



term deposit application.

Email: newaccounts@mebank.com.au or fax: (03) 9708 3680
Mail: ME, Account Origination, Reply Paid 1345, Melbourne VIC 8060
Any questions? Call ME on **13 15 63** or visit mebank.com.au

to open an account you must be:

- an individual at least 12 years old opening the account for personal use
- an Australian citizen, Australian permanent resident or an Australian resident for taxation purposes with an Australian residential address.

section 1 – personal details.

section 1.1 – all applicants to complete this section.

applicant 1.

Are you already a ME customer?
 No ▼ Yes ► Account number

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

Family name

Date of birth Gender
 Male Female

Email address

Residential address

State Postcode

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

State Postcode

At least one contact number is required

Mobile phone

Home phone

Work phone

Occupation

applicant 2.

Are you already a ME customer?
 No ▼ Yes ► Account number

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

Family name

Date of birth Gender
 Male Female

Email address

Residential address

State Postcode

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

State Postcode

At least one contact number is required

Mobile phone

Home phone

Work phone

Occupation

section 1.2 – new ME applicants only.

applicant 1.

For new ME customers; pick a password, so we can ID you when you call.
 Password (5-9 characters) Mother's maiden name

Driver's licence number

Are you an Australian citizen? No ▼ Yes ► Go to Section 2
 Complete the information below if you are not an Australian citizen.

Are you a permanent resident?
 No ▼ Yes ▼

Current passport number

Country of issue

Visa subclass details

applicant 2.

For new ME customers; pick a password, so we can ID you when you call.
 Password (5-9 characters) Mother's maiden name

Driver's licence number

Are you an Australian citizen? No ▼ Yes ► Go to Section 2
 Complete the information below if you are not an Australian citizen.

Are you a permanent resident?
 No ▼ Yes ▼

Current passport number

Country of issue

Visa subclass details

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).

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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.

section 2 – term deposit details.

Important Information

- To withdraw from this account before maturity, 31 days' notice is required;
- If you have a need in the future to immediately withdraw funds from this account, another deposit product may be more suitable;
- After the maturity date, if you renew your term deposit for a further term, the interest rate may be higher or lower than the current rate.

I/We have read the important information.

section 2.1 – nominated account (mandatory).

A Nominated Account is a separate bank account used for transferring funds to and from your Term Deposit

- 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 please ensure the account authority is for either party to operate.
- If your nominated account is with another financial institution, you may experience an additional delay before funds become available to you on closure or at maturity of your Term Deposit.

Please select one of the following options:

- Link my/our Term Deposit to an existing ME account held in my/our names. The account number is:
- Link my/our Term Deposit to the Australian bank account held with the external financial institution as detailed below.

Name of financial institution

Name of account holder(s) (e.g. 'John Citizen' or if the term deposit is in joint names 'John Citizen and Anne Smith')

BSB number Account number

section 2.2 – initial deposit.

Investment amount (minimum \$1,000.00) \$

Payment method:

- Nominated account as stated in section 2.1 – Please ensure the funds are available immediately as this amount will be automatically debited from this account when we open your Term Deposit.
- BPAY® – only available if you have provided an email address in section 1 and for amounts less than \$250,000.00.
- Direct Credit – only available if you have provided an email address in section 1 and usually limited to amounts less than \$10,000.00.

Please note: If you have selected to fund your Term Deposit via BPAY or Direct Credit, you will receive an email with the details required for this payment to be made.

section 2.3 – term deposit options.

Term: Years **or** Months **or** Days **or** Maturity Date

The minimum term is one month and the maximum term is five years. For the purpose of nominating a term a month is taken to be a calendar month.

section 2.4 – interest payment frequency.

Select one of the following options:

- At maturity only (for terms 1 year or less) Six monthly and at maturity Monthly and at maturity
 Yearly and at maturity Quarterly and at maturity

Please note:

- If you don't select an interest payment frequency option as stated above your interest will be paid either at maturity (for terms of 1 year or less) or yearly and at maturity
- You can only select an interest payment frequency where the payment will occur within or at the completion of the term.

section 2.5 – maturity.

We'll write to you approximately 10 business days prior to the maturity of your Term Deposit to obtain your maturity instructions. If you don't instruct us as to what should happen to your Term Deposit at least two business days prior to maturity, we'll reinvest your Term Deposit for the same term with the same interest payment frequency and at the interest rate applicable on the maturity date.

section 3 – 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 the Financial Ombudsman Service (FOS) Australia.

section 4 – 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 5 – 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 6 – 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.

section 6 – privacy notice (continued).

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 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:

- access and seek to correct your personal information held by ME; and
 - 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 – 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 and that I/we have received any further fees and charges information requested from ME.
3. I/We agree to comply with the ME Term Deposit Terms and Conditions (including the Privacy Statement in Part C) and the Electronic Access Terms and Conditions. Your agreement with us is comprised of this application, the Confirmation Letter we send you when we open your account and when your term deposit is reinvested for a new term, our Term Deposit Terms and Conditions booklet, our Electronic Access Terms and Conditions, and our Deposit Accounts Fees and Charges Sheet. A copy of the Term Deposit Terms and Conditions booklet, the Electronic Access Terms and Conditions and the Deposit Account Fees and Charges Sheet are available from **mebank.com.au** or by calling us on **13 15 63**. ME will also provide you with a copy of the Term Deposit Terms and Conditions booklet before you start using your account(s). Please read these documents carefully.
4. I/We agree and consent to receive notices electronically. I/We understand ME may still need to send some legal notices by mail.
5. I/We also understand that for joint applicants the signing authority for the account(s) is 'any to sign'.
6. I/We consent to the Privacy Notice above.
7. If I/we have specified an account with an external financial institution as my/our nominated account in section 2.1, 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 Term Deposit 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 Term Deposit.
8. 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.

Signature 1

Print name

Date

D	D	M	M	Y	Y
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Signature 2

Print name

Date

D	D	M	M	Y	Y
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tax file number (TFN) or exemption.

We are authorised by the Income Tax Assessment Act 1936 to collect your TFN. Providing your TFN is not compulsory and it is not an offence to decline to provide your TFN. However, if you don't provide it (or identify a relevant exemption) we are required by law to deduct tax from any interest you earn on your account. We will only use your TFN if we are required to do so for lawful purposes, including providing information to the Commissioner of Taxation.

Applicant 1 TFN

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or reason for exemption

Applicant 2 TFN

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or reason for exemption