



Home loan top-up application.

If you have any questions about topping-up, visit mebank.com.au or call us on **13 15 63**.

Please complete applicable information on an additional form if there are more than two applicants.
If your loan has a guarantor, you will need to give us a call on **13 15 63** to speak with a Home Loan Specialist to discuss alternative arrangements.

Applying for a home loan top-up – getting started.

This application is subject to a credit assessment. A property valuation may be required and a valuation fee may be applied.

If approved:

- We'll send each borrower a Letter of Offer so they can agree to the change.
- A top-up fee will be deducted from your approved top-up amount.
This fee is not payable on eligible loans if you have a Member Package.

To be eligible to apply:

- You must not have had more than two top-ups within the last 12 month period (including any cash out in the original home loan application).
- Your loan to valuation ratio (LVR) must be less than or equal to 90%.
- Your loan repayments must be up to date.
- Your loan must not be a partially funded Construction Loan.
- Your loan must not be guaranteed.

Completing the form:

Step 1 Complete and sign this application.

Step 2 Attach all supporting documents (see page 9).

Step 3 Return your application to ME.

Your top-up details.

Top-up amount requested \$ (Minimum \$20,000)

Lenders Mortgage Insurance.

Lenders Mortgage Insurance (often called 'LMI' for short) is insurance that banks take out – at extra cost to the borrower – to protect the bank in case the borrower ends up not being able to pay what they owe.

As a borrower with ME, you'll need to pay an extra fee to cover Lenders Mortgage Insurance if you're borrowing 80% or more of the property's value. We've partnered with Helia Insurance as our LMI provider – you can find out more about their product by reading the enclosed LMI Factsheet.

If you would like to add this to your loan amount, please tick here: ☐

Facility to be topped up

Existing loan facility number

(Note: If this is a fixed and/or interest only loan, then a new loan facility will be created if this application is approved.)

Purpose of top-up (Note: You can't use funds from your top-up to pay tax bills or for use in a business you are involved with.)

- | | | |
|--------------------------------------|---|---|
| <input type="checkbox"/> Renovations | <input type="checkbox"/> Furniture/Appliance purchase | <input type="checkbox"/> Investment – please specify <input type="text"/> |
| <input type="checkbox"/> Travel | <input type="checkbox"/> Boat/Caravan/Trailer | <input type="checkbox"/> Other – please specify <input type="text"/> |
| <input type="checkbox"/> Vehicle | <input type="checkbox"/> Debt Consolidation | |

Disbursement of top-up money.

If your application for a top-up is unconditionally approved, we will directly credit your money, less any applicable fees and charges, into the account you nominate below.

Please transfer my money to:

☐ The facility being topped-up. The money will be credited to your loan as available funds (i.e. redraw).

☐ Another account, either with ME or another Australian financial institution. Please specify below:

Name of financial institution

BSB number

Name of account holder(s)

Account number

Please carefully check that all amounts and account details specified in this form are correct to ensure successful payment to the intended account. If the payment is paid to an unintended recipient, ME may not be able to recover the funds. ME does not check that the account details provided are correct (i.e. name and account number match), and relies solely on the account number details provided to process the transaction.

If approved, your top-up will be funded at the prevailing variable interest rate applicable to your loan. If you would like to fix the interest rate on your loan, simply call us on **13 15 63** once your top-up has settled.

Your details – applicant 1.

Title (Mr/Mrs/Miss/Ms/other)	Given name(s)
<input type="text"/>	<input type="text"/>
Family name	Date of birth
<input type="text"/>	<input type="text"/>
Email address	
<input type="text"/>	
Marital status:	
<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Defacto	
No. of Dependants <input type="text"/>	Age of each dependant <input type="text"/>
Driver's licence <input type="text"/>	
Your preferred contact number <input type="text"/>	
Residential address	
<input type="text"/>	
<input type="text"/>	
State Postcode	
Your residential status:	
<input type="checkbox"/> Boarding <input type="checkbox"/> Home owner – mortgage <input type="checkbox"/> Home owner	
<input type="checkbox"/> Living with Parents/Friends <input type="checkbox"/> Renting <input type="checkbox"/> Other	
When did you move to this address? <input type="text"/>	
Previous residential address (if at current one less than 12 months)	
<input type="text"/>	
<input type="text"/>	
State Postcode	

Your details – applicant 2.

