



Loans

www.gatewaybank.com.au

Gateway Loans – we can help you to dream big

Gateway can help to make your dreams a reality with our range of competitive and flexible home and personal loans. Whether you want to buy a property or a new car, or if you need funds for something important like a wedding, renovations or funeral, there's a Gateway loan solution for you.

Home Loans

First home, dream home or investment property? Finding the right home can be complicated, which is why we've made finding your right home loan straightforward.

There's a range of loans to choose from to suit your needs, from simple fixed or variable rate home loan options to complete loan packages with all the extras. Whichever loan you need, we will be with you every step of the way.

Variable Rate Home Loan

Enjoy the flexibility and freedom of a competitive **Variable Rate Home Loan** with no account keeping fees.

Plus, benefit from the option of having both a 100% Loan Offset Account and a Loan Redraw facility.

Fixed Rate Home Loans

Secure your future with a **Fixed Rate Home Loan**. You can fix your repayments for a 1, 2, 3 or 5 year term and budget ahead knowing that you won't get any unexpected interest rate increases.

You have the flexibility of making additional payments into your loan to reduce your interest, as well as the option of having your home loan split into variable and fixed rate home loans.

Package Home Loans

Our **Home Loan Packages** come with all the extras you need to save, and earn, money on your home loan! Choose from a low variable or fixed rate - or both - plus enjoy bonus term deposit rates and discounts on CGU General Insurance premiums.

Variable Rate Package Home Loans allow you to take advantage of a 100% Loan Offset Account and/or a Loan Redraw facility to access your additional repayments whenever you need them.

Construction Loan

Gateway's **Construction Loan** is designed to help make building your new home or completing major renovations as stress-free as possible.

Enjoy a competitive variable interest rate, with the option of Interest Only repayments. You can make progressive draw downs, and save on interest costs with a fee-free 100% Loan Offset Account and/or Loan Redraw facility to access additional repayments as needed during the construction period.

Land Loan

Secure your dream block of land while you work out your building plans and approvals with the choice of a Fixed or Variable Rate **Land Loan**. You can enjoy a fee-free 100% Loan Offset Account and/or Loan Redraw facility to help you save on interest costs on the Variable Rate Land Loan.

EquitiSmart Home Loan

Unlock the equity in your home with a continuing credit limit of up to 80% of the value of your security property.

There's no minimum repayment required, provided you maintain the balance below your approved credit limit, plus a competitive interest rate for both debit and credit account balances.

With no account-keeping fees and unlimited transactions, you can access your **EquitiSmart** using Gateway's Online Banking, Telephone Banking, a fee-free Gateway Visa Debit Card and the Gateway 2go app.

Home Loan Features

100% Loan Offset

Loan Offset is available on all variable rate home loans. A **100% Loan Offset Account** helps you shorten the overall term of your loan as well as providing flexibility to access your funds whenever you need them.

With zero account keeping fees and unlimited transactions, you can access your Offset account via Online Banking, Telephone Banking, a fee-free Gateway Visa Debit Card and the Gateway 2go™ app.

Loan Redraw

Loan Redraw is available on all variable rate Home Loans and Consumer Loans. A redraw facility allows you to make additional payments to your loan and then redraw funds as required.

Consumer Loans

Whether you're looking to buy a car, boat, get married or planning a holiday, Gateway's range of Consumer Loans are available for any worthwhile purpose, including debt consolidation.

Personal Loans

Choose from a competitive fixed or variable interest rate **Personal Loan** - with no early repayment or monthly fees, you are free to repay your loan early (fully or partially) without any penalty, to help reduce your loan costs and potentially shorten your loan term, or use Loan Redraw to access any available additional payments when needed.

Car Loans

Drive away with a **Gateway Car Loan** - enjoy competitive variable interest rates for new and used cars, as well as Member discounts on CGU car insurance and Loan Redraw to access any additional repayments.

We offer quick loan approval to save you time when financing your vehicle - plus Members also have access to Auto Search[#] – a specialist car buying service that helps you find the perfect car.

Edge Overdraft

Protect yourself against life's little emergencies - and get more from your rainy days - with an **Edge Overdraft**. Earn a great rate of interest on credit balances \$1,000 or more and benefit from the safety net of a low-interest overdraft facility for life's little emergencies.

With no account-keeping fees and unlimited transactions, you can access your account via Online Banking, Telephone Banking, a fee-free Gateway Visa Debit Card and the Gateway 2go™ app.

Funeral Loans

Our **Prepaid Funeral Loan** gives you the security of knowing funeral costs will be covered at the time of your death, or our **On-Demand Funeral Loan** can help to pay for urgent and unexpected funeral expenses.

Benefit from our competitive interest rates available, with no account keeping fees. You can use Loan Redraw to access any available additional payments when needed.

Apply for a loan online at

www.gatewaybank.com.au

or talk to a Gateway Lending Consultant on

1300 302 474.

Important notes

Fees and charges apply.

An Early Repayment Adjustment may apply to Fixed Rate Home Loans. Other fees and charges may apply. Other terms and conditions apply to redraw. Full Terms and Conditions are available on application.

Loan and deposit products are issued by Gateway Bank Ltd ABN 47 087 650 093 AFSL/Australian Credit Licence Number 238293. Insurance products are issued by Insurance Australia Limited ABN 27 004 478 371 AFSL 238291 trading as GCU Insurance.

Before making a decision on insurance products or deposit products or services, please refer to the terms and conditions, Product Disclosure Statements, Fees and Charges and Transaction Limits brochure and Financial Services Guide available at www.gatewaybank.com.au or by calling us on 1300 302 474.

Gateway 2go for iPhone is only available from the App Store. iPhone is a trademark of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android and Google Play are trademarks of Google Inc. A daily transaction limit of \$1000 per day applies to transactions using Gateway 2go.

*Gateway Bank Members can access a wide network of ATMs in Australia, fee-free. This means you can avoid paying fees in most instances.

#The Vehicle Finder Service is conducted by Auto Search Pty Ltd (ACN 074 044 278) and is completely independent to Gateway. Fees apply to vehicles purchased from Government auctions and a fee of \$220 is payable for non Gateway Members. Commissions may apply.

How to contact us

Web

www.gatewaybank.com.au

Email

loans@gatewaybank.com.au

Phone

1300 302 474

Fax

02 9307 4299

Branch / Head office

**Level 10, 68 York Street
SYDNEY NSW 2000**

Postal Address

**GPO Box 3176
SYDNEY NSW 2001**

Gateway Bank Ltd

ABN 47 087 650 093

AFSL 238293

Australian Credit Licence Number 238293

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