

Completely owned by industry super funds.

We're not your average bank. All our profits benefit the funds and their members.



FOSTER RAMSAY FINANCE
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About



Every Australian deserves to get the most out of their money. We're here to help you get more from your savings and pay less on your loans - however we can, whenever we can.

What's more, we're owned by industry super funds, so all our profits stay local - with the organisations that look after the retirement savings of everyday Australians.

Want more out of your money? Make the most of ME.

Make the most of

Kissable Home Loans.



We like to keep things simple. That's why we've got just two options: the no-frills **Basic Home Loan**, or the feature-packed **Flexible Home Loan** - both have kissable rates.

The lowdown

- competitive rates
- no application or on-going account-keeping fees¹
- interest-only available for up to 5 years
- fee free redraw from available funds (minimum \$500)

Also on our Flexible Home Loan only

- 100% offset on your variable loan with an Everyday Transaction Account
- up to \$30,000 additional repayments on fixed rate loans during fixed term

Save more with a Member Package

Want an even better deal on a Flexible Home Loan? Purchase a Member Package for a whole swag of extra savings.

For an annual fee of \$395 you get:

- a lower variable interest rate
- no fee for fixing, splitting or topping up
- no valuation fee or solicitor fee

Visit mebank.com.au or talk to your broker.



Knock out ATM fees with a Buck Debit Mastercard.²

Our Everyday Transaction Account has the features you need in a bank account. When you get hit with a fee for using any Australian ATM, we'll pay it back within 30 days, every time, no questions asked.

mebank.com.au/buck



Black or white, Frank is ME's low-rate credit card.

Let's face it - there are cards out there with zero rate offers that bump to giant rates later, but that's not Frank.

- 11.99% p.a.³ variable rate on purchases.
- Up to 55 days interest-free on purchases.⁴
- Currently \$0 annual fee.⁵

mebank.com.au/frank



Ed - the online school of money.

If you feel like you're lacking in fiscal know-how, Ed can help you get up to speed. Learn the basics of buying a home, managing your home loan and much more. Crack into Ed - the online school of money that's fast, free and brought to you by ME.

mebank.com.au/ed

The legal stuff.

(1) Solicitor, valuation and agent fees may apply. (2) Free access at any ME ATMs and our preferred network of Westpac, St.George, BankSA and Bank of Melbourne ATMs. Open your new Everyday Transaction Account and receive a refund on fees incurred at all other ATMs in Australia within 30 days of the transaction. We may change or withdraw this offer at any time. (3) Interest rate is current at 15-11-16 and subject to change. (4) Up to 55 days interest-free only applies if you pay your balance in full by the due date each month. (5) Terms and conditions available on request. Cash advance fee, transaction fees and other fees and charges apply and are subject to change. Applications are subject to credit approval. This is general information only and you should consider if these products are right for you. Terms, conditions, fees and charges apply. Applications for credit are subject to credit approval. Mastercard and the Mastercard brand mark are registered trademarks of Mastercard International Incorporated. Members Equity Bank Limited ABN 56 070 887 679 AFSL and Australian Credit Licence 229500