Title (Mr/Mrs/Miss/Ms/other)	Given name(s)
<input type="text"/>	<input type="text"/>
Family name	Date of birth
<input type="text"/>	<input type="text"/>
Relationship to applicant 1	
<input type="text"/>	
Email address	
<input type="text"/>	
Marital status:	
<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Defacto	
No. of Dependants <input type="text"/>	Age of each dependant <input type="text"/>
Driver's licence <input type="text"/>	
Your preferred contact number <input type="text"/>	
Residential address	
<input type="text"/>	
<input type="text"/>	
State Postcode	
Your residential status:	
<input type="checkbox"/> Boarding <input type="checkbox"/> Home owner – mortgage <input type="checkbox"/> Home owner	
<input type="checkbox"/> Living with Parents/Friends <input type="checkbox"/> Renting <input type="checkbox"/> Other	
When did you move to this address? <input type="text"/>	
Previous residential address (if at current one less than 12 months)	
<input type="text"/>	
<input type="text"/>	
State Postcode	

Employment details – applicant 1.

Primary employment details	
<input type="checkbox"/> Full time	<input type="checkbox"/> Part time
<input type="checkbox"/> Retired	<input type="checkbox"/> Self-employed
<input type="checkbox"/> Student	<input type="checkbox"/> Unemployed
<input type="checkbox"/> Casual	<input type="checkbox"/> Pension
<input type="checkbox"/> Commission	<input type="checkbox"/> Other
Employer's name	
<input type="text"/>	
Employer's address	
<input type="text"/>	
<input type="text"/>	
State Postcode	
Employed from <input type="text"/>	
Employer's contact number <input type="text"/>	
Position/role <input type="text"/>	
Please include your previous employment if you have been with your current employer for less than 12 months.	
<input type="checkbox"/> Full time	<input type="checkbox"/> Part time
<input type="checkbox"/> Retired	<input type="checkbox"/> Self-employed
<input type="checkbox"/> Student	<input type="checkbox"/> Unemployed
<input type="checkbox"/> Casual	<input type="checkbox"/> Pension
<input type="checkbox"/> Commission	<input type="checkbox"/> Other
Employer's name	
<input type="text"/>	
Employer's address	
<input type="text"/>	
<input type="text"/>	
State Postcode	
Employed from <input type="text"/>	
Employer's contact number <input type="text"/>	
Position/role <input type="text"/>	

Employment details – applicant 2.

Primary employment details	
<input type="checkbox"/> Full time	<input type="checkbox"/> Part time
<input type="checkbox"/> Retired	<input type="checkbox"/> Self-employed
<input type="checkbox"/> Student	<input type="checkbox"/> Unemployed
<input type="checkbox"/> Casual	<input type="checkbox"/> Pension
<input type="checkbox"/> Commission	<input type="checkbox"/> Other
Employer's name	
<input type="text"/>	
Employer's address	
<input type="text"/>	
<input type="text"/>	
State Postcode	
Employed from <input type="text"/>	
Employer's contact number <input type="text"/>	
Position/role <input type="text"/>	
Please include your previous employment if you have been with your current employer for less than 12 months.	
<input type="checkbox"/> Full time	<input type="checkbox"/> Part time
<input type="checkbox"/> Retired	<input type="checkbox"/> Self-employed
<input type="checkbox"/> Student	<input type="checkbox"/> Unemployed
<input type="checkbox"/> Casual	<input type="checkbox"/> Pension
<input type="checkbox"/> Commission	<input type="checkbox"/> Other
Employer's name	
<input type="text"/>	
Employer's address	
<input type="text"/>	
<input type="text"/>	
State Postcode	
Employed from <input type="text"/>	
Employer's contact number <input type="text"/>	
Position/role <input type="text"/>	

If self-employed.Employed from

Business name

A.B.N.

Accountant's name

Accountant's address

 State Postcode

Accountant's contact number (mobile number not accepted)

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

If self-employed.Employed from

Business name

A.B.N.

Accountant's name

Accountant's address

 State Postcode

Accountant's contact number (mobile number not accepted)

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

Income details – applicant 1.

Gross annual salary/wages (before tax)

\$ **Salary deductions**

Type	Voluntary		Amount	Frequency W,F,M,Y	Pre-tax	
	Yes	No			Yes	No
<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"/>	<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"/>

Do you have a current HECS/HELP/SFSS debt? ☐ Yes ☐ No**Other income**

e.g. Overtime, Commission, Investment, Allowances, Workers Compensation, Bonus, Rental, Child Support, Maintenance, Carer/Family Payment, Pension.

