

A message from the CEO



I'm delighted to let you know that Gateway has been certified as a Carbon Neutral business by Climate Active. This certification recognises the work done across the business to minimise our impact on the planet; a testament to our approach of doing the right thing by our members and our environment. Alongside this, we have also published our Ethical Investment and Lending policies on our website which detail our approach to where we place our money, where we will and won't lend and illustrate our ongoing commitment to do the right thing.

Thank you,



Lexi



Printed on 100% recycled paper

Do you have friends, family or colleagues who could benefit from a Gateway home loan? 10183884

At Gateway, we pride ourselves on our great personalised and friendly service. As a result, we have built the bank on referrals from our Members who have spread the word to friends and family about our products and services. Our recent customer satisfaction survey showed another excellent result from our Members with over 85%¹ of respondents saying they're extremely satisfied or very satisfied with Gateway, one of the highest satisfaction scores across all banks in Australia. Thank you to all our Members who took the time to provide their feedback.

If you, like many of our Members, have had a great experience with Gateway, we'd love you to let your friends, family or colleagues know about it, particularly if they're looking to buy a new home or refinance their existing mortgage.

Gateway's range of home loans² can help customers looking to buy their first home, buy a new home, downsize, or buy an investment property. Our Premium Package Home Loan offers a great variable and fixed-rate option, with features including a linked offset account and redraw³ facilities. Alternatively, our Low Rate Essentials product offers just that, a low-rate loan with no annual fee, the ability to make extra repayments and redraw³ facilities available.

Gateway is one of the selected lenders of the Federal Government's First Home Loan Deposit Scheme, designed to help first home buyers purchase their first home sooner. The Scheme provides a Government guarantee to first home buyers looking to purchase a home with a deposit of between 5% and 20% of the purchase price, removing the need to pay for Lenders Mortgage Insurance. Visit www.gatewaybank.com.au/fhlds for more information.

If you or someone you know is looking for a great value home loan, underpinned by personal and friendly service, please don't hesitate to contact us on 1300 302 474 to discuss your needs or apply online at gatewaybank.com.au

Simple ways you can keep your bank account safe

We work hard to keep your personal information secure and prevent any fraudulent activity on your accounts; however