cancelled and was current in the preceding two years, to an Acceptable Referee. The Acceptable Referee can be anyone who falls into one of the categories listed in this form. The Referee must have known you for 12 months or longer. You must sign this form in the presence of the Referee.

Step 2: The Acceptable Referee must complete and sign this form for each applicant.

Step 3: Please forward the completed form/s to your Members Equity Bank representative or broker

Privacy Notice to the Acceptable Referee

By completing this form the Acceptable Referee is providing personal information to Members Equity Bank. This information is being collected by Members Equity Bank for the purposes of completing an identification record as required by law. We will not use this information for any other purpose or disclose this information to any other person other than when required by law. You may request access to your personal information held by Members Equity Bank and ask for it to be corrected if it is inaccurate.

Part A

Details of Applicant 1

Surname:

Given Names:

Signature Applicant 1 (to be signed in the presence of the Referee):

Part B

Document examined by Referee

Primary Identification Document (Birth Certificate, Citizenship Certificate, or current or expired passport which has not been cancelled and was current within the preceding 2 years) in Applicant's current name.

Type of Document:

Name on Document:

Document Number:

Date of Birth:

Date of Issue:

Office of Issue: *For a travel document, show country of issue*

OR

Primary document (above) in a former name **AND** Secondary Identification Document (Australian Driver's Licence, Medicare Card, Credit/Debit Card, Proof of Age Card) in Applicant's current name:

Type of Document:

Name on Document:

Document Number:

Date of Birth (if shown):

Date of Issue:

Issued By:

Date of Expiry:

Part C

Details of Acceptable Referee

Surname:

Given Names:

Occupation:

Address:

State

Postcode

Daytime Phone Number:

Category of Referee:

 [Insert number from list on back page](#)

Part D

Statement by Acceptable Referee

I am an acceptable referee as detailed in the *Financial Transaction Reports Act* as I fall within one of the categories listed.

I have known the applicant for a period of (minimum 12 months):

Years Months

The applicant has been known to me by the name shown in Part A for a period of:

Years Months

Where the name of the Primary Identification Document differs from the name used by the Applicant in relation to the account, the explanation given by the Applicant is:

I have examined **EITHER** (please tick):

A Primary Identification Document of the Applicant in the name shown in Part A

OR

A Secondary Document in the name shown in Part A **AND** a Primary Document in a former name.

Referee Signature:

Part A**Details of Applicant 2**

Surname:

Given Names:

Signature Applicant 2 (to be signed in the presence of the Referee):

Part B**Document examined by Referee**

Primary Identification Document (Birth Certificate, Citizenship Certificate, or current or expired passport which has not been cancelled and was current within the preceding 2 years) in Applicant's current name.

Type of Document:

Name on Document:

Document Number:

Date of Birth:

Date of Issue:

Office of Issue: [For a travel document, show country of issue](#)**OR**

Primary document (above) in a former name **AND** Secondary Identification Document (Australian Driver's Licence, Medicare Card, Credit/Debit Card, Proof of Age Card) in Applicant's current name:

Type of Document:

Name on Document:

Document Number:

Date of Birth (if shown):

Date of Issue:

Issued By:

Date of Expiry:

Part C**Details of Acceptable Referee**

Surname:

Given Names:

Occupation:

Address:

State

Postcode

Daytime Phone Number:

Category of Referee:

 Insert number from list below**Part D****Statement by Acceptable Referee**

I am an acceptable referee as detailed in the *Financial Transaction Reports Act* as I fall within one of the categories listed.

I have known the applicant for a period of (minimum 12 months):

Years Months

The applicant has been known to me by the name shown in Part A for a period of:

Years Months

Where the name of the Primary Identification Document differs from the name used by the Applicant in relation to the account, the explanation given by the Applicant is:

I have examined **EITHER** (please tick):

A Primary Identification Document of the Applicant in the name shown in Part A

OR

A Secondary Document in the name shown in Part A **AND** a Primary Document in a former name.