Type	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"/>

Income details – applicant 2.

Gross annual salary/wages (before tax)

\$ **Salary deductions**

Type	Voluntary		Amount	Frequency W,F,M,Y	Pre-tax	
	Yes	No			Yes	No
<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"/>	<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"/>

Do you have a current HECS/HELP/SFSS debt? ☐ Yes ☐ No**Other income**

e.g. Overtime, Commission, Investment, Allowances, Workers Compensation, Bonus, Rental, Child Support, Maintenance, Carer/Family Payment, Pension.

Type	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"/>

Financial position.

All applicants are to complete this page if you jointly share all assets and all liabilities.

If not, applicant 1 should complete this page and applicant 2 needs to complete the next page. If there are more than two applicants, please complete the information for each additional applicant in a separate form.

☐ All applicants or ☐ Applicant 1 only**Assets – what you own (mandatory for all applicants).**

Real estate – please provide the address

State

Postcode

State

Postcode

State

Postcode

State

Postcode

Savings/deposit accounts – please provide the name of the financial institution

Superannuation – please provide the name of the superannuation fund

Other assets (e.g. household contents, car etc.)

Value

\$

\$

\$

\$

Balance

\$

Value

\$

Value

\$

Liabilities – what you owe (mandatory for all applicants).

Home loans.

Loan 1

Name of the financial institution	BSB/Account number	Loan limit	Amount owing
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Current interest rate	Monthly repayment		
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No ▼ If not paying out an existing home loan, please complete the below.	
Repayment type	Please advise the interest only term expiry date Please advise the loan term maturity date		
<input type="checkbox"/> Principal & interest <input type="checkbox"/> Interest only ▶	<div><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/></div> <div><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/></div>		

Loan 2

Name of the financial institution	BSB/Account number	Loan limit	Amount owing
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Current interest rate	Monthly repayment		
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No ▼ If not paying out an existing home loan, please complete the below.	
Repayment type	Please advise the interest only term expiry date Please advise the loan term maturity date		
<input type="checkbox"/> Principal & interest <input type="checkbox"/> Interest only ▶	<div><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/></div> <div><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/></div>		

Loan 3

Name of the financial institution	BSB/Account number	Loan limit	Amount owing
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Current interest rate	Monthly repayment		
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No ▼ If not paying out an existing home loan, please complete the below.	
Repayment type	Please advise the interest only term expiry date Please advise the loan term maturity date		
<input type="checkbox"/> Principal & interest <input type="checkbox"/> Interest only ▶	<div><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/></div> <div><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/></div>		

HECS/HELP/SFSS.

Balance	Limit	Pay out	No
\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

Credit/Store cards.*

Name of the financial institution/provider	Credit/Store card number	Credit limit	Amount owing/ Pay out amount	Pay out	Pay out & close	No
<input type="text"/>	\$ <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="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

*Includes cards with a zero balance and on interest free terms.

Buy Now Pay Later (BNPL).

Name of provider	Account number	Credit limit	Monthly payment	Amount owing/ Pay out amount
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No				
Name of provider	Account number	Credit limit	Monthly payment	Amount owing/ Pay out amount
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No				

Other liabilities (e.g. personal loans, car leases etc.)

Other 1

Name of the financial institution	BSB/Account number	Loan limit	Amount owing
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Current interest rate	Monthly repayment		
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No	

Other 2

Name of the financial institution	BSB/Account number	Loan limit	Amount owing
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Current interest rate	Monthly repayment		
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No	

Other 3

Name of the financial institution	BSB/Account number	Loan limit	Amount owing
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Current interest rate	Monthly repayment		
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No	

Other 4

Name of the financial institution	BSB/Account number	Loan limit	Amount owing
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Current interest rate	Monthly repayment		
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No	

Financial position.

Applicant 2 to complete only if you do not own all of your assets jointly and share all your liabilities with applicant 1.

Assets – what you own.

Real estate – please provide the 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/deposit accounts – please provide the name of the financial institution	Balance
<input type="text"/>	\$ <input type="text"/>
Superannuation – please provide the name of the superannuation fund	Value
<input type="text"/>	\$ <input type="text"/>
Other assets (e.g. household contents, car etc.)	Value
<input type="text"/>	\$ <input type="text"/>

Liabilities – what you owe (mandatory for all applicants).

Home loans.

