



interest-only repayment request.

Email: topup@mebank.com.au or fax: (03) 9708 4663
Mail: ME, Credit Operations, Reply Paid 1345, Melbourne, VIC 8060
Any questions? Call ME on **13 15 63** or visit mebank.com.au.

This application is subject to a credit assessment. If approved, we'll send all borrowers and guarantors a contract variation so they can agree to the change. Your loan repayments must be up to date. If you're having difficulty paying your home loan, please call us on **1300 500 520**.

loan details.

Please nominate which loan you want to change to interest-only:

Loan number:

Length of interest-only term: years Loan purpose: Owner occupied Investment¹

Note:

- The maximum interest-only period for Owner occupiers is 5 years over the life of the loan. For Investors an additional 5 years is available..
- If you have a split loan, all loan portions will change to interest-only repayments.

¹ Investment purposes include but are not limited to, funds for shares, land, construction or an established dwelling (including refinancing of investment loans) for investment purposes. For loans with mixed purpose, investment rates apply where a loan is used predominantly (greater than 50%) for investment purposes.

financial circumstances.

Why do you want to switch to interest-only repayments?

Do you foresee any significant changes to your financial circumstances in the future, such as changes to your employment, income and/or expenses that will make it difficult for you to meet your loan repayments? If yes, provide details.

applicant details.

your details - applicant 1

Title (Mr/Mrs/Miss/Ms/other) Given name(s)

Family name Date of birth

Email address

Marital status:
 Single Married Defacto Divorced Widowed

No. of dependants Age of each dependant

Drivers licence

Your preferred contact number

Residential address

State Postcode

When did you move to this address?

Previous residential address (if at current one less than 12 months)

State Postcode

your details - applicant 2

Title (Mr/Mrs/Miss/Ms/other) Given name(s)

Family name Date of birth

Email address

Marital status:
 Single Married Defacto Divorced Widowed

No. of dependants Age of each dependant

Drivers licence

Your preferred contact number

Residential address

State Postcode

When did you move to this address?

Previous residential address (if at current one less than 12 months)

State Postcode

income details.

your details - applicant 1

Gross annual salary/wages (before tax)
\$

Salary deductions

Type	Amount	Frequency W,F,M,Y	Pre-tax Yes	No
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

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	Amount	W,F,M,Y	Yes	No
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

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.**assets - what you own****Please show combined total assets if there is more than one applicant.**

Real estate (please supply the address)

	State	Postcode	Value
			\$
	State	Postcode	\$

Savings and deposit accounts (please provide the name of the financial institution)	Balance
	\$

Superannuation (please provide the name of superannuation fund)	Value
	\$

Other assets (please describe e.g. household contents, motor vehicle)	Value
	\$

liabilities - what you owe**Please show combined total liabilities if there is more than one applicant.**

Home loans (please provide the name of financial institution)	Monthly payment	Amount owing
	\$	\$
	\$	\$

Credit/Store cards (please provide the name of financial institution)	Credit card limit	Amount owing
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$

Other liabilities (e.g. personal loans, overdraft car leases etc. Please provide the name(s) of the financial institution(s))	Monthly payment	Amount owing
	\$	\$
	\$	\$
	\$	\$
	\$	\$

If you have a HECS/HELP/SFSS debt, please tick here: Applicant 1 Applicant 2

Ongoing expenses:

Living expenses (e.g. insurance (medical, vehicle, home etc.), utilities, phone/internet, medical, rates, travel (vehicle running costs, public transport etc.), education/childcare, food, clothing, entertainment)	Monthly payment
	\$

Rent/board	Monthly payment
	\$

Other expenses (e.g. child support, gifts)	Monthly payment
	\$

declaration.

- I/We wish to apply to change my/our home loan to interest-only repayments. I/We acknowledge if this application is approved it will be subject to the Credit Provider's loan terms and conditions.
- 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.
- 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 (previously supplied). I/We acknowledge that ME will also obtain a further credit report from the bodies described in the Privacy Notice.

signature of applicants

Applicant 1 Print name	Signature	Date
		[D][D][M][M][Y][Y]

Applicant 2 Print name	Signature	Date
		[D][D][M][M][Y][Y]