



# personal loan application.

Email: [newaccounts@mebank.com.au](mailto:newaccounts@mebank.com.au) or Fax: (03) 9708 3680

Mail: ME Account Origination, Reply Paid 1345, Melbourne VIC 8060

Any questions? Call ME on **13 15 63** or visit [mebank.com.au](http://mebank.com.au)

## applying for your personal loan – getting started.

Before we can open an account, we're legally required to verify your identity if you are not an existing ME customer. We may do this electronically using reliable and independent data sources. We'll contact you to request identification documents if we can't verify your identity electronically.

### to apply you must have a good credit rating and be:

at least 18 years of age  applying in personal name(s) (not as a company)  an Australian citizen or permanent resident

### completing the form.

**Step 1** Complete the application form. You also have the option to apply for an Everyday Transaction Account with a ME Personal Loan.

**Step 2** Ensure that all applicants have signed the Declaration.

**Step 3** Ensure that your application includes all required supporting documentation as described below.

### for faster approval, please include the documents listed below with your application.

#### All applications must include:

Proof of income – payslip (less than 4 weeks old), PAYG summary, if self employed last 2 years tax return and last Tax Assessment Notice (less than 18 months old), rental agreement etc.

#### If consolidating debts:

credit cards or store cards – your most recent statement  
 loans – your most recent statements showing a minimum 3 months payment history for all loans being paid out

### your loan requirements.

How much would you like to borrow? (\$5,000 – \$50,000) \$  An establishment fee will be deducted from the loan amount we disburse.

If your loan is for a purchase, how much are you contributing? \$

Loan term (between 1 – 7 years):  Payment frequency:  Fortnightly  Monthly

#### What is the purpose of the loan? (Tick all that apply. Please note, Personal Loans cannot be used for business purposes.)

Debt consolidation  Domestic furniture/Appliance  Renovations  Travel  
 Refinance  New car purchase  Used car purchase  Investment – please specify   
 Motorcycle/Scooter  Boat/Caravan/Trailer  Other vehicle  Other – please specify

### personal loan details – applicant 1.

Are you already a ME customer?   
 Yes  No Account number   
Title (Mr/Mrs/Miss/Ms/other)   
Given name(s)   
Family name   
Date of birth   
Gender  Male  Female  
Relationship status (please tick one)  Single  Married/Domestic partner  
Number of dependants  Age of each dependant

### personal loan details – applicant 2.

Are you already a ME customer?   
 Yes  No Account number   
Title (Mr/Mrs/Miss/Ms/other)   
Given name(s)   
Family name   
Date of birth   
Gender  Male  Female  
Relationship status (please tick one)  Single  Married/Domestic partner  
Number of dependants  Age of each dependant   
(leave blank if same as Applicant 1)

### personal loan details – applicant 1 (new ME applicants only)

Password (5 – 9 characters)  Mother's maiden name   
New ME customers – if you call us, we'll use this password to verify it's you.  
Are you a member of an industry super fund or union? From time to time we may make product offers to members of eligible super funds or unions.  
Super fund name  Union name   
Driver's licence number:   
Are you an Australian citizen?  No  Yes – Go to next section  
Complete the information below if you are not an Australian citizen.  
Are you a permanent resident?  No  Yes  
Current passport number   
Country of issue  Visa subclass details

### personal loan details – applicant 2 (new ME applicants only)

Password (5 – 9 characters)  Mother's maiden name   
New ME customers – if you call us, we'll use this password to verify it's you.  
Are you a member of an industry super fund or union? From time to time we may make product offers to members of eligible super funds or unions.  
Super fund name  Union name   
Driver's licence number:   
Are you an Australian citizen?  No  Yes – Go to next section  
Complete the information below if you are not an Australian citizen.  
Are you a permanent resident?  No  Yes  
Current passport number   
Country of issue  Visa subclass details

How did you hear about ME?  Super fund  Union  Family/Friend  Internet  Outdoor ads  TV  Newspaper/Magazine  Mail

ME USE ONLY: MS CODE



**income details – applicant 1.**

Gross annual salary (before tax) \$  Do you Salary Package?  Yes  No   
 (please specify)

Type of income	Amount	Frequency (W,F,M,Y)
<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"/>

Have you ever been declared bankrupt?  Yes  No

Total gross annual income \$  Do you have a HECS or HELP debt?  Yes  No

**income details – applicant 2.**

Gross annual salary (before tax) \$  Do you Salary Package?  Yes  No

Type of income	Amount	Frequency (W,F,M,Y)
<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"/>

Have you ever been declared bankrupt?  Yes  No

Total gross annual income \$  Do you have a HECS or HELP debt?  Yes  No

**financial position.**

if applying in joint names, please ensure financial details represent the combined position of both applicants

