



Members Equity Bank (ME), owned by leading Industry Super Funds, has a range of straightforward and fair home loans that offer IEU members a range of benefits.

As a IEU member you're eligible for a discounted variable home loan rate for the life of the loan. Known as the Super Member Home Loan, its features include:

- No application fee
- No account keeping fees
- No fees to redraw, split, fix or top up your loan
- Up to 0.35% p.a. discount^o
- Borrow up to 95% of home value
- On-call Mobile Banking Managers who can meet members at their home or workplace to discuss their needs.

You also have access to a range of other banking products and services including...

- Transaction and Savings Accounts that provide interest on every dollar
- First Home Saver Account to boost your deposit for your first home[#]
- One of Australia's cheapest personal loans[^]
- Award winning MasterCard[†]

It's little wonder that ME's Standard Variable Super Members Home Loan is one of the top three finalists for the Cheapest Flexible Home Loans in the banking category in *Money* magazine's 2009 Best of the Best Awards. ME is also proud to have been voted best service for a home lender in Australia in the 2008 SMILES Survey*.

To set up an appointment with a Mobile Banking Manager call 1300 309 374 or visit www.membersequitybank.com.au for further information.

*Highest Polling Home Lender, 2008 and 2006 *AFR Smart Investor* SMILES (Smart Investor League of Exceptional Service) Survey.
^oDiscount rate is current as at 21 January 2008 and is subject to change against the Members Equity Home Loan standard variable rate.
[^]*Money* magazines Best of the Best Awards 2009, Gold winner, Cheapest Personal Loan. [†]Cannex 5 Star Rating Dec 2008, ME MasterCard Habitual Spender. Applications are subject to credit approval. Fees and charges apply. Terms and conditions available on request. [#]Please consider if the ME First Home Saver Account is appropriate for you with the PDS and Terms and Conditions available from ME. This document has been issued by Members Equity Bank (ME) and is about products and services available to you as a member of IEU. IEU and ME are not agents or representatives of one another. IEU is not recommending or endorsing this product and does not accept responsibility or liability for any loss or damage caused by the products or services provided by ME. IEU invests in ME but does not receive any commissions as a result of members using ME products and services. Members Equity Bank Pty Ltd ABN 56 070 887 679.