

Contact details continued - Applicant 1

Home phone

Work phone

Mobile

Preferred daytime contact

 Home Work Mobile

Driver licence number

Email address

Password* (5 - 9 characters)

Mother's maiden name

* New ME Bank customers - please nominate a password which we will request for identification purposes when you contact us.

Contact details continued - Applicant 2

Home phone

Work phone

Mobile

Preferred daytime contact

 Home Work Mobile

Driver licence number

Email address

Password* (5 - 9 characters)

Mother's maiden name

* New ME Bank customers - please nominate a password which we will request for identification purposes when you contact us.

Employment details - Applicant 1

Your current employment details (please tick one)

 Full time Part time Casual Home duties
 Retired Self-employed Student Unemployed

Occupation (e.g. builder, mechanic, nurse)

Employer's name (company name)

Employer's address

State Postcode

Employer's contact number (mobile number not accepted)

How long have you worked there? years months**If self-employed**

Business name

ABN

Duration years months

Accountant's name and address

State Postcode

Please advise your accountant that we will contact them to verify your income.

Accountant's contact number (mobile number not accepted)

Previous employment details (if in current employment less than two years) Full time Part time Casual Home duties
 Retired Self-employed Student Unemployed

Occupation (e.g. builder, mechanic, nurse)

Employer's name (company name)

Employer's contact number (mobile number not accepted)

How long did you work there? years months**Employment details - Applicant 2**

Your current employment details (please tick one)

 Full time Part time Casual Home duties
 Retired Self-employed Student Unemployed

Occupation (e.g. builder, mechanic, nurse)

Employer's name (company name)

Employer's address

State Postcode

Employer's contact number (mobile number not accepted)

How long have you worked there? years months**If self-employed**

Business name

ABN

Duration years months

Accountant's name and address

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Occupation (e.g. builder, mechanic, nurse)

Employer's name (company name)

Employer's contact number (mobile number not accepted)

How long did you work there? years months

Income details - Applicant 1

Your income details

Gross annual salary/wages *(before tax)*

\$

Annual overtime income

\$

Other annual income *(e.g. Centrelink)*

Specify type

\$

Other annual income *(e.g. child support)*

Specify type

\$

Annual rental income

\$

Total gross annual income

\$

Have you ever been declared bankrupt? Yes No

Income details - Applicant 2

Your income details

Gross annual salary/wages *(before tax)*

\$

Annual overtime income

\$

Other annual income *(e.g. Centrelink)*

Specify type

\$

Other annual income *(e.g. child support)*

Specify type

\$

Annual rental income

\$

Total gross annual income

\$

Have you ever been declared bankrupt? 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?)

Real estate *(please supply the address)*

Value

\$

\$

Savings or deposit accounts *(please provide the name of financial institution)*

Balance

\$

\$

Other assets *(please describe e.g. household contents, motor vehicle, superannuation)*

Value

\$

\$

\$

\$

Liabilities (what do you owe?)

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

Home loans *(please provide the name of financial institution)*

Monthly repayment

\$

\$

Total amount owing

\$

\$

Pay out

Pay out & close

No

Personal loans *(please provide the name of financial institution)*

Monthly repayment

\$

\$

Total amount owing

\$

\$

Pay out

Pay out & close

No

Credit/Store cards *(please provide the name of financial institution)*

Credit limit

\$

\$

\$

\$

Total amount owing

\$

\$

\$

\$

Pay out

Pay out & close

No

Overdrafts *(please provide the name of financial institution)*

Credit limit

\$

Total amount owing

\$

Pay out

No

Other liabilities *(e.g. HECS/HELP)*

Monthly repayment

\$

\$

Total amount owing

\$

\$

Pay out

No

Monthly expenses

Rent/Board \$ Living expenses \$ Other expenses \$ please specify
e.g. food, bills e.g. maintenance

Details of a relative or friend not living with you (they must live in Australia)

Surname		First name	
<input type="text"/>		<input type="text"/>	
Residential address (P.O. Box addresses are not acceptable)			
<input type="text"/>			
State		Postcode	
<input type="text"/>		<input type="text"/>	
Phone number (mobile number not accepted)			
(<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"/>			

