



How to apply

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 all applicants have signed the application form in the relevant places.
- Step 3** Check that your application includes all the required documents as outlined in the checklist below.
- Step 4** Return the application form and relevant documents to your nearest Members Equity Bank state office.
Details are available at www.membersequitybank.com.au/hloan/apply.html

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

- all applicants need to complete an identification check if you have not done so previously (if unsure, please contact us);
- 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; and
- 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 annual council rates notice.
- Most recent property insurance details noting the applicable credit provider as a registered mortgagee. The applicable credit provider will be the credit provider referred to in section 2 of Part A of your loan contract. It will be either "**Members Equity Bank Pty Limited**" or "**Perpetual Limited**".

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.

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 are acceptable but 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:

Please supply account statements for the debt you wish to consolidate:

- home loan and/or personal loan(s) – statements for the last 6 months
- credit card(s) – most recent statement (not more than 30 days old)

Personal details - Applicant 1

Title Mr/Mrs/Miss/Ms/Other	Surname
<input type="text"/>	<input type="text"/>
Given name(s)	
<input type="text"/>	
Marital status	Married <input type="checkbox"/> Single <input type="checkbox"/> Domestic partner <input type="checkbox"/>
Number of dependants	Age of each dependant
<input type="text"/>	<input type="text"/>
Driver licence number	
<input type="text"/>	
Date of birth	
D D M M Y Y Y Y	

Personal details - Applicant 2

Title Mr/Mrs/Miss/Ms/Other	Surname
<input type="text"/>	<input type="text"/>
Given name(s)	
<input type="text"/>	
Marital status	Married <input type="checkbox"/> Single <input type="checkbox"/> Domestic partner <input type="checkbox"/>
Number of dependants	Age of each dependant
<input type="text"/>	<input type="text"/>
Driver licence number	
<input type="text"/>	
Date of birth	
D D M M Y Y Y Y	

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)

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)

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

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 (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

Duration years months

Employer's name (if applicable)

Employer's address

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 (if applicable)

Employer's contact number

If self-employed

Duration years months

Business name

A.B.N.

Accountant's name

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

Accountant's contact number

If self-employed

Duration years months

Business name

A.B.N.

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
\$

Have you ever been declared bankrupt? Yes No

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
\$

Have you ever been declared bankrupt? Yes No

Financial Position

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

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"/>

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(ies) will cease (be paid out).

Existing Mortgages

Lender's name	Amount owing	Monthly payments	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

Lender's name and purpose	Amount owing	Monthly payments	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

Lender's name and purpose	Amount owing	Monthly payments	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 (e.g. HECS, HELP)

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

\$

To cease

TOTAL LIABILITIES

\$

Privacy Notice - borrower(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 notice 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 Members Equity Bank or Perpetual. (If your top-up 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.

“**Members Equity 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 Members Equity Bank for the primary purpose of Members Equity Bank 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 Members Equity 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 Members Equity 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, regulatory and 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.)

Members Equity 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 Banking Ombudsman);
- rating agencies;
- payment system operators; and
- other financial institutions and credit providers.

Privacy Notice - borrower(s) to retain

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 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:
 - 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.

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 Members Equity 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.

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 Members Equity 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 Members Equity 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 Members Equity Bank may not be able to process or accept your application.

You may request access to your personal information held by:

- Members Equity Bank in relation to your loan and account by phoning us on 1300 654 998, or by writing to -
The Privacy Officer,
Members Equity 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