**assets.** (what do you own? if owned jointly with someone not on this application – your share).

Real estate (please supply the address)	Value
<input type="text"/> State <input type="text"/> Postcode <input type="text"/>	\$ <input type="text"/>
<input type="text"/> State <input type="text"/> Postcode <input type="text"/>	\$ <input type="text"/>
Savings or deposit accounts (please provide the name of financial institution(s))	Balance
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
Other assets (please describe e.g. household contents, motor vehicle, superannuation)	Value
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

**liabilities.** (what do you owe? if owed jointly with someone not on this application – your share).

**Would you like this loan to pay out any of the following?** (please tick the appropriate box)

	Monthly payment	Amount owing/Payout amount	Pay out	Pay out & close	No
Home loans (please provide the name of financial institution(s))	\$ <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="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personal loans (please provide the name of financial institution(s))	\$ <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="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit/Store cards (please provide the name of financial institution(s))	Credit limit	Amount owing/Payout amount	Pay out	Pay out & close	No
<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="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<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="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Overdrafts (please provide the name of financial institution(s))	Credit limit	Amount owing/Payout amount	Pay out	Pay out & close	No
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other liabilities (e.g. HECS/HELP, car leases)	Monthly payment	Amount owing/Payout amount	Pay out	Pay out & close	No
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**ongoing expenses:** (what are your monthly expenses? if applying in joint names, please ensure your ongoing expenses represent the combined position of both applicants.)

<b>Living expenses:</b>		<b>Rent/Board (B)</b>	
Insurance (e.g. medical, vehicle, home)	\$ <input type="text"/>	If no rent or board paid please write \$0	\$ <input type="text"/>
Utilities (e.g. water, electricity, gas)	\$ <input type="text"/>	<b>Other expenses</b> (e.g. child support, gifts)	
Phone/Internet	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Medical	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Rates	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Travel (e.g. vehicle running cost, public transport)	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Education/Childcare	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Food	\$ <input type="text"/>	<b>Total of Other expenses (C)</b>	\$ <input type="text"/>
Clothing	\$ <input type="text"/>	<b>Total Ongoing Expenses (A + B + C)</b>	\$ <input type="text"/>
Entertainment	\$ <input type="text"/>		
<b>Total of Living expenses (A)</b>	\$ <input type="text"/>		

**details of a relative or friend not living with you.** (must live in Australia) **details of a relative or friend not living with you.** (must live in Australia)

This is someone we'll contact if we have trouble finding you. You should let them know that we might be in touch.

Given name(s)

Family name

Residential address (we can't accept PO Box addresses)

State

Postcode

Phone number

This is someone we'll contact if we have trouble finding you. You should let them know that we might be in touch.

Given name(s)

Family name

Residential address (we can't accept PO Box addresses)

State

Postcode

Phone number

**everyday transaction account application.** (optional) - to apply you must be at least 16 years of age.

I/We would like to apply for an Everyday Transaction Account with buck card.

Applicant 1 only  Applicant 2 only  Joint applicants

**get a buck from ME - select your Debit Mastercard® colour**



Applicant 1  
 Applicant 2

**shark blue-grey.**



Applicant 1  
 Applicant 2

**lobster red.**



Applicant 1  
 Applicant 2

**pineapple yellow.**



Applicant 1  
 Applicant 2

**avocado green.**

**tax residency details.** (only complete if also applying for an Everyday Transaction Account)

**applicant 1.**

Are you a tax resident in any country other than Australia?

(Generally you are if you're liable to pay tax in that country - check with your tax adviser if you're unsure)

No  Yes ▼

If you are a tax resident in another country outside Australia, in order to open your account we require your taxpayer identification number (TIN) for each country or a valid reason for not providing this. (A TIN is a government issued number and is sometimes known as a social security or national insurance number).

Country  TIN

Country  TIN

Country  TIN

If no TIN is disclosed please indicate the reason below.

Country (as above)	This country doesn't issue a TIN	TIN collection not required for this country
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

If you're a tax resident in more than three countries, please provide the above details on a separate sheet.

**applicant 2.**

Are you a tax resident in any country other than Australia?

(Generally you are if you're liable to pay tax in that country - check with your tax adviser if you're unsure)

No  Yes ▼

If you are a tax resident in another country outside Australia, in order to open your account we require your taxpayer identification number (TIN) for each country or a valid reason for not providing this. (A TIN is a government issued number and is sometimes known as a social security or national insurance number).

Country  TIN

Country  TIN

Country  TIN

If no TIN is disclosed please indicate the reason below.

Country (as above)	This country doesn't issue a TIN	TIN collection not required for this country
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

If you're a tax resident in more than three countries, please provide the above details on a separate sheet.