Loan 1

Name of the financial institution	BSB/Account number	Loan limit	Amount owing
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Current interest rate	Monthly repayment		
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No ▼ If not paying out an existing home loan, please complete the below.	
Repayment type	Please advise the interest only term expiry date Please advise the loan term maturity date		
<input type="checkbox"/> Principal & interest <input type="checkbox"/> Interest only ▶	<div><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/></div> <div><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/></div>		

Loan 2

Name of the financial institution	BSB/Account number	Loan limit	Amount owing
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Current interest rate	Monthly repayment		
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No ▼ If not paying out an existing home loan, please complete the below.	
Repayment type	Please advise the interest only term expiry date Please advise the loan term maturity date		
<input type="checkbox"/> Principal & interest <input type="checkbox"/> Interest only ▶	<div><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/></div> <div><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/></div>		

Loan 3

Name of the financial institution	BSB/Account number	Loan limit	Amount owing
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Current interest rate	Monthly repayment		
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No ▼ If not paying out an existing home loan, please complete the below.	
Repayment type	Please advise the interest only term expiry date Please advise the loan term maturity date		
<input type="checkbox"/> Principal & interest <input type="checkbox"/> Interest only ▶	<div><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/></div> <div><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/></div>		

HECS/HELP/SFSS.

Balance	Limit	Pay out	No
\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

Credit/Store cards.*

Name of the financial institution/provider	Credit/Store card number	Credit limit	Amount owing/ Pay out amount	Pay out	Pay out & close	No
<input type="text"/>	\$ <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="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

*Includes cards with a zero balance and on interest free terms.

Buy Now Pay Later (BNPL).

Name of provider	Account number	Credit limit	Monthly payment	Amount owing/ Pay out amount
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No				
Name of provider	Account number	Credit limit	Monthly payment	Amount owing/ Pay out amount
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No				

Other liabilities (e.g. personal loans, car leases etc.)

Other 1

Name of the financial institution	BSB/Account number	Loan limit	Amount owing
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Current interest rate	Monthly repayment		
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No	

Other 2

Name of the financial institution	BSB/Account number	Loan limit	Amount owing
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Current interest rate	Monthly repayment		
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No	

Other 3

Name of the financial institution	BSB/Account number	Loan limit	Amount owing
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Current interest rate	Monthly repayment		
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No	

Other 4

Name of the financial institution	BSB/Account number	Loan limit	Amount owing
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Current interest rate	Monthly repayment		
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Pay out <input type="checkbox"/> Pay out & close <input type="checkbox"/> No	

Living and other ongoing expenses (mandatory for all applicants).

Please itemise all your expenses in this section. Note:

- If there is more than one applicant and you jointly share all expenses, all applicants are to complete this information in the section for applicant 1 below.
- If there is more than one applicant and you don't share all expenses, please complete this information in the sections for applicant 1 and applicant 2 as applicable (and in an additional form if there are more than two applicants).

Please indicate if all expense information is for ☐ All applicants ☐ Applicant 1 only

Living expenses (mandatory).

