

How to apply

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

- Step 1** Complete the application form.
- Step 2** Check that all applicants have signed the application form in the relevant places.
- Step 3** Check that your application includes all required supporting documentation as listed in the checklist below.
- Step 4** Return the application form and supporting documentation to your nearest ME Bank State Office listed on the last page of this form.

Prior to applying for a top-up on your loan please be aware of the following:

- The minimum top-up amount is \$10,000.
- If you would like additional funds for an Interest Only Investment loan or a construction loan you can use this form, however, please note the additional funds will be set up as a new loan.
- Top-up funds will only be added to variable rate loans. If your loan is fixed, the additional funds will be set up as a separate split facility which will not break the fixed rate contract. A loan can only be split once into two facilities.
- Your top-up will be added to your existing loan (unless the loan is an Interest Only Investment loan or a construction loan) and the term of your combined loan will remain the same.
- You cannot top-up and add another security property. If you want to do this, you must apply for a new loan.
- All borrowers must remain the same. You cannot add or remove a borrower using this form.

Checklist ✓

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

- Most recent copy of your council rates notice.

Salaried employees

- Your most recent Group Certificate (PAYG) or full tax return. **Notice of Assessment is not sufficient.**
- Your most recent payslip (less than three months old) 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 two years.
- Most recent tax assessment notice.

If you have been declared bankrupt

- Copy of bankruptcy discharge certificate.

Use the table below to determine the additional supporting documentation you need to submit with your application (photocopies must be legible)

If 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 the funds can be released.

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

If consolidating debts

- Home loan and personal loan statements for the last six consecutive months
- The last three consecutive months' credit card statements

Conditions for a split loan

Applicable to all loan types

- The loan may only be split once into two components.
- You are able to access redraw funds from a variable component only; i.e. redraw is not available on a fixed interest rate component.
- A construction loan cannot be split or fixed until the loan has been fully drawn down.
- The minimum amount for a split loan component is \$10,000, however for an Ultimate Offset Account, see details to the right.

Applicable to Ultimate Offset Account only

- Minimum loan amount for a variable interest rate component is \$50,000.
- Minimum loan amount for a fixed interest rate component is \$10,000.
- Two fixed interest rate components are not available.
- If two variable interest rate components are selected, the minimum loan amount for one variable component is \$50,000 and the other is \$10,000.
- Offset benefit only applies to one variable rate component of your loan.
- Not available on a construction loan until the loan has been fully drawn down.

Important information about fixed interest rates

Please think carefully whether fixing the interest rate on your loan is suitable for your financial circumstances, as a prepayment fee may be applicable if certain alterations are made to a fixed interest rate loan prior to the end of the fixed interest rate period.

Personal details - Applicant 1

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

Given name(s)

Date of birth
 Gender (M or F)

Marital status: Married Single Domestic partner

Number of dependants Age of each dependant

Driver licence number

Are you applying as a first home buyer? Yes No

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

Are you listed as the proprietor of a business? * Yes No

* If yes, please provide details below.

Personal details - Applicant 2

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

Given name(s)

Date of birth
 Gender (M or F)

Marital status: Married Single Domestic partner

Number of dependants Age of each dependant

Driver licence number

Are you applying as a first home buyer? Yes No

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

Are you listed as the proprietor of a business? * Yes No

* If yes, please provide details below.

Contact details - Applicant 1

Home phone () Preferred daytime contact Home

Work phone () Work

Mobile phone Mobile

Email address

Current residential address

 State Postcode

Postal address (if different to residential address)

 State Postcode

Contact details - Applicant 2

Home phone () Preferred daytime contact Home

Work phone () Work

Mobile phone Mobile

Email address

Current residential address

 State Postcode

Postal address (if different to residential address)

 State Postcode

Valuation details (we may need to obtain a valuation of your property)

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

Home phone () Work phone () Mobile phone

Preferred daytime contact Home Work Mobile

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
Duration 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
Duration years months

Employer's name

Employer's address

State Postcode

Employer's contact number

If self-employedDuration years months

A.B.N.

Business name

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 income

\$ **Total gross annual income**\$

Have you ever been declared bankrupt?

 Yes No**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
Duration 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
Duration years months

Employer's name

Employer's address

State Postcode

Employer's contact number

If self-employedDuration years months

A.B.N.

Business name

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 income

\$ **Total gross annual income**\$

Have you ever been declared bankrupt?

