



Deposit Accounts Application

For any enquiries contact us on **13 15 63** Mon to Fri 8am-8pm or Sat 9am-5pm (Melbourne time).
Mail to Account Origination, ME Bank, Reply Paid 1345, Melbourne VIC 8060.
Visit mebank.com.au

Before we can open an account, we are legally required to verify your identity if you are not an existing ME Bank customer. 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.

To apply you must be:

at least 12 years of age yes applying in personal name(s)* (not as a company) yes an Australian citizen, an Australian permanent resident or an Australian yes resident for taxation purposes with an Australian residential address
*you cannot open or use an account for business or trustee purposes

I/We would like to apply for an ME Bank (please tick the appropriate box(es)):

InterestME Savings Account Complete Sections 1, 2 and 5 **Online Savings Account** Complete Sections 1, 3 and 5 **Super Members or Standard Term Deposit Account** Complete Sections 1, 4 and 5

How did you hear about ME Bank? Super fund Union Family/Friend Internet Radio TV Newspaper/Magazine

Section 1 - Personal details

Applicant 1

Are you an existing ME Bank customer?
 No Yes ▶ Account number

Member of a super fund/union?*

No Yes ▶ Name

**Term Deposit Account applicants - if you are a member of an eligible super fund or union, you are entitled to receive a higher interest rate with our Super Members Term Deposit Account. Please call us or visit our website if you wish to confirm your eligibility.*

Title (Mr/Mrs/Miss/Ms/other - please specify)

Surname

Given name(s)

Date of birth Gender (M or F)

Residential address

State Postcode

Postal address (write AS ABOVE if same as residential address)

State Postcode

Home phone

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Work phone

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Mobile phone

Driver licence number (new ME Bank customers only)

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.

Applicant 2

Are you an existing ME Bank customer?
 No Yes ▶ Account number

Member of a super fund/union?*

No Yes ▶ Name

**Term Deposit Account applicants - if you are a member of an eligible super fund or union, you are entitled to receive a higher interest rate with our Super Members Term Deposit Account. Please call us or visit our website if you wish to confirm your eligibility.*

Title (Mr/Mrs/Miss/Ms/other - please specify)

Surname

Given name(s)

Date of birth Gender (M or F)

Residential address

State Postcode

Postal address (write AS ABOVE if same as residential address)

State Postcode

Home phone

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Work phone

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Mobile phone

Driver licence number (new ME Bank customers only)

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.

Tax File Number (TFN) or exemption

Providing your Tax File Number is not compulsory, but if you don't provide it (or a relevant exemption) we are required by law to deduct tax from any interest you earn.

Applicant 1 TFN

or reason for exemption

Applicant 2 TFN

or reason for exemption

Personal details continued - Applicant 1

Please complete this section if you are not an Australian citizen or Australian permanent resident.

Current passport number

Country of issue

Visa subclass details

Personal details continued - Applicant 2

Please complete this section if you are not an Australian citizen or Australian permanent resident.

Current passport number

Country of issue

Visa subclass details

Section 2 - InterestME Savings Account**2.1 Debit card and cheque access**Which applicants require a debit card? Applicant 1 Applicant 2Do you require a cheque book facility?* No Yes *You must be at least 18 years of age to have this facility

If 'Yes', please print the way you would prefer your name to appear on your cheque book e.g. J & M Smith or John & Mary Smith

2.2 Nominated account (optional)

You may elect to link an Australian account to your new InterestME Savings Account. If you wish to do so, then please complete the details of your nominated account below. If you want ME Bank to debit money from your nominated account for your initial deposit or a regular savings plan, then you also need to complete Section 2.3 below. Please ensure you sign Section 5 of this application form to authorise the Direct Debit Request.

Name and address of financial institution (please print details as they appear on your nominated account statement)

State

Postcode

Name(s) of account holder(s)

BSB number

Account number

Please note:

- Third party accounts, business accounts or trust accounts are not accepted as nominated accounts.
- If your nominated account is a joint account please ensure the account authority is for either party to sign.
- Please ensure that at least one holder of the InterestME Savings Account is also a nominated account holder.
- Not all financial institutions accommodate direct debit requests. If you are unsure, please check with the financial institution in question.

