



# Make the switch to low cost banking today

A range of low rate, low fee home loans

High interest Online Savings Account<sup>^</sup>

One of Australia's cheapest personal loans<sup>‡</sup>

Award winning MasterCard\*



## Why union members should switch to ME Bank

ME Bank is an innovative bank 100% owned by some of Australia's leading superannuation funds and was created to provide low cost banking to members. With over 200,000 customers, we have already provided \$28 billion in home loans across Australia. Our simple, secure, low cost banking services include award winning products which offer great functionality whilst minimising your banking costs. Switch to ME Bank today and save!





### Home Loans

- Low ongoing interest rates
- No application fees
- No account keeping fees
- No fees to split or top-up your loan
- No fees for Phone and Internet Banking
- Free redraw facility
- Variable or fixed rate or both
- Offset account option
- Investment loan option

### Members Equity Online Savings Account<sup>^</sup>

- No ongoing account keeping fees
- Access to funds 24 hours a day, 7 days a week
- No bank fees
- No minimum monthly balance required

### Members Equity First Home Saver Account<sup>#</sup>

- Earn interest on every dollar, every day
- Receive an additional 17% p.a. Government contribution on your first \$5,000 saved in each financial year
- No bank fees

### Members Equity award winning MasterCard<sup>\*</sup>

- One of Australia's lowest ongoing credit card rates
- Up to 44 days interest free on purchases
- A low \$39 annual fee
- No charge for additional cardholders
- Emergency replacement if card is lost or stolen

### Members Equity Personal Loan<sup>†</sup>

- A low fixed interest rate
- No ongoing account keeping fees
- No annual fee
- No fees for extra repayments
- No penalties for early payout
- Select your own loan term – 1,2,3,4, or 5 years
- Easy application process
- Borrow from \$5,000 to \$30,000

To find out more call **1300 309 374**  
 [Monday to Friday 8am-8pm and Saturday 9am-5pm Melbourne time]  
 or visit **mebank.com.au**



<sup>^</sup> Money magazine's Best of the Best Awards 2009, Top 3 Finalist Best Online Savings Account, Bank Category. <sup>†</sup> Money magazine's Best of the Best Awards 2009, Gold Winner Cheapest Personal Loan, Bank Category. <sup>\*</sup> Money magazine's Best of the Best Awards 2009, Top 3 Finalist Cheapest Credit Card, Bank Category. <sup>#</sup> Money magazine's Best of the Best Awards 2009, Gold Winner Best First Home Saver Account, Bank Category. Highest Polling Home Lender, 2008 AFR Smart Investor SMILES (Smart Investor League of Exceptional Service Survey). Applications subject to credit approval. Fees & charges apply. Terms & conditions available on request. This is general information only and you should consider if these products are appropriate for you. Members Equity Bank Pty Ltd ABN 56 070 887 679 AFS Licence: 229500. XXXXX SVS02/0809