

# General Fees, Charges and Transaction Limits



Effective 01 March 2018

This document must be read together with the Gateway Deposit Accounts & Access Facilities General Conditions of Use brochure and Summary of Deposit Accounts and Availability of Access Facilities flyer.

## Visa Debit Card

### Card & Transaction Fees

Monthly Card Fee	\$5
Charged 1st of month Fee waived if you have a Gateway Home Loan or Edge Account	
Domestic ATM Transaction and Balance Enquiry	
<ul style="list-style-type: none"> <li>Gateway Members have access to a wide network of ATMs Australia wide, fee-free</li> </ul>	ATM operator will advise if a fee is charged
Overseas ATM Transaction	
<ul style="list-style-type: none"> <li>Payable to overseas institution</li> </ul>	Direct Charge to Member Plus Conversion at cost \$3.50
<ul style="list-style-type: none"> <li>Payable to Gateway Bank</li> </ul>	
<ul style="list-style-type: none"> <li>Foreign currency transaction fee<sup>4</sup></li> </ul>	2% of Australian dollar transaction amount
Bank@Post	
<ul style="list-style-type: none"> <li>Withdrawal</li> <li>Deposit</li> </ul>	\$2.10 NIL
Emergency Replacement Card Courier Costs	
<ul style="list-style-type: none"> <li>International (if required)</li> </ul>	At cost (currently USD175)
New/Replacement Card Courier Costs	
<ul style="list-style-type: none"> <li>Domestic</li> <li>International</li> </ul>	At cost At cost
<b>Other Charges</b>	
Over the Counter PIN Change	
<ul style="list-style-type: none"> <li>First 2 per annum</li> <li>Subsequent PIN Changes</li> </ul>	NIL \$2

## Related Services and Other Fees

These fees apply to Savings Accounts, Term Deposit Accounts, Payment Services and Loan Accounts

Dormancy Fee Charged when no transactions have been made on your Membership for 2 years or more	\$20 per annum
Bank Audit Certificate Charged for each audit requested	\$35
<b>Dishonour Fees</b>	
Any fee charged in relation to a dishonoured payment will be passed on to you	
Cheque Dishonour Fee Payable each occasion a cheque credited to your account is dishonoured by another financial institution	At cost currently \$10
Direct Debit Dishonour Fee Payable each occasion a payment credited to your account is dishonoured by another financial institution	At cost currently \$15
Staff assisted transactions	\$5

## Transaction Limits

<b>ATM / EFTPOS</b>	
Daily Limit	\$1,000
<b>Online Banking</b>	
Daily limit per membership for Members registered for Secure SMS authentication	
<ul style="list-style-type: none"> <li>Transferring funds to another Membership within Gateway or to an account at another financial institution</li> <li>BPAY payments</li> </ul>	\$5,000 \$20,000
Note: Lower limit applies for Members who do not register for Secure SMS authentication	
<b>Telephone Banking</b>	
Daily Limit	
<ul style="list-style-type: none"> <li>Transferring funds to your nominated external account</li> </ul>	\$10,000
BPAY® Payment	\$20,000

## How to contact us:

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T: 1300 302 474 F: + 61 2 9307 4299

E: [memberservices@gatewaybank.com.au](mailto:memberservices@gatewaybank.com.au)

Gateway Bank Ltd  
ABN 47 087 650 093  
AFSL/Australian Credit Licence Number 238293  
FCTL 180301

# Point of Sale Fees



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## Services and Fees

Statement of Account	
Payable for a copy of a list of transactions or to reissue account statements	\$2 per page
Retrieval of Documents	
Payable when you request any document/s we have to retrieve from our files, computer systems or archives	\$30 per hour
Copying	\$2 per page

## Savings Account Payment Services

Retrieval of Documents	
Withdrawal Transaction Fee for staff assisted transactions	Cheque \$5 Transfer \$5
Corporate (Bank) Cheque - Over the counter or mailed	\$5 per cheque
BPay® Payment (staff assisted)	\$5 per payment
BPay® Trace <sup>1</sup>	\$20 per transaction
BPay® Error Correction <sup>1</sup>	\$20
Direct Entry/EFT Trace <sup>1</sup>	\$20
Direct Entry/EFT Recall <sup>1</sup>	\$20
Real Time Gross Settlement (RTGS) (same day EFT)	\$20

## International Payment Services

Telegraphic Transfers	
Telegraphic Transfer (in foreign currency) <sup>2</sup>	\$25
Telegraphic Transfer (in Australian dollars) <sup>2</sup>	\$35
Amendment/Cancellation of Telegraphic Transfer	\$25
Telegraphic Transfer fee (inward) <sup>3</sup>	At cost charged by receiving bank in Australia

1. Fee refunded if there is evidence of gateway error

2. Foreign Banks may also charge fees for processing the transaction. The fee will be deducted from the amount being transferred.

3. Where funds are received via telegraphic transfer for credit to your Gateway account, the receiving bank in Australia may charge a fee which will be deducted from the amount of transferred funds

4. Applies to transactions converted from a foreign currency to Australian dollars and transactions made in Australian dollars where the merchant or financial institution or processing entitle is located overseas.

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