 Yes No

Financial position

Both applicants complete this page if jointly sharing all assets and all liabilities. If not, Applicant 1 should complete this page and Applicant 2 needs to complete page 5.

Both Applicants or Applicant 1

ASSETS (what you own)

Real Estate

Address(es)	Value
<input type="text"/>	\$ <input type="text"/>
State Postcode	
<input type="text"/>	\$ <input type="text"/>
State Postcode	
<input type="text"/>	\$ <input type="text"/>
State Postcode	

Savings or deposit accounts

Name of institution(s)	Balance
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

If purchasing a property please specify the amount that has been paid as a deposit.

Deposit \$ Date deposit paid By cash Cheque Gift Other

Superannuation

Name of Superannuation fund(s)	Balance
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

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

Description	Balance
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
TOTAL ASSETS	\$ <input type="text"/>

LIABILITIES (what you owe)

If this loan application is approved please indicate which liability(ies) will be paid out and closed.

Existing mortgages

Lender's name	Monthly payments	Amount owing	Payout and close
<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

Lender's name and purpose	Monthly payments	Amount owing	Payout and close
<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

Lender's name and purpose	Monthly payments	Amount owing	Payout and close
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

Credit cards and store cards (includes cards with a zero balance and on interest free terms)

Issuer and card type	Amount owing	Limit	Payout and close
<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 ongoing liabilities/expenses (e.g. HECS, HELP, private tuition fees)

Description	Monthly payments	Amount owing	Payout and close
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

Rent or board

Amount	Weekly	Fortnightly	Monthly	To cease	TOTAL LIABILITIES
\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="text"/>

Financial position

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

Applicant 2

ASSETS (what you own)

Real Estate

Address(es)

Address(es)	Value
<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"/> State <input type="text"/> Postcode <input type="text"/>	
<input type="text"/>	\$ <input type="text"/>
<input type="text"/> State <input type="text"/> Postcode <input type="text"/>	

Savings or deposit accounts

Name of institution(s)

Name of institution(s)	Balance
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

If purchasing a property please specify the amount that has been paid as a deposit.

Deposit \$ Date deposit paid By cash Cheque Gift Other

Superannuation

Name of Superannuation fund(s)

Name of Superannuation fund(s)	Balance
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

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

Description

Description	Balance
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
TOTAL ASSETS	\$ <input type="text"/>

LIABILITIES (what you owe)

If this loan application is approved please indicate which liability(ies) will be paid out and closed.

Existing mortgages

Lender's name

Lender's name	Monthly payments	Amount owing	Payout and close
<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

Lender's name and purpose

Lender's name and purpose	Monthly payments	Amount owing	Payout and close
<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

Lender's name and purpose

Lender's name and purpose	Monthly payments	Amount owing	Payout and close
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

Credit cards and store cards (includes cards with a zero balance and on interest free terms)

Issuer and card type

Issuer and card type	Amount owing	Limit	Payout and close
<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 ongoing liabilities/expenses (e.g. HECS, HELP, private tuition fees)

Description

Description	Monthly payments	Amount owing	Payout and close
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

Rent or board

Amount	Weekly	Fortnightly	Monthly	To cease	TOTAL LIABILITIES
\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="text"/>

Privacy Notice - Applicant(s) to retain

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 your loan application form and how your personal information may be disclosed to other parties in certain circumstances. By signing this application you are giving your consent to the use and disclosure of your personal information as detailed in this notice. If you do not provide your consent, ME Bank may not be able to process or accept your application.

In this application form:

Credit Provider means either ME Bank or Perpetual (if your loan application is accepted by us, the letter of offer will specify the name of the credit provider).

Manager means our subsidiary, ME Portfolio Management Limited.

ME Bank means Members Equity Bank Pty Limited or any successor or assignee.

Mortgage Insurer means Genworth Financial Mortgage Insurance Pty Ltd.

Perpetual means Perpetual Limited under the Superannuation Members Home Loan Program.

By completing this application form, you are providing personal information to ME Bank for the primary purpose of ME Bank verifying your identity, assessing your application and then establishing and administering your account.

Regardless of when or how the information is collected, your personal information may be shared between, and used by ME Bank and if applicable, the Manager and Perpetual, for that primary purpose and for related purposes including:

- consideration of any other application made by you to ME Bank for financial products or services;
- customer relations including management of our relationship with you and market or customer satisfaction research and product development;
- compliance with legislative and regulatory requirements (including without limitation the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth));
- compliance with payment systems 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 (e.g. we may arrange for mailing houses to distribute loan statements to customers).