Expenses	Applicant 1 monthly payment	Applicant 2 monthly payment
Groceries Typical supermarket shop for groceries including food and toiletries (excluding alcohol and tobacco).	\$ <input type="text"/>	\$ <input type="text"/>
Clothing & personal care Clothing, footwear, cosmetics, personal care.	\$ <input type="text"/>	\$ <input type="text"/>
Telephone, internet, pay TV and media streaming subscriptions Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions (e.g. Netflix and Spotify)	\$ <input type="text"/>	\$ <input type="text"/>
Transport Public transport, motor vehicle running costs including fuel, servicing, registration, parking and tolls (excluding motor vehicle insurance which is categorised under insurance)	\$ <input type="text"/>	\$ <input type="text"/>
Recreation & entertainment Recreation and entertainment costs including alcohol, tobacco, gambling, restaurants, membership fees and holidays.	\$ <input type="text"/>	\$ <input type="text"/>
Medical & health (excluding health insurance) Medical health costs including doctor, dental, optical and pharmaceutical etc. (Excluding health insurance which is categorised under Personal Insurance (Life, Health, Sickness and Personal Accidental Accidental)).	\$ <input type="text"/>	\$ <input type="text"/>
General insurance (including home and contents on primary owner occupier residence) Insurance costs such as personal belongings, travel and ambulance insurance, home and content, building as well as compulsory insurance of motor vehicles (combined insurance and registration) other than recreation vehicles.	\$ <input type="text"/>	\$ <input type="text"/>
Public or government primary and secondary education Education fees, books uniforms and associated costs for public schooling (preschool, primary or secondary).	\$ <input type="text"/>	\$ <input type="text"/>
Higher education and vocational training (excluding HECS/HELP) Fees, accommodation, books and associated costs for higher education (tertiary) and vocational training e.g. university, TAFE, business college, drama, music, dance (excluding HECS).	\$ <input type="text"/>	\$ <input type="text"/>
Childcare Childcare including nannies.	\$ <input type="text"/>	\$ <input type="text"/>
Pet care Expenses related to pet care.	\$ <input type="text"/>	\$ <input type="text"/>
Primary residence costs (excluding insurance) Housing and property expenses associated with the applicant's primary residence, either owned or rented. Includes rates, levies, repairs and maintenance, all other utilities and other household costs for fixtures and fittings	\$ <input type="text"/>	\$ <input type="text"/>
Child & spouse maintenance Child and/or spousal maintenance payments.	\$ <input type="text"/>	\$ <input type="text"/>
Rent Ongoing rent commitments that will continue to be paid after settlement.	\$ <input type="text"/>	\$ <input type="text"/>
Board Ongoing Board commitments that will continue to be paid after settlement.	\$ <input type="text"/>	\$ <input type="text"/>
Secondary residence & holiday home costs (including insurance) Costs associated with any secondary residences, either rented or owned for non-investment purposes, such as a holiday property that is not rented to generate income, or a property that family members (parents or children) are allowed to live in rent-free. Includes building/contents insurance, rates, taxes, levies, body corporate, strata fees, repairs, maintenance.	\$ <input type="text"/>	\$ <input type="text"/>
O/Occ strata, body corporate, land tax Land tax, body corporate and strata fees on owner-occupied principal place of residence (excluding investment properties, secondary residences, and properties maintained for other purposes such as holiday properties or residences maintained for parents or children).	\$ <input type="text"/>	\$ <input type="text"/>
Investment property costs (including insurance) All costs associated with an 'Investment Property' including building/contents insurance, rates, taxes, levies, body corporate, strata fees, repairs, maintenance.	\$ <input type="text"/>	\$ <input type="text"/>
Private & non-government education Tuition fees, school fees, sports fees, books, uniforms and associated costs for private schooling, including independent schools (Catholic or non-Catholic), private tuition and compulsory age kindergarten/pre-primary/prep/reception.	\$ <input type="text"/>	\$ <input type="text"/>
Personal Insurance (Life, Health, Sickness and Personal Accident) Hospital, medical and dental health insurance, sickness and personal accident insurance, life insurance.	\$ <input type="text"/>	\$ <input type="text"/>
Other Insurances Insurance of recreational vehicles such as motor cycle, caravan, trailer, boat and aircraft including combined insurance and registration.	\$ <input type="text"/>	\$ <input type="text"/>
Other Other regular and recurring expenses.	\$ <input type="text"/>	\$ <input type="text"/>
Total of living expenses	\$ <input type="text"/>	\$ <input type="text"/>

Comments If applicable, please provide an explanation of any unusual responses to the above expenses (e.g. my transport costs are nil as I have a company car).

Foreseeable changes in circumstances (mandatory).

(A) Does either applicant know of any changes to your situation that could affect your ability to repay this loan, either now or in the future? (This change may affect only one of you or all of you)

☐ No ☐ Yes ▼

(B) If yes, what types of change to your circumstances are you anticipating?

☐ A temporary decrease in income (e.g. due to maternity leave)

☐ A permanent decrease in income (e.g. finishing a job)

☐ An expected large expense (e.g. an extended holiday)

☐ Other type of change – please provide further details of the change:

(C) Estimated start date of change (if known):

Estimated end date of change (if known):

(D) How do you plan to continue making your repayments?

☐ By using my savings

☐ By reducing my expenses

☐ By securing additional income

☐ By the sale of my assets

☐ I've taken this into consideration with the amount I'm applying for

☐ Other strategy – please provide details:

(E) Please provide further details to expand on your selected plan(s) to continue making your repayments:

Exit strategy (only complete if any applicant is currently 50 or over and will be 70 or over at the end of the loan term).