Details of a relative or friend not living with you (they must live in Australia)

Surname		First name	
<input type="text"/>		<input type="text"/>	
Residential address (P.O. Box addresses are not acceptable)			
<input type="text"/>			
State		Postcode	
<input type="text"/>		<input type="text"/>	
Phone number (mobile number not accepted)			
(<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"/>			

Privacy Notice

I/We understand and agree that:

- Members Equity Bank Pty Ltd ("ME Bank") is collecting my/our personal information in order to assess my/our application, verify my/our identity and, if my/our application is approved, to establish and administer my/our account. I/We acknowledge that my/our personal information may be used and disclosed to third party service providers for these purposes and that without this information, ME Bank may not be able to consider or process my/our application.
- ME Bank also:
 - collects my/our personal information for the purposes of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006; and
 - uses information about my/our super fund/union membership for the purpose of assisting ME Bank to provide benefits for members of participating super funds and unions.
- If my/our loan application is approved, I/we will receive Terms and Conditions applicable to the loan which contain more detail on how ME Bank will handle my/our personal information.
- Where permitted by the Privacy Act, ME Bank may:
 - obtain consumer credit information (including a consumer and/or commercial credit report from a credit reporting agency) about me/us to assess my/our application;
 - exchange and use information about me/us with any credit provider named in this application or named in a credit report provided by a credit reporting agency to assess this application. This may include information about my/our credit worthiness, credit standing, credit history or credit capacity;
 - give personal and credit information about me/us to a credit reporting agency (including identity particulars, the fact that I/we have applied for credit and the amount, and the fact that ME Bank is a current credit provider to me/us);
 - obtain and use personal information about me/us relevant to the assessment of this application from my/our referees (including my/our employer[s]) and my/our accountant nominated on this form.
- I/We may request access to my/our personal information held by ME Bank and ask for it to be corrected if it is inaccurate. To do this I/we should phone 1300 654 998 during normal business hours or write to the Privacy Officer, ME Bank, GPO Box 1345, Melbourne, Victoria 3001.

Declaration

By signing below, I/we declare that:

- I/We wish to apply for a Members Equity Bank Personal Loan. I/We acknowledge that if this application is approved it will be subject to loan Terms and Conditions.
- The information in this application is true and complete and I/we authorise ME Bank to verify this information.
- I/We have informed the relative/friend nominated that I/we have provided their personal details to ME Bank.
- I/We acknowledge I/we have received a copy of the Members Equity Bank Personal Loan Comparison Rate Schedule.
- My/Our personal information may be collected, used and disclosed in the manner and for the purposes set out in the Privacy Notice above.
- ME Bank may use and disclose my/our personal information to help ME Bank and any of its subsidiaries or associated companies to provide or tell me/us about other products and services which may be of interest to me/us.

If you do not want ME Bank or its subsidiaries or associated companies to use the personal information contained in this application form to provide such information to you, simply contact ME Bank during normal business hours on 13 15 63 or insert a cross in the box below.

Applicant 1 Applicant 2

Signature of all applicants:

Applicant 1 Print name

Signature

Date

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Applicant 2 Print name

Signature

Date

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Members Equity Bank Personal Loan Comparison Rate Schedule

Effective date: 14/02/2010

Loan Amount	Loan Term	Security	Fixed Rate per annum	Comparison Rate per annum
\$5,000	2 years	unsecured	12.99%	15.04%
\$10,000	3 years	unsecured	12.99%	13.69%
\$15,000	4 years	unsecured	12.99%	13.35%
\$20,000	4 years	unsecured	12.99%	13.26%
\$25,000	5 years	unsecured	12.99%	13.17%
\$30,000	5 years	unsecured	12.99%	13.14%

Credit Provider: Members Equity Bank Pty Ltd

WARNING: This comparison rate applies 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 rate but may influence the cost of the loan.

For more information contact

ME Bank on

13 15 63

or visit mebank.com.au

Members Equity Bank Pty Ltd

ABN 56 070 887 679

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