



## the deets. section 1.3 – tax residency.

### applicant 1.

Are you a tax resident in any country other than Australia?  
(Generally you are if you're liable to pay tax in that country – check with your tax adviser if you're unsure)

No  Yes ▼

If you are a tax resident in another country outside Australia, in order to open your account we require your taxpayer identification number (TIN) for each country or a valid reason for not providing this. (A TIN is a government issued number and is sometimes known as a social security or national insurance number).

Country  TIN   
Country  TIN   
Country  TIN

If no TIN is disclosed please indicate the reason below.

Country (as above)	This country doesn't issue a TIN	TIN collection not required for this country
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

If you're a tax resident in more than three countries, please provide the above details on a separate sheet.

### applicant 2.

Are you a tax resident in any country other than Australia?  
(Generally you are if you're liable to pay tax in that country – check with your tax adviser if you're unsure)

No  Yes ▼

If you are a tax resident in another country outside Australia, in order to open your account we require your taxpayer identification number (TIN) for each country or a valid reason for not providing this. (A TIN is a government issued number and is sometimes known as a social security or national insurance number).

Country  TIN   
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<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

If you're a tax resident in more than three countries, please provide the above details on a separate sheet.

## my digs. section 2 – residential address.

### Residential address

State  Postcode

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

State  Postcode

### Residential address

State  Postcode

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

State  Postcode

## ring ring. section 3 – contact details.

Mobile  Preferred contact

Home phone ()  Preferred contact

Work phone ()  Preferred contact

Mobile  Preferred contact

Home phone ()  Preferred contact

Work phone ()  Preferred contact

## get a buck from ME. section 4 – card options.

Please select the colour of your new buck card.



shark blue-grey.



lobster red.



pineapple yellow.



avocado green.

Applicant 1

Applicant 2

## are we doing all we can for you?

Providing outstanding customer service is our thing at ME, and this means we deliver on our promises. But if for some reason our service does not meet your expectations, please get in touch with us to find out about our dispute resolution procedures. ME is a member of Financial Ombudsman Service (FOS) Australia.

## you're covered.

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](http://fcs.gov.au) and the APRA hotline on 1300 55 88 49 are the go-to places for more information about the Scheme.

### more of ME. section 5 – online savings account (optional).

Using the details on this form, you can open an Online Savings Account by ticking this box:

(Your nominated account will automatically be your new Everyday Transaction Account) or;

If you have an existing Online Savings Account and would like to change your nominated account to be your new Everyday Transaction Account please call us on **13 15 63** or visit **mebank.com.au** to download a new Direct Debit Request form.

### are you for real? 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.

### protecting my deets. section 7 – privacy notice.

1. Your privacy is important to Members Equity Bank Limited ("ME"). We observe the Australian Privacy Principles and the Privacy Act 1988 (Cth).
2. Regardless of when or how the information is collected, your personal information may be shared between, and used by us and our subsidiaries and associated companies for the purpose of assessing your application, establishing and administering your account, and for related purposes including:
  - verifying your identity;
  - consideration of any other application made by you to ME for financial products or services;
  - customer relations including management of our relationship with you and market or customer satisfaction research and product development. If you are a member of or have a product with an alliance partner (including superannuation fund, union, insurer, the Co-op or other third party that we have arrangements with), we may also use your information for the purpose of providing benefits to you or to obtain aggregate information for statistical or research purposes;
  - compliance with legislative and regulatory requirements (including without limitation 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)) and payment systems requirements;
  - our internal operations including record keeping, risk management, auditing purposes, training, file reviews and portfolio analysis;
  - information technology systems development and testing;
  - arrangements with other organisations to provide services in relation to our products and services (for example, we may arrange for mailing houses to distribute statements to customers);
  - to investigate, resolve and prevent complaints;
  - conducting fraud assessments;
  - reporting and data analytics, including for regulatory, management, statistical or research purposes; and
  - marketing.
3. We may also disclose your personal information for those purposes to the following organisations:
  - our related entities, service providers (for example, mailing houses and IT service providers) and alliance partners (for example, a union, superannuation fund, insurer, the Co-op or other third party that we have arrangements with);
  - our agents, contractors and external advisers (for example, our lawyers and auditors);
  - any person acting on your behalf, including your legal and financial advisers;
  - government and other regulatory bodies, law enforcement bodies and courts;
  - external dispute resolution bodies (for example, the Financial Ombudsman Service (FOS) Australia);
  - payment system operators; and
  - other financial institutions.
4. We may use information we receive from our alliance partners, such as insurers, to assist our staff in better identifying the products and services that may be relevant to you and for marketing and administrative purposes.
5. We may disclose your personal information to our third party services providers for them to help us provide banking and related services to you. Our third party service providers may store or access your 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.
6. Personal information we are required to disclose to the Australian Taxation Office may be exchanged with tax authorities in other countries pursuant to the intergovernmental agreements to exchange financial account information.
7. Regardless of when or how the information is collected, if we obtain your consent we may also disclose the following personal information to any alliance partner which we have arrangements with for that alliance partner to contact you about other products or services that you may be interested in. The types of information we may disclose to an alliance partner are:
  - your name and contact details;
  - any membership number given to you by that alliance partner; and
  - the types of products or services you obtain from us.

