

section 2 – nominated account (mandatory): your nominated account will be used for transferring funds to and from your online savings account.

please select one of the following options.

- I/We are over the age of 16 and would like to apply for an Everyday Transaction Account in the same name(s) as the applicant(s) detailed on this form. Your nominated account will automatically be your Everyday Transaction Account.
- Link my/our Online Savings Account to an existing ME Transaction or Offset Account held in my/our names,
Account number:
The existing ME account must be held in your name, or where your Online Savings Account is to be jointly held, in the name of the joint account holders.
- I/We would like to link my/our Online Savings Account to the bank account below.

Name of financial institution

Name(s) of account holder(s)

BSB number

Account number

- These details should appear as they do on your nominated account statement.
- Your nominated account must be in your name or, where your ME account is to be held jointly, in the name of the joint account holders and be able to accept both direct debits and credits.
- If your nominated account is a joint account make sure the account authority is for either party to operate.

section 3 – everyday transaction account with a buck card.

complete this section if you requested to open an everyday transaction account in section 2.

Please select the colour of your new buck card.



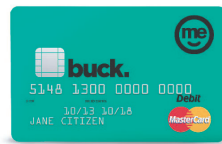
shark blue-grey.



lobster red.



pineapple yellow.



avocado green.

Applicant 1

Applicant 2

section 4 – customer relations.

At ME, 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 is a member of Financial Ombudsman Service (FOS) Australia.

section 5 – financial claims scheme.

For peace of mind, it's good to know that the Financial Claims Scheme (Scheme) covers your deposit account. And it might entitle you to payments under the Scheme, which are subject to a limit for each depositor. The Australian Government's Financial Claims Scheme website fcs.gov.au and the APRA hotline on 1300 55 88 49 are the go-to places for more information about the Scheme.

section 6 – verifying your identity.

If you are not an existing ME customer before we can open an account we are legally required to verify your identity. 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.

Credit Information File This is one of the best electronic data sources we can use to verify your identity. We will not access your credit rating or credit history. We will only check your name, address and date of birth against those held on Dun & Bradstreet's Credit Information File. If you consent to ME using your Credit Information File to help verify your identity then you need to read and accept the following terms and conditions.

- By ticking this box you consent to ME disclosing your name, residential address and date of birth to a credit reporting agency to assist us to verify your identity. We will request and the credit reporting agency may provide an assessment of whether the personal information provided matches (in whole or in part) personal information contained in a credit information file held by the credit reporting agency. In preparing the assessment the credit reporting agency may use the personal information about you and other individuals contained in their credit information files. No other information about your credit information file will be provided to ME. If you don't want your identity verified using your credit information file we will try to verify your identity from other electronic data sources.

section 7 – privacy notice.

collection, use and disclosure of information.

You are providing personal information to ME for the primary purpose of ME contacting you, 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 may not be able to consider or approve your application or provide our services.

You must only give us information about any other person with their permission, and if you have told them about this privacy statement. Some laws require or authorise our collection of your personal information including (where applicable):

- the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth);
- the Income Tax Assessment Act 1936 (Cth) and the Taxation Administration Act 1953 (Cth).

We also collect your personal information for the purposes of:

- customer relations including management of our relationship with you and market or customer satisfaction research and product development, and to obtain aggregate information for statistical or research purposes;
- our internal operations including record keeping, risk management and auditing, training, file reviews and portfolio analysis;
- information technology systems development and testing;
- investigating, resolving and preventing complaints;
- considering any other application made by you to ME for financial products or services;
- conducting fraud assessments;
- informing you about any of our products, or those of our alliance partners, that may be of interest to you; and
- reporting and data analytics, including for regulatory, management, statistical or research purposes.

We may disclose your personal information for those purposes to:

- our related entities, service providers, contractors, external advisers or alliance partners (for example a union, superannuation fund, insurer, the Co-op or other third parties with which we have arrangements);
- government and regulatory bodies, law enforcement bodies and courts as required by law or in accordance with prudent banking practice;
- external complaint resolution bodies;
- any person we are considering selling part of our banking business to;
- payment system operators; and
- other financial institutions.

We may also disclose your personal information to our third party service providers for them to help us provide banking and related services to you. Our third party service providers may store or access your personal information overseas, including in Canada, USA, New Zealand, Philippines, Singapore, China, Japan, Hong Kong, India, Malaysia, Papua New Guinea, South Africa, United Kingdom, France, Belgium and Germany, as well as the countries listed in our Privacy and Credit Reporting Policy, which may change from time to time. Personal information we are required to disclose to the Australian Taxation Office may be exchanged with tax authorities in other countries pursuant to intergovernmental agreements to exchange financial account information.

marketing.

ME may use your personal information to get in touch with you about ME products and services that may be of interest. If you do not want us to do this, please call us on **13 15 63** or log in to internet banking to send us a secure email.

access to your personal information and complaints.

ME's Privacy and Credit Reporting Policy contains information about how you can:

1. access and seek to correct your personal information held by ME; and
2. complain about a breach by ME of the Australian Privacy Principles and how ME will deal with the complaint.

ME's Privacy and Credit Reporting Policy is available at mebank.com.au or by phoning us on **13 15 63**.

section 8 – electronic statements and notices.

You'll receive notices and statements electronically (note we may need to send you some notices by mail). We'll send you an email every time you have a new statement or notice ready and waiting for you.

section 9 – 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 Account Fees and Charges Sheet;
 - if I/we have selected to open an Everyday Transaction Account, I/we have obtained and read the Everyday Transaction Account Fees and Charges Guide; and
 - I/we have received any further fees and charges information requested from ME.
3. I/We agree to comply with the ME Online Savings Account Terms and Conditions (including the Privacy Statement in Part C) and the Electronic Access Terms and Conditions. If I/we have selected to open an Everyday Transaction Account, then I/we also agree to comply with the ME Everyday Transaction Account Terms and Conditions (including the Privacy Statement in Part C). Copies of these Terms and Conditions, the Deposit Account Fees and Charges Sheet and the Everyday Transaction Account Fees and Charges Guide are available from mebank.com.au or by calling us on **13 15 63**. ME will also provide you with copies of the Terms and Conditions before you start using your account(s).
4. If I/we have selected to open an ME Everyday Transaction Account, then I/we request ME to send me/us a Debit Mastercard® as specified in Section 3.
5. I/We agree and consent to receive statements and notices electronically. I/We understand ME may still need to send some notices by mail.
6. I/We also understand that for joint applicants the signing authority for the account(s) is 'any to sign'.
7. I/We consent to the Privacy Notice above.
8. If I/we have specified an account with an external financial institution as my/our nominated account in section 2, I/we authorise Members Equity Bank Limited (User I.D. 185871), through the Bulk Electronic Clearing System, to arrange for funds to be debited from this nominated account and credited to my/our Online Savings Account in accordance with 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 Online Savings Account.
9. I/We agree to advise ME within 60 days of any change in circumstances that affects my/our tax residency status declared in this application.

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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