

mecu Limited ABN 21 087 651 607 AFSL/ACL 238431 trading as bankmecu • 222 High Street, Kew Victoria 3101, Australia
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Open up a Mortgage Offset account and every dollar you have in this account, including salary and savings, is offset against your bankmecu home or investment loan. You benefit by paying less interest on your home or investment loan and by reducing the term of your loan, therefore paying off your loan sooner!

Please open a bankmecu Mortgage Offset account and link it to my/our home/investment loan.

Customer number

Loan account number

applicant one

Surname

Initial/s

applicant two

Surname

Initial/s

current access services you wish to transfer/open to your mortgage offset account

(for example if you would like to attach your bankmecu VISA card to your Mortgage Offset account, so that all the VISA transactions are taken out of your Mortgage Offset account, tick the VISA transactions box below):

	Transfer	Open		Transfer	Open		Transfer	Open
Redicard PLUS	<input type="checkbox"/>	<input type="checkbox"/>	VISA Access card	<input type="checkbox"/>	<input type="checkbox"/>	VISA transactions	<input type="checkbox"/>	<input type="checkbox"/>
Direct Credit	<input type="checkbox"/>	<input type="checkbox"/>	Direct Debit	<input type="checkbox"/>	<input type="checkbox"/>	Periodical payments	<input type="checkbox"/>	<input type="checkbox"/>
						Sweep facility	<input type="checkbox"/>	<input type="checkbox"/>

terms & conditions

- The Mortgage Offset account is an at-call savings account, which can be linked to a nominated home or investment loan account. The daily balance of the Mortgage Offset account is offset against the balance of the linked loan account for the purposes of calculation of interest on the loan account.
- The Mortgage Offset account number directly corresponds to the loan account number to which it is linked e.g. 14300000, 14311111
- Other facilities may be available in respect of the Mortgage Offset account such as customer chequing facilities, automatic loan repayments, Redicard and VISA card access. These facilities are subject to separate terms and conditions, which can be provided on request.
- Fees and charges may apply to the provision of this service. Details are available on request.
- The relevant provisions of the Credit Union Code of Practice apply to the provision of this service.
- I have read Clause 1.5 & 1.6 of bankmecu's General Terms and Conditions in relation to authorised transactions that overdraw my account and I acknowledge that any such transactions approved and paid by bankmecu constitute a debt due and payable immediately for which I am liable. I understand that if such debt is not repaid within 60 days, a default maybe listed with a credit reporting agency.

Signature

Date

Signature

Date

Office use only

Discussed with customer	<input type="checkbox"/>	Initial	<input type="text"/>	Date	<input type="text"/>	or, received by mail (customer contacted)	<input type="checkbox"/>	Initial	<input type="text"/>	Date	<input type="text"/>
Loaded in Prosper	<input type="checkbox"/>		<input type="text"/>		<input type="text"/>				<input type="text"/>		<input type="text"/>
VISA									<input type="text"/>		<input type="text"/>
Changelink									<input type="text"/>		<input type="text"/>
Customer Chequing									<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"/>		<input type="text"/>
Direct Credits									<input type="text"/>		<input type="text"/>
Direct Debits									<input type="text"/>		<input type="text"/>
Periodical Payments									<input type="text"/>		<input type="text"/>
									<input type="text"/>		<input type="text"/>
									<input type="text"/>		<input type="text"/>
									<input type="text"/>		<input type="text"/>
Insurance									<input type="text"/>		<input type="text"/>
Sweep									<input type="text"/>		<input type="text"/>
Diarise to check in one month									<input type="text"/>		<input type="text"/>