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

- the Mortgage Insurer, other insurers or reinsurers;
- 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;
- government and other regulatory bodies, law enforcement bodies and courts;
- external complaint resolution bodies (for example, the Financial Ombudsman Service);
- rating agencies;
- payment system operators; and
- other financial institutions and credit providers.

ME 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 you to assess this application (including, if applicable, for the provision of credit to you or to accept you as a guarantor);
- seek and use a credit report about you provided by a credit reporting agency to collect overdue payments from you;
- seek from and use, or give to any credit provider named in a credit report provided by a credit reporting agency, any information about your credit worthiness, credit standing, credit history or credit capacity to assess this application;
- give personal and credit information about you 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 you;
 - payments which are overdue and for which collection action has commenced;
 - that payments are no longer overdue;
 - that cheques drawn by you have been dishonoured;
 - that you have committed a serious credit infringement; and
 - that this loan has been paid or finalised;
- give any report about you to another person or body in connection with mortgage loan securitisation arrangements;
- give, request and receive information about your consumer/personal information, including the payout figure in respect of any of your credit, to any accountant, lawyer, broker, other adviser or bank acting on your behalf;
- give any report, copy of any loan agreements or other document or information about you to any person who has, or will, guarantee or provide property as security for the repayment of credit provided to you.

Lenders mortgage insurance (where required) insures the Credit Provider against loss on default under the mortgage that secures your loan. You do not receive the benefit of the lenders mortgage insurance policy.

Where ME Bank applies to the Mortgage Insurer for lenders mortgage insurance, the Mortgage Insurer will be collecting any such personal information about you for the purpose of:

- assessing whether to issue lenders mortgage insurance to the Credit Provider in respect of the loan to be provided to you (or, in the case of a guarantor, to be guaranteed by you);
- assessing the risk of you defaulting on your obligations to the Credit Provider in respect of which the Mortgage Insurer may provide (or has provided) lenders mortgage insurance;
- the subsequent administration or variation of any lenders mortgage insurance cover provided;
- its internal operations including record keeping, risk management, securitisation, credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery; and
- compliance with legislative and regulatory requirements.

Privacy Notice - Applicant(s) to retain (continued)

The Mortgage Insurer may disclose your credit information and personal information for those purposes to any of the other Disclosure Parties described above, as well as to its related companies and to ME Bank, regardless of when or how the information was collected, even though some of the organisations may be overseas.

The Mortgage Insurer may do any of the types of things described above as Use of Credit Information and Reports for the purpose of assessing the application of the Credit Provider for lenders mortgage insurance and for any other purposes permitted under the Privacy Act and to the Mortgage Insurer seeking information from ME Bank for these purposes.

If you do not provide the information requested in the application form, the Mortgage Insurer may not be able to process or accept the Credit Provider's application for lenders mortgage insurance and ME Bank may not be able to process or accept your application.

You may request access to your personal information held by:

- ME Bank in relation to your loan and account by phoning us on 1300 654 998, or by writing to:
The Privacy Officer
ME Bank
GPO Box 1345
Melbourne VIC 3001
- The Mortgage Insurer. You can contact the Mortgage Insurer by phoning 1300 655 422, or by writing to:
The Privacy Officer
Genworth Financial Mortgage Insurance Pty Ltd
GPO Box 3952
Sydney NSW 2001
or via email - gnwmortau.privacyofficer@genworth.com

Mailing your application

The application form and documentation may be mailed directly to the ME Bank State Office for your state.

Note - you should retain this page for your records.

ACT State Office

GPO Box 2754
Canberra ACT 2601

VIC State Office

GPO Box 1345
Melbourne VIC 3001

QLD State Office

GPO Box 426
Brisbane QLD 4001

TAS State Office

GPO Box 1127
Hobart TAS 7001

SA/NT Office

GPO Box 1847
Adelaide DC
Adelaide SA 5001

WA State Office

GPO Box B76
City DC
Perth WA 6838

NSW State Office

PO Box Q280
Queen Victoria Building NSW 1230

PLEASE REFER TO THE CHECKLIST ON THE FRONT PAGE TO ENSURE ALL DOCUMENTS REQUIRED ARE INCLUDED WHEN POSTING YOUR APPLICATION.