(A) If any applicant is currently over 50 and will be over 70 at the end of the loan term, how do you plan to service the loan beyond retirement or outline your strategy to pay down the loan:

☐ By using my savings

☐ By the sale of my assets

☐ By reducing my expenses

☐ By utilising my superannuation

☐ By downsizing my family home

☐ I'll continue working

☐ By securing additional income

☐ My application reflects these changes

☐ Other strategy – please provide details:

(B) Please provide further details to expand on your applicable exit strategy(ies) selected above:

Customer objectives and nature of credit requested (mandatory).

Do the features of your existing home loan still meet your needs and objectives?

☐ Yes ☐ No ▼ – please provide details below:

Note: if you identify that your existing loan may no longer meet your needs and objectives this application will not be processed. Instead an ME representative will contact you to discuss your loan options.

Declaration.

1. I/We wish to apply for a top-up on my/our home loan. I/We acknowledge if this application is approved it will be subject to the Credit Provider's loan terms and conditions.
2. I/We hereby declare that all information supplied during the application process by me/us (including any financial information) is true and correct and I/we authorise ME to verify this information.
3. I/We agree that ME can obtain information from any other credit provider named in this application to make their decision regarding this application and for the purposes in the ME Privacy Notice (available on our website **mebank.com.au**) which includes the ability for ME to obtain information from and disclose information to a mortgage insurer (if your top up needs mortgage insurance). I/We acknowledge that ME will also obtain a further credit report from the bodies described in the Privacy Notice.
4. I/We agree to inform any third parties whose personal details have been provided in this application, that their information has been given to ME which needs to use and disclose it for the purpose of assessing this application, and that ME's Privacy and Credit Reporting Policy (available online) explains its information handling and dispute handling practices and their access rights.
5. I/We authorise ME to arrange a valuation of the security property (if applicable).
6. I/We agree that the personal information provided in this form may be used and disclosed in accordance with ME's Privacy and Credit Reporting Policy (available on our website **mebank.com.au**).
7. I/We acknowledge that it is my/our responsibility to ensure that the account details I/we have provided in the Disbursement of Top-up money is correct or my/our payment may be unsuccessful or may be paid to an unintended account. If this happens ME may not be able to recover the funds. ME does not check that the details I/we provide are correct (i.e. name and account number match) and relies solely on the account number details supplied to process the transaction.
8. I/We understand that if this application is approved, I/We will need to provide a copy of my/our Building Insurance Certificate of Currency for the full replacement and reinstatement value for each security with ME Bank noted as the interested party.

Signature of all applicants:

Applicant 1 Print name

Signature (digital signature accepted)

Date

D	D	M	M	Y	Y
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Applicant 2 Print name

Signature (digital signature accepted)

Date

D	D	M	M	Y	Y
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You must attach the following documents.

Option 1

If the top up amount requested is less than or equal to \$50,000; AND if the estimated Loan to Value Ratio (LVR)* is less than or equal to 80%, please provide:

Salaried employees (full time or permanent part time):

- ☐ One payslip - must be less than 4 weeks old (or less than 6 weeks old if you are paid monthly)

Self-employed, company director or applicants involved in a trust:

- ☐ Most recent year's (no older than 18 months) complete and lodged personal and business tax returns; AND
- ☐ Most recently issued Notice of Assessment, no older than 18 months; AND
- ☐ Most recent year's (no older than 18 months) Financial Statements, if company or trust

**Loan to value ratio' (LVR) is the total loan amount you borrow including this top up (i.e. current loan balance + redraw + requested top up amount) as a percentage of your property value.*

For example, if the total loan you borrow is \$240,000 and estimate your property value at \$400,000, the estimated LVR would be 60% (\$240,000/\$400,000).

Please note: The final LVR will be based on ME's valuation of your property which we obtain when we assess this top up application.

Option 2

If the top up amount requested is more than \$50,000; OR if the Loan to Value Ratio (LVR)* is more than 80%, please provide:

Salaried employees:

- ☐ One payslip – must be less than 4 weeks old (or less than 6 weeks old if you are paid monthly); AND
- ☐ A copy of your most recent PAYG Payment summary or Income Statement (Tax Ready Status), no older than 14 months
- ☐ A copy of your employment contract if you are a contracted PAYG employee
Note that your employment contract must include your commencement date; all components of income; including remuneration amount; payment frequency and hours of work
- ☐ If you earn or receive other income please provide appropriate recent documentation (e.g. most recent rental statement, Centrelink statement)

Self-employed, company director or applicants involved in trust:

- ☐ Last two most recent years' (no older than 18 months) complete and lodged personal and business tax returns (the most recent year no older than 18 months); AND
- ☐ Most recently issued Notice of Assessment, no older than 18 months; AND
- ☐ Last two most recent Financial Statements (the most recent year being no older than 18 months); AND
- ☐ If you earn or receive other income, please provide appropriate recent documentation (e.g. most recent rental statement, Centrelink statement)

In addition to the required income documentation above, please note that ME Bank will use Comprehensive Credit Reporting (CCR) data, from your existing credit providers, where available, to assess conduct on your credit facilities. Should the CCR data not be available, ME Bank may ask you to provide bank statements for review.