Referee Signature:

Categories of Acceptable Referees

1. Accountants who are members of the
 - (a) Institute of Chartered Accountants; or
 - (b) Australian Society of Certified Practising Accountants; or
 - (c) National Institute of Accountants.
2. A member of a municipal, city, town, district or shire council of a State or Territory.
3. Financial institution employee or agent authorised by the financial institution to open accounts with the institution.
4. A full-time employee of a company carrying on insurance business who has been employed continuously for at least 5 years by such company.
5. A legal practitioner (however described) of a Federal, State or Territory court.
6. A registrar, clerk, sheriff or bailiff of a Federal, State or Territory court.
7. An officer within the meaning of the Defence Act 1903.
8. A registered dentist.
9. A registered medical practitioner.
10. A registered pharmacist.
11. A registered veterinary surgeon.
12. A registered nursing sister.
13. A diplomatic or consular officer of an Australian Embassy, High Commission or Consulate, in Australia or overseas.
14. A judge or master of a Federal, State or Territory court.
15. A stipendiary magistrate.
16. A justice of the peace.
17. Members of Federal or State Parliament.
18. Members of the Legislative Assembly of the ACT, the Northern Territory or Norfolk Island.
19. Ministers of religion who are authorised marriage celebrants.
20. A police officer of the rank of sergeant or above, or a police officer in charge of a police station.
21. An individual who is registered as a tax agent under part VIIA of the Income Tax Assessment Act 1936.
22. A member of the Chartered Institute of Company Secretaries in Australia Limited.
23. A member or fellow of the Association of Taxation and Management Accountants or National Tax and Accountants Association Limited.
24. A member of the Institution of Engineers, Australia, other than a member with the grade of student.
25. A manager of a Post Office.
26. A full time primary or secondary teacher.

Privacy Act Notice

The Privacy Act regulates the collection, use and disclosure of your personal information. This notice tells you about the use that will be made of the personal information provided by you in this application form and how your personal information may be disclosed to other parties in certain circumstances. By signing this application form you are giving your consent to the use and disclosure of your personal information as detailed in the notice. If you do not provide your consent, Members Equity Bank may not be able to process or accept your application.

In this application form:

“**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

“**Manager**” means our subsidiary, ME Portfolio Management Limited.

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

By completing this application form, you are providing personal information to Members Equity Bank for the primary purpose of Members Equity Bank assessing your application and then establishing and administering your account. (In the case of a home loan product, Members Equity Bank does this on behalf of the Credit Provider and the Manager).

Regardless of when or how the information is collected, your personal information may be shared between, and used by Members Equity Bank and the Manager and the Credit Provider, for that primary purpose and for related purposes including:

- consideration of any other application made by you to Members Equity Bank for financial products or services;
- customer relations including management of our relationship with you and market/customer satisfaction research and product development;
- compliance with legislative, regulatory and payment system requirements;
- our internal operations including record keeping, risk management, securitisation, credit scoring and portfolio analysis; and
- arrangements with other organisations to provide services in relation to our products and services (eg. we may arrange for mailing houses to distribute loan statements to customers).

Members Equity Bank may also disclose your credit information and personal information for those purposes to the following organisations (“**Disclosure Parties**”):

- credit reporting agencies;
- its service providers and alliance partners;
- its agents, contractors and external advisers (for example, its valuers and lawyers);
- your referees, including your employer;
- your legal and financial advisers;
- your broker;
- government and other regulatory bodies, law enforcement bodies and courts;
- external complaint resolution bodies (for example, the Banking Ombudsman);
- rating agencies;
- payment system operators; and
- other financial institutions and credit providers.

Members Equity Bank may at any time do any of the following things where permitted by the Privacy Act (“**Use of Credit Information and Reports**”):

- 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 (including, if applicable, for the provision of credit to me/us or to accept me/us as a guarantor);
- 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 my/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:
 - identity particulars;
 - that credit has been applied for and the amount;
 - that the Credit Provider is a current credit provider to me/us;
 - payments which are overdue and for which collection action has commenced;
 - that payments are no longer overdue;
 - that cheques drawn by me/us have been dishonoured;
 - that I/we have committed a serious credit infringement; and
 - that this loan has been paid or finalised;
- give any report about me/us to another person or body in connection with mortgage loan securitisation arrangements;
- give, request and receive information about my/our consumer/personal information, including the payout figure in respect of any of my/our credit, to any accountant, lawyer, broker, other adviser or bank acting on my/our behalf;
- give any report, copy of any loan agreements or other document or information about me/us to any person who has, or will guarantee or provide property as security for the repayment of credit provided to me/us.

You may request access to your personal information held by:

- Members Equity Bank in relation to your loan by phoning us on 1300 658 108, or by writing to:
The Privacy Officer,
Members Equity Bank,
GPO Box 1345,
Melbourne, VIC, 3000



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
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