

Gateway Bank – Savings Accounts Product Peek

Features	Product Name							
	Everyday Savings	100% Loan Offset	Edge	eMax Saver	Term Deposits ¹	Dollaroo	Christmas Club	Funeral Saver
Interest Calculation	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily
Interest Payment Frequency	6-monthly	N/A	Monthly	Monthly	At maturity, monthly, 6-monthly, yearly	6-monthly	Yearly	Monthly
Visa Debit Card Access ²	✓	✓	✓	✗	✗	✗	✗	✗
Visa Debit Card Fee ³	\$5	Nil	Nil	N/A	N/A	N/A	N/A	N/A
Telephone Banking	✓	✓	✓	✓	✓	✓ (Balance enquiry only)	✓ (Balance enquiry only)	✓ (Balance enquiry only)
Online Banking Access	✓	✓	✓	✓	✓	✓ (View Only Access)	✓	✓ (View Only Access)
BPAY [®]	✓	✓	✓	✓	✗	✗	✗	✗
Direct Debits	✓	✓	✓	✓	✗	✗	✗	✗
Salary Credits	✓	✓	✓	✓	✗	✓	✓	✓
Bank@Post Deposits ⁴	✓	✓	✓	✗	✗	✗	✗	✗

1. Contact Gateway for deposits \$500,000 or more

2. When using an ATM the operator will advise if a fee will be charged. A wide network of ATMs in Australia are available, fee-free.

3. Waived with a Gateway home loan or Edge Account

4. Using Visa Debit Card.

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