2.3 Savings plan (optional)**Initial deposit**Please debit \$ from the above nominated account and credit the amount to my/our InterestME Savings Account.

This amount will be automatically debited from your nominated account when we open your InterestME Savings Account - please ensure the funds are available immediately as this may occur prior to you receiving written confirmation of your new account details.

Regular savings planPlease debit \$ from the above nominated account on a regular basis and credit the amount to my/our InterestME Savings Account.Frequency: weekly fortnightly monthly Start date until further notice or End date

If your InterestME Savings Account has not been opened and/or supporting documentation received prior to the specified 'Start date', we will commence your 'Regular savings plan' direct debit on the next date it would normally fall due.

Customer relations

At ME Bank, 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 Bank is a member of the Financial Ombudsman Service.

Section 3 - Online Savings Account

3.1 Nominated account (mandatory)

You **must** link an Australian account to your new Online Savings Account. Accordingly please complete the details of your nominated account below. If you want ME Bank to debit money from your nominated account for your initial deposit or a regular savings plan, then you also need to complete Section 3.2 below. Please ensure you sign Section 5 of this application form to authorise the Direct Debit Request.

Name and address of financial institution (please print details as they appear on your nominated account statement)

	State	Postcode
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Name(s) of account holder(s)

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BSB number

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Account number

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Please note:

- Third party accounts, business accounts or trust accounts are not accepted as nominated accounts.
- If your nominated account is a joint account please ensure the account authority is for either party to sign.
- Please ensure that at least one holder of the Online Savings Account is also a nominated account holder.
- Not all financial institutions accommodate direct debit requests. If you are unsure, please check with the financial institution in question.

3.2 Savings plan (optional)

Initial deposit

Please debit \$

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 from the above nominated account and credit the amount to my/our Online Savings Account.

This amount will be automatically debited from your nominated account when we open your Online Savings Account - please ensure the funds are available immediately as this may occur prior to you receiving written confirmation of your new account details.

Regular savings plan

Please debit \$

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 from the above nominated account on a regular basis and credit the amount to my/our Online Savings Account.

Frequency: weekly fortnightly monthly Start date

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 until further notice or End date

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If your Online Savings Account has not been opened and/or supporting documentation received prior to the specified 'Start date', we will commence your 'Regular savings plan' direct debit on the next date it would normally fall due.

Section 4 - Term Deposit Account

4.1 Term Deposit Account options

Term

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 days or

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 months or Maturity date

D	D	M	M	Y	Y
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Note - the minimum term is 30 days and the maximum term is 730 days. For the purpose of nominating a term please note that a month is taken to be 30 days and not a calendar month. What this means is that if you, for example, select a three month term your Term Deposit will be invested for 90 days.

Interest payment

If your Term Deposit is for a term of more than 365 days, in addition to interest being paid to you at maturity, interest will be paid to you on the 365th day from the date your account is opened. Please specify how you would like to receive this interest payment:

reinvested to the Term Deposit Account; or

transferred to the nominated account specified in section 4.2 below.

Maturity

We will write to you approximately 10 business days prior to the maturity of your Term Deposit to obtain your maturity instructions. If you do not instruct us as to what should happen to your Term Deposit at least two business days prior to maturity, we will reinvest your Term Deposit for the same term at the interest rate applicable on the maturity date.

4.2 Nominated account (mandatory)

You **must** link an Australian account to your new Term Deposit Account. Accordingly please complete the details of your nominated account below. If you want ME Bank to debit money from your nominated account for your initial deposit, then you also need to complete Section 4.3 below. Please ensure you sign Section 5 of this application form to authorise the Direct Debit Request.