**insurance.**

I/We would like ME's insurance partner, QBE Insurance (Australia) Limited to contact me/us to discuss:  Motor Vehicle Insurance

I/We authorise ME to provide contact information contained within this application to ME's insurance partner, QBE Insurance (Australia) Limited.

Applicant 1  Applicant 2

ME will receive a commission for insurance products subsequently purchased following referral of your details to QBE Insurance (Australia) Limited

**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 to find out about our dispute resolution procedures. ME is a member of the Financial Ombudsman Service (FOS) Australia.

**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.

## privacy notice.

By completing an application, you are providing your personal information to Members Equity Bank Limited and its related entities (collectively **ME, we, us, our**) for the primary purpose of assessing your application, verifying your identity, assessing you for insurance and then establishing and administering your account. Your personal information may be used and disclosed to third party service providers for these purposes. 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, 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 only if you have taken them through this privacy notice.

## collection of information.

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

- the Anti-Money Laundering and Counter-Terrorism Financing Act 2006;
- the Income Tax Assessment Act 1936 (Cth) and the Taxation Administration Act 1953 (Cth); and
- the National Consumer Credit Protection Act 2009 (Cth).

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 instruct us otherwise) 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.

## use and disclosure of information - general.

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

- our related entities, 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 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, FOS Australia);
- any person or entity 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.

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 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 or for collecting overdue payments.

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

- Equifax - [www.equifax.com.au/privacy](http://www.equifax.com.au/privacy) or phone 138 332;
- Dun & Bradstreet - [www.checkyourcredit.com.au](http://www.checkyourcredit.com.au) or phone 1300 734 806;
- Experian - [www.experian.com.au](http://www.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 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.

## further information.

You have rights to access and seek correction of personal information we hold about you, and our Privacy and Credit Reporting Policy contains information about how you can do this, how you can make a complaint about a breach of your privacy rights (including a breach of Part IIIA of the Privacy Act), and how we deal with complaints.

## ME.

You can contact ME's Privacy Officer on **13 15 63** or by writing to the Privacy Officer at ME, GPO Box 1345, Melbourne VIC 3001 or by email at [privacy@mebank.com.au](mailto:privacy@mebank.com.au). ME's Privacy and Credit Reporting Policy is available at [mebank.com.au/privacy](http://mebank.com.au/privacy).

## verifying your identity.

If you are not an existing ME customer before we can open an account we are legally required to verify your identity. We may do this electronically using reliable and independent data sources. We will contact you to request identification documents if we cannot verify your identity electronically.

**Credit Information File** This is one of the best electronic data sources we can use to verify your identity. We will not access your credit rating or credit history. We will only check your name, address and date of birth against those held on Dun & Bradstreet's Credit Information File.

If you consent to ME using your Credit Information File to help verify your identity then you need to read and accept the following terms and conditions.

By ticking this box you consent to ME disclosing your name, residential address and date of birth to a credit reporting agency to assist us to verify your identity. We will request and the credit reporting agency may provide an assessment of whether the personal information provided matches (in whole or in part) personal information contained in a credit information file held by the credit reporting agency. In preparing the assessment the credit reporting agency may use the personal information about you and other individuals contained in their credit information files. No other information about your credit information file will be provided to ME. If you don't want your identity verified using your credit information file we will try to verify your identity from other electronic data sources.

## declaration.

By signing below, I/we declare that:

1. All information provided in this application is true and correct and I/we authorise ME to verify this information (this includes contacting my/our employer or accountant to verify my/our income).
2. If this application is approved it will be subject to the Personal Loan Terms and Conditions.
3. If I/we have elected to open an Everyday Transaction Account:
  - I/we have read the Everyday Transaction Account Fees and Charges guide and that I/we have received any further fees and charges information requested from ME;
  - I/we agree to comply with the ME Everyday Transaction Account Terms and Conditions (including the Privacy Statement in Part C) and the Electronic Access Terms and Conditions;
  - I/we request ME send me/us a Debit Mastercard® as specified in this application;
  - I/we understand that for joint applicants, the signing authority for the account is 'any to sign'.
  - 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.
4. I/We have informed the third parties nominated in this form that:
  - I/We have provided their personal details to ME and they can gain access to this information;
  - ME will use and disclose their information for the purposes set out in this form; and
  - if their personal information is not supplied to ME, that ME may not be able to assess my/our Personal Loan application.
5. I/We agree and consent to my credit information and personal information being collected, used and disclosed in the manner and for the purposes set out in the Privacy Notice in this application form and section 16 of the ME Personal Loan Terms and Conditions.
6. I/We acknowledge that ME may send SMS updates to my mobile phone number regarding the status of my application.
7. I/We also understand that for joint applicants the signing authority for the account(s) is 'any to sign'.

## signature of all applicants:

**Applicant 1** Print name

Signature

Date

**Applicant 2** Print name (if applicable)

Signature

Date