

mecu Limited • Head Office 222 High Street, Kew Victoria 3101, Australia Private Bag 12, Kew Victoria 3101, Australia
ABN 21 087 651 607 • AFSL 238431 • Telephone 132 888 • Facsimile 03 9853 9294 • BSB No. 803 140

Open up a Mortgage Offset account and every dollar you have in this account, including salary and savings, is offset against your mecu 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 mecu Mortgage Offset account and link it to my/our home/investment loan.

Member number

Loan account number

applicant one

Surname

Initial/s

Signature

Date / /

applicant two

Surname

Initial/s

Signature

Date / /

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

(for example if you would like to attach your mecu 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):

Redicard	<input type="checkbox"/>	<input type="checkbox"/>	VISA Access card	<input type="checkbox"/>	<input type="checkbox"/>	VISA transactions	<input type="checkbox"/>	<input type="checkbox"/>	Sweep facility	<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"/>			

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 member 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 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.

Office use only

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