Name and address of financial institution (please print details as they appear on your nominated account statement)

	State	Postcode
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Name(s) of account holder(s)

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BSB number

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Account number

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Please note:

- Third party accounts, business accounts and trust accounts are not accepted as nominated accounts.
- If your nominated account is a joint account please ensure the account authority is for either party to sign.
- Please ensure that at least one holder of the Term Deposit Account is also a nominated account holder.
- Not all financial institutions accommodate direct debit requests. If you are unsure, please check with the financial institution in question.

4.3 Initial deposit

Investment amount (minimum \$1,000) \$

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Please ensure the funds are available immediately as this amount will be automatically debited from your nominated account when we open your Term Deposit Account.

Privacy Notice

By completing this application form, you are providing personal information to ME Bank for the primary purpose of ME Bank assessing your application, verifying your identity and then establishing and administering your account. Your personal information may be used and disclosed to third party service providers for these purposes and without this information, ME Bank may not be able to consider or approve your application. We also collect your personal information for the purposes of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and use information about your super fund/union membership for the purpose of assisting us to provide benefits for members of participating super funds and unions.

Once your account has been opened, the Privacy Statement in Part C of the Members Equity Bank InterestME Savings Account/Online Savings Account/Term Deposit Accounts Terms and Conditions will also apply. Copies of these Terms and Conditions are available as set out below.

You may request access to your personal information held by ME Bank and ask for it to be corrected if it is inaccurate. To do this you should phone 1300 654 998 during normal business hours or write to the Privacy Officer, ME Bank, GPO Box 1345, Melbourne VIC 3001.

Section 5 - Declaration and Direct Debit Request Authority

1. I/We declare that the information contained in this application is true and correct.
2. I/We acknowledge and agree that I/we have obtained and read the Deposit Accounts Fees and Charges sheet and that I/we have received any further fees and charges information requested from ME Bank.
3. I/We agree to comply with the Members Equity Bank InterestME Savings Account/Members Equity Bank Online Savings Account/Members Equity Bank Term Deposit Accounts Terms and Conditions (including the Privacy Statement in Part C) and the Electronic Access Terms and Conditions.
Copies of these Terms and Conditions, and the Deposit Accounts Fees and Charges sheet are available from mebank.com.au or by calling us on 13 15 63. ME Bank will also provide you with copies of the Terms and Conditions before you start using your account.
4. I/We agree and consent to my/our personal information being collected, used and disclosed in the manner and for the purposes set out in the Privacy Notice above.
5. I/We also understand that for joint applicants the signing authority for the account(s) is "any to sign".
6. I/We authorise ME Bank to use and disclose my/our personal information to any subsidiary or associated company of ME Bank so that they may provide or tell me about other products and services which may be of interest to me.

If you do not want ME 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 ME Bank during normal business hours on 13 15 63 or insert a cross in the relevant box Applicant 1

Applicant 2

7. I/We request Members Equity Bank (User I.D. 185871), through the Bulk Electronic Clearing System, to:
 - if I/we have applied for an InterestME Savings Account, arrange for funds to be debited from my/our nominated account at the financial institution shown in Section 2.2 (if any) and credited to my/our InterestME Savings Account in accordance with (a) my/our instructions set out in Section 2.3 (if any) and (b) my/our future instructions;
 - if I/we have applied for an Online Savings Account, arrange for funds to be debited from my/our nominated account at the financial institution shown in Section 3.1 and credited to my/our Online Savings Account in accordance with (a) my/our instructions set out in Section 3.2 (if any) and (b) my/our future instructions;
 - if I/we have applied for a Term Deposit Account, arrange for funds to be debited from my/our nominated account at the financial institution shown in Section 4.2 and credited to my/our Term Deposit Account in accordance with (a) my/our instructions set out in Section 4.3 (if any) and (b) my/our future instructions;

I/We acknowledge that the above direct debit arrangement is governed by the terms of the Direct Debit Request Service Agreement contained in the Terms and Conditions for my/our Deposit Account.

Applicant 1 Print name

Signature

Date

D	D	M	M	Y	Y
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Applicant 2 Print name

Signature

Date

D	D	M	M	Y	Y
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