Returning your application.

The application form and supporting documentation should be:

- scanned and emailed to **topups@mebank.com.au**;
- mailed to the ME Credit team, GPO Box 1345, Melbourne VIC 3001;
- faxed to (03) 9708 4663; or
- return to your broker (for broker applications)

Broker use only.

Broker name

ME Broker identification number

Broker signature (digital signature accepted)

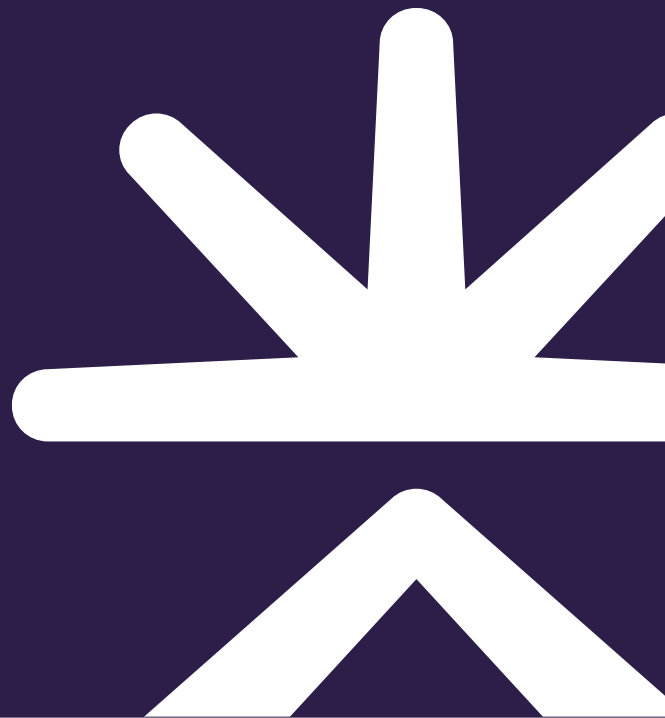
LMI. Made simple.



Whatever your home ownership goals, we're here to help you.

What is LMI?

LMI is an insurance policy that your lender takes out to protect itself against the risk that you (the home buyer) default on your loan repayments and your lender is unable to recover the full outstanding loan amount.



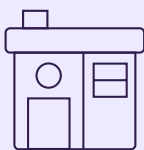
Lenders Mortgage Insurance (LMI) helps you own your home sooner.

LMI enables home buyers to buy a home or investment property without having the 20% deposit which is typically required by most lenders.

This helps home buyers to:

1

Buy a home now and stop paying rent



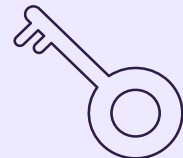
2

Buy a home with the deposit available now



3

Build financial wellbeing and security





LMI supports the home buyer and the lender.

Situation	Home Buyer	Lender
Able to buy now with a small deposit	Get into your home sooner with as little as 5% deposit	Provides your lender with comfort to accept a smaller deposit (less than 20%)
Your financial circumstances change	Ability to request temporary hardship support and remain in your home	LMI providers support lenders' hardship programs
You default on your loan and your property is sold	The LMI provider may seek to recover any remaining debt on your home loan in the case of shortfall	Receives claim payment from LMI provider



What is shortfall debt?

If you, as a home owner, default and your home needs to be sold, a shortfall debt arises if the net proceeds from the sale are not enough to fully repay your home loan.



Get where you want to go.

Making things easier for you and your family

Do it yourself

Pay the deposit and related costs yourself.

LMI allows you to purchase your home with as little as 5% of the purchase price by reducing the lender's risk.

Help now without the risk

Get family support without putting them at risk. By contributing to the cost of the LMI fee, family can support you on your home ownership journey sooner, (as little as 5% deposit) without the risk that comes with being a guarantor and placing the family home up as security.

Support available

Speak to your lender about our Family Assistance feature. Resources are available to formalise arrangements between the home buyer and family or other parties supporting the home purchase.