**protecting my deets. section 7 – privacy notice (continued).**

- 8. 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.
- 9. ME's Privacy and Credit Reporting Policy contains information about how you:
  - can request us to provide you access to any personal information we hold about you;
  - can seek correction of personal information we hold about you;
  - may complain about a breach of an Australian Privacy Principle and how we will deal with such a complaint.

The Privacy and Credit Reporting Policy is available at [mebank.com.au](http://mebank.com.au) or on request. We may make changes to our Privacy and Credit Reporting Policy from time to time for any reason. We do this by updating the Privacy and Credit Reporting Policy and recommend that you review it on a regular basis.

- 10. You may request that we provide you with access to your personal information held by us in relation to your account by contacting ME's Privacy Officer by:
  - phoning **13 15 63** during normal business hours;
  - writing to ME Privacy Officer, GPO Box 1345, Melbourne VIC 3001; or
  - emailing [privacy@mebank.com.au](mailto:privacy@mebank.com.au).

**paper free. 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.

**i declare! 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 Everyday Transaction Account Fees and Charges Guide and that I/we have received any further fees and charges information requested from ME.
- 3. I/We agree to comply with the ME Everyday Transaction 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 Online Savings Account, then I/we also agree to comply with the ME Online Savings Account Terms and Conditions (including the Privacy Statement in Part C). Copies of these Terms and Conditions, and the Everyday Transaction Account Fees and Charges Guide are available from [mebank.com.au](http://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. I/We request ME send me/us a Debit Mastercard® as specified in Section 4.
- 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 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.
- 7. I/We also understand that for joint applicants the signing authority for the account(s) is 'any to sign'.
- 8. I/We authorise ME to use and disclose my/our personal information to any subsidiary or associated company of ME so that they may provide or tell me about other products and services which may be of interest to me. 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.
- 9. If I/we have elected to open an Online Savings Account then I/we request Members Equity Bank Limited (User I.D. 185871), through the Bulk Electronic Clearing System, to arrange for funds to be debited from my/our nominated account being the Everyday Transaction Account held in my/our name with Members Equity Bank (BSB number 944 600) 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.
- 10. 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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## everyday transaction account. fees and charges guide.

Fee description	Fee
Monthly account keeping fee	free
Debit Mastercard®	free
EFTPOS (purchase and/or cash out)	free
ATM cash withdrawals and balance enquiries at ME, Westpac, St.George, Bank of Melbourne or BankSA ATMs	free
Note: Withdrawals and enquiries at all other Australian ATMs may incur an ATM operator fee charged by the ATM operator (eligible customers may be entitled to have this fee refunded by ME)	
<b>International transactions</b>	
International ATM balance enquiry	free
International transaction fees for cash withdrawals and purchases	2.3% of AUD value
Comprised of:	
Mastercard cross border fee – charged on transactions where the merchant account is not held in Australia	0.8%
International fee – charged on any foreign currency transaction converted into Australian dollars, payable at the time the currency conversion is made	1.5%
International ATM withdrawal	\$4
Note: Withdrawals and enquiries at international ATMs may also incur an ATM operator fee charged by the ATM operator	
<b>Bank@Post</b>	
Cash withdrawal	free
Cash or cheque deposit	free
Balance enquiry	free
<b>Cheques</b>	
Cheque book (50 leaves)	\$10
Cheque dishonour – when a cheque written by you is dishonoured due to a lack of cleared funds in your ME account	\$10
Purchase of a bank cheque	\$6
Reversal of a bank cheque – when you return a bank cheque you have purchased to credit the funds back to your ME account	free
Replacement of a bank cheque – when you wish to replace a bank cheque that has been lost or stolen	free
Stop payment on a personal cheque	free
Special answer – when you request we process a cheque deposited by you sooner than the standard timeframes	\$15
<b>Other</b>	
Request to change colour of card	free
Emergency replacement card (within Australia)	free
Emergency replacement card (outside Australia)	free
Emergency cash	free
Duplicate or interim statement	\$5 per statement
Telegraphic transfer (domestic only)	\$30
Trace – when you request ME to investigate a transaction that has been posted to your account.	\$15
Note: the fee will be waived if the trace shows that the transaction was incorrectly posted to your account	
Voucher retrieval – when you request ME to produce a voucher or other documents in relation to the conduct of your account (e.g. a copy of a cheque)	free
Direct entry dishonour – when any outgoing direct entry payment from your ME account is dishonoured due to a lack of cleared funds in your account	\$10
Overdrawn account – if your account is overdrawn at any time	\$15

All fees will be charged to your account immediately.

**For further information or to open an account, call 13 15 63 or visit [mebank.com.au](http://mebank.com.au)**

\*Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

This is general information only and you should consider if these products are appropriate for you. Terms and conditions available on request.  
Members Equity Bank Limited ABN 56 070 887 679. AFSL and Australian Credit Licence 229500.

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