



Savings and Investments

www.gatewaybank.com.au

Gateway Savings & Investments – get more for your money

Whether you're saving for something special or just want the security of knowing your hard-earned cash is getting a good return, Gateway offers flexible and convenient savings options.

Boost your savings with eMax Saver

Boost your savings with a higher interest rate, on call access and no fees. eMax Saver will give you a great return.

- ▲ No minimum balance, withdrawal or deposit amount required
- ▲ No account keeping fees
- ▲ Competitive rates for balances \$1,000 or more
- ▲ Interest calculated daily and credited monthly.

See your savings grow with an Everyday Savings Account

Reach your savings goals faster with regular and automatic deductions from your salary or pension.

- ▲ Access your money via Online Banking, Gateway 2go, Telephone banking or a linked Visa Debit Card (including Visa payWave)
- ▲ No minimum withdrawals or deposits required
- ▲ No account keeping fees
- ▲ With our tiered interest rate structure, you can earn higher interest with higher deposit balances
- ▲ No minimum withdrawal or deposit amount
- ▲ Interest calculated daily and credited six-monthly in May and November.

Watch your kids' savings jump ahead with Dollaroo

Gateway's Dollaroo Savings Account is a great way to help kids develop lifelong savings habits.

- ▲ Designed for savers aged 0 – 11 years old
- ▲ A competitive interest rate, interest credited six-monthly in May and November
- ▲ A quarterly newsletter with fun educational facts and activities
- ▲ No account keeping fees
- ▲ Unlimited deposits.



Have a merrier Christmas with a Christmas Club Account

Gateway's Christmas Club account is designed to help lighten the financial pressures of the silly season by helping you get into a regular savings pattern.

- ▲ No account keeping fees
- ▲ Interest calculated daily, credited on 31 October
- ▲ Withdrawals allowed from 1 November to 31 January each year to cover your festive expenses.

Gain a sense of security with Funeral Saver

When you save for your funeral it can ease the financial pressure on your loved ones at a difficult time. Your savings in the Funeral Saver account can cover all or part of your funeral expenses.

- ▲ Minimum \$200 initial deposit, then unlimited deposits allowed (minimum \$25 per month)
- ▲ Interest calculated daily and paid monthly
- ▲ 7-day notice period required for withdrawals for purposes other than funeral expenses.
- ▲ View only access via Online Banking and Telephone Banking

Gateway Fixed Term Deposit Solutions

Gateway's Fixed Term Deposit Accounts offer highly competitive fixed interest rates, so you can earn a great return.

- ▲ Only \$1,000 needed to start your investment
- ▲ Choose from a wide range of investment terms, from 3 months to 5 years
- ▲ You can also easily split your money into different terms to suit your individual needs.

Visa Debit Card - the convenient way to access your savings

Unlike a credit card, a Visa Debit Card has no credit facility - so you only use your own money, meaning no nasty credit card bills or interest charges.

- ▲ Conveniently pay bills, shop online, in-store and over the phone
- ▲ \$5 Monthly Card Fee waived if you have a Gateway Home Loan or Edge Account
- ▲ You won't pay ATM fees to access a wide network of ATMs in Australia. This means you can avoid paying fees in most instances.
- ▲ Use Visa payWave for fast contactless payments of up to \$100
- ▲ Change your PIN at our Market Street, Sydney, branch or through Online Banking, fee-free.

Apply online at

www.gatewaybank.com.au

or talk to our Member Services team on

1300 302 474.

Any advice provided does not take into account your personal circumstances or needs. You should consider whether the product is right for you.

Full terms and conditions for the products available on request or from our website **www.gatewaybank.com.au**. Fees and charges may apply.



How to contact us

Web

www.gatewaybank.com.au

Email

memberservices@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 238293

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