Resources available to formalise Family Assistance

Loan contract template and loan repayment schedule available for home buyers seeking to formalise an arrangement.

Fees and payment methods

What is the cost of LMI?

The LMI fee typically charged is between 1% and 2% of the loan value, depending on the size of your deposit and how much you borrow.

What happens next?

The LMI fee is passed on from the lender to you as a one-off fee and usually added to the home loan which may increase your home loan repayment amount. The lender will determine the fee after the loan application.

You can contact your broker or lender to discuss your specific circumstances.

Support available

Use our online resources to help you understand what's right for you.

Helia's Deposit Comparison Estimator

Providing insights to the options available to use your deposit to accelerate home ownership.

Helia's LMI Fee Estimator

Providing an estimate of the LMI fee payable by the home buyer to the lender to obtain LMI.



LMI features.

Buy sooner

Lender Cover

Allows the home buyer to access the market sooner by protecting lenders from the risk of lending to home buyers with deposits under 20% of the property value.

How it works

LMI protects the lender if you are no longer able to pay your loan and they cannot recover all of the amount owing to them (loan and sale costs) after the sale of your home.

Things you should know

LMI protects the lender only. If the LMI provider pays a claim to the lender, it may seek to recover the outstanding debt from you.

Flexibility when things change

Refund

If you pay out your home loan with your lender, you may be eligible for a partial refund of the LMI fee paid when you took out the loan.

How it works

If you pay out your home loan (e.g. due to refinance) in the first two years a refund may be applicable based on the following table:

Age of policy	Refund percentage
Less than a year	40%
1-2 years	20%

Things you should know

A refund is not applicable if you regularly miss home loan payments or default on the loan.

Home Loan Variation

If you refinance or vary your home loan with your existing lender.

How it works

If the variation relates to an increase of the loan amount only (known as an Additional Advance or Top Up), a new LMI fee is payable. A credit for the LMI fee your lender charged at the commencement of your original loan will apply and you will need to pay the difference or minimum amount.

Things you should know

If the variation relates to other changes such as replacing the property that is used as security for your home loan, then a limited refund may be payable to you. Your lender will be able to advise if refund options are available based on your circumstances.

Using LMI to buy a home.

Saving for the first home

"Dylan, this one is perfect! It's even got a backyard for Tilly!"



Emily and Dylan have found a home they want to buy for \$600,000. Typically, they would need a 20 per cent deposit (\$120,000) to secure a loan from their lender, they have \$30,000 to put towards a deposit.

Ways to finance a home with a low deposit

"There must be a way..."

Emily and Dylan search for 'Home Loans with \$30,000'.



"Yes! LMI is the answer..."

Based on the estimates of the LMI Fee Estimator, Emily and Dylan work out that they can secure a home loan sooner with only a 5 per cent deposit * (\$30,000) and stop paying rent.

* Does not consider other upfront fees.

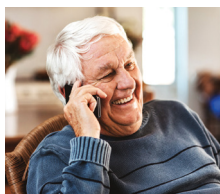


DYLAN!! Come have a look!

By taking out Lenders Mortgage Insurance, their lender is prepared to provide a loan up to 95 per cent of the value of the home.

Getting family support

"It says that family members can support - maybe your family can chip in?"



With the Family Assistance payment option, family can support the home purchase by paying for the LMI fee on the home buyer's behalf. Helping the home buyer without the risk of being a guarantor.

"Thanks Dad! Emily will be over the moon!"

"It's only fair, I helped your brother as well."



Managing a shortfall debt.

The property is sold due to unforeseen circumstances



"It's such a terrible time to sell..."

"...what happens if there is any debt left after the apartment is sold?"

Jack and Chloe are self employed and own a restaurant. They have had to close down the restaurant. They can no longer afford their mortgage and have decided to sell their property. Chloe contacts the lender to discuss next steps and options.



The property will need to be sold with a shortfall as expected



"...do I have to repay the debt...?"

As expected, their property sells for less than the balance outstanding on their current investment property loan with \$46,000 of outstanding debt.

The lender makes a claim with the LMI provider

The LMI provider makes contact with Jack and Chloe seeking repayment of the \$46,000 outstanding debt. The LMI provider offers a range of options such as a repayment plan for an agreed amount.



To find out more about Lenders Mortgage Insurance contact your lender, broker or financial adviser
Visit helia.com.au



Grow

together.