Super Members Home Loan Comparison Rate Schedule

Effective date: 16/11/2008

		Standard Home Loan				Ultimate Offset Account			
Annual % Rate p.a		Variable rate of 7.24%	1 Yr fixed at 7.99% then the variable rate of 7.24%	3 Yr fixed at 7.39% then the variable rate of 7.24%	5 Yr fixed at 7.59% then the variable rate of 7.24%	Variable rate of 7.54%	1 Yr fixed at 7.99% then the variable rate of 7.54% #	3 Yr fixed at 7.39% then the variable rate of 7.54% #	5 Yr fixed at 7.59% then the variable rate of 7.54% #
Amount	Term	Comparison Rate per Annum							
\$20,000	4 years	8.74%	9.06%	8.87%	N/A	N/A	N/A	N/A	N/A
\$25,000	5 years	7.47%	7.75%	7.60%	7.82%	N/A	N/A	N/A	N/A
\$30,000	5 years	7.43%	7.71%	7.56%	7.78%	N/A	N/A	N/A	N/A
\$50,000	7 years	7.31%	7.53%	7.42%	7.64%	7.61%	7.68%	7.56%	7.64%
\$70,000	25 years	7.25%	7.33%	7.29%	7.40%	7.54%	7.57%	7.52%	7.56%
\$100,000	25 years	7.24%	7.32%	7.29%	7.40%	7.54%	7.57%	7.52%	7.55%
\$130,000	25 years	7.24%	7.32%	7.29%	7.40%	7.54%	7.57%	7.52%	7.55%
\$150,000	25 years	7.24%	7.32%	7.29%	7.40%	7.54%	7.57%	7.52%	7.55%
\$200,000	25 years	7.24%	7.32%	7.29%	7.40%	7.54%	7.57%	7.52%	7.55%
\$225,000	25 years	7.24%	7.32%	7.29%	7.40%	7.54%	7.57%	7.52%	7.55%
\$250,000	25 years	7.24%	7.32%	7.29%	7.40%	7.54%	7.57%	7.52%	7.55%
\$275,000	30 years	7.24%	7.31%	7.28%	7.39%	7.54%	7.56%	7.52%	7.55%
\$300,000	30 years	7.24%	7.31%	7.28%	7.39%	7.54%	7.56%	7.52%	7.55%

Credit Provider: Members Equity Bank Pty Ltd or Perpetual Limited

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.

#Ultimate Offset Account - Fixed rates are only available on split loans and part of the split loan must have a variable component. The examples given assume that the loan is split 50/50 between variable rate and fixed rate portions, offset applies only to one variable portion of a split loan.

For more information contact Members Equity Bank on **1300 654 998** or visit membersequitybank.com.au



Members Equity Home Loan Comparison Rate Schedule

Effective date: 16/11/2008

		Standard Home Loan				Ultimate Offset Account			
Annual % Rate p.a		Variable rate of 7.59%	1 Yr fixed at 8.19% then the variable rate of 7.59%	3 Yr fixed at 7.59% then the variable rate of 7.59%	5 Yr fixed at 7.79% then the variable rate of 7.59%	Variable rate of 7.89%	1 Yr fixed at 8.19% then the variable rate of 7.89% #	3 Yr fixed at 7.59% then the variable rate of 7.89% #	5 Yr fixed at 7.79% then the variable rate of 7.89% #
Amount	Term	Comparison Rate per Annum							
\$20,000	4 years	9.07%	9.33%	9.07%	N/A	N/A	N/A	N/A	N/A
\$25,000	5 years	7.82%	8.04%	7.82%	8.02%	N/A	N/A	N/A	N/A
\$30,000	5 years	7.78%	8.01%	7.78%	7.98%	N/A	N/A	N/A	N/A
\$50,000	7 years	7.66%	7.83%	7.66%	7.85%	7.96%	8.00%	7.86%	7.92%
\$70,000	25 years	7.59%	7.66%	7.59%	7.69%	7.89%	7.91%	7.85%	7.87%
\$100,000	25 years	7.59%	7.66%	7.59%	7.69%	7.89%	7.91%	7.85%	7.87%
\$130,000	25 years	7.59%	7.66%	7.59%	7.68%	7.89%	7.91%	7.85%	7.87%
\$150,000	25 years	7.59%	7.66%	7.59%	7.68%	7.89%	7.91%	7.85%	7.87%
\$200,000	25 years	7.59%	7.66%	7.59%	7.68%	7.89%	7.91%	7.85%	7.87%
\$225,000	25 years	7.59%	7.66%	7.59%	7.68%	7.89%	7.91%	7.85%	7.87%
\$250,000	25 years	7.59%	7.66%	7.59%	7.68%	7.89%	7.91%	7.85%	7.87%
\$275,000	30 years	7.59%	7.65%	7.59%	7.67%	7.89%	7.91%	7.85%	7.87%
\$300,000	30 years	7.59%	7.65%	7.59%	7.67%	7.89%	7.91%	7.85%	7.87%

Credit Provider: Perpetual Limited

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#Ultimate Offset Account - Fixed rates are only available on split loans and part of the split loan must have a variable component. The examples given assume that the loan is split 50/50 between variable rate and fixed rate portions, offset applies only to one variable portion of a split loan.

For more information contact Members Equity Bank on **13 15 63** or visit membersequitybank.com.au