



home loan top-up application.

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

your top-up details.

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

The 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.

Existing loan number to be topped-up

Would you like to create a new loan facility to your existing loan for the top-up amount?

Yes No - Add the top-up amount to my/our facility above

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

Debt consolidation Property purchase Property improvements Holiday/travel Vehicle Investment

Other - please specify

Lenders Mortgage Insurance may be payable on your loan. If you would like to add this to your loan amount, please tick here:

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

Name of account holder(s)

BSB number

Account number

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)

Family name

Date of birth

Email address

Marital status:

Single Married Defacto Divorced Widowed

No. of Dependants Age of each dependant

Driver's licence

Your preferred contact number

Residential address

State

Postcode

Your residential status:

Boarding Home owner - mortgage Home owner

Living with Parents/Friends Renting Other

When did you move to this address?

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

State

Postcode

your details - applicant 2/guarantor.

Guarantors are only required to complete this 'Your details' section and sign the Declaration on page 6

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

Family name

Date of birth

Relationship to Applicant 1

Email address

Marital status:

Single Married Defacto Divorced Widowed

No. of Dependants Age of each dependant

Driver's licence

Your preferred contact number

Residential address

State

Postcode

Your residential status:

Boarding Home owner - mortgage Home owner

Living with Parents/Friends Renting Other

When did you move to this address?

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

State

Postcode

employment details - applicant 1.

Primary employment details

- Full time Part time Casual Contract
 Retired Self-employed Pension Home duties
 Student Unemployed Commission Other

Employer's name

Employer's address

State

Postcode

Employed from

Employer's contact number

Please advise your employer we may contact them to verify your income.

Position/role

Please include your previous employment if you have been with your current employer for less than 12 months.

- Full time Part time Casual Contract
 Retired Self-employed Pension Home duties
 Student Unemployed Commission Other

Employer's name

Employer's address

State

Postcode

Employed from

Employer's contact number

Please advise your employer we may contact them to verify your income.

Position/role

if self-employedEmployed from

Business name

A.B.N.

Accountant 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

employment details - applicant 2.

Primary employment details

- Full time Part time Casual Contract
 Retired Self-employed Pension Home duties
 Student Unemployed Commission Other

Employer's name

Employer's address

State

Postcode

Employed from

Employer's contact number

Please advise your employer we may contact them to verify your income.

Position/role

Please include your previous employment if you have been with your current employer for less than 12 months.

- Full time Part time Casual Contract
 Retired Self-employed Pension Home duties
 Student Unemployed Commission Other

Employer's name

Employer's address

State

Postcode

Employed from

Employer's contact number

Please advise your employer we may contact them to verify your income.

Position/role

if self-employedEmployed from

Business name

A.B.N.

Accountant 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	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	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"/>

financial position – please show the combined total of assets and liabilities if there is more than one applicant.

assets – what you own.

Real estate (please supply the address)

<input type="text"/>	State	Postcode
<input type="text"/>	State	Postcode

Value

\$

\$

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.

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

Monthly payment	Amount owing/Pay out amount
\$ <input type="text"/>	\$ <input type="text"/>
\$ <input type="text"/>	\$ <input type="text"/>

Amount owing/Pay out amount

Pay out Pay out & close No

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

Credit limit	Amount owing/Pay out amount
\$ <input type="text"/>	\$ <input type="text"/>
\$ <input type="text"/>	\$ <input type="text"/>
\$ <input type="text"/>	\$ <input type="text"/>
\$ <input type="text"/>	\$ <input type="text"/>

Amount owing/Pay out amount

Pay out Pay out & close No

Other liabilities (e.g. personal loans, overdraft car leases etc. – provide the name of the financial institution)

Monthly payment	Amount owing/Pay out amount
\$ <input type="text"/>	\$ <input type="text"/>
\$ <input type="text"/>	\$ <input type="text"/>
\$ <input type="text"/>	\$ <input type="text"/>
\$ <input type="text"/>	\$ <input type="text"/>

Amount owing/Pay out amount

Pay out Pay out & close No

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

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

\$

changes to your circumstances.

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.

insurance.

I/We would like ME's Insurance partner QBE Insurance (Australia) Limited to contact me/us to discuss:

Home and Contents Insurance Mortgage Protection Insurance Landlords Insurance Motor Vehicle Insurance

I/We authorise ME to provide personal information (comprising contact information, security address and loan amount) contained within this application to ME's insurance partner, QBE Insurance (Australia) Limited.

Applicant 1 Applicant 2

ME will receive a commission for insurance products subsequently purchased following referral of your details to QBE Insurance (Australia) Limited.

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).

signature of all applicants/guarantors:

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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Guarantor Print name

Signature

Date

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

All applicants must provide the following documents when applying for a top-up:

- Most recent copy of your full council rates notice (showing council valuation if applicable).
- If the purpose for your top-up application is to pay out a credit card, provide the last three consecutive statements for the credit cards you wish to pay out.
- If the purpose for your top-up application is to pay out a personal loan, provide statements covering the last six months for the personal loan you wish to pay out.

Salaried employees:

- A copy of your most recent PAYG summary/Group Certificate.
- One payslip – must be less than 4 weeks old (or less than 6 weeks old if you're paid monthly).
- If you earn/receive other income please provide appropriate recent documentation.

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

- Last two financial statements.
- Complete business and personal tax returns for the last two years.
- Most recent tax assessment notice.

returning your application

Mail to ME Credit team, GPO Box 1345, Melbourne VIC 3001,
Fax to (03) 9708 4663 or scan and email to topup@mebank.com.au

For Broker applications – return to your Broker.

For Broker Use only

Broker name

Broker Signature

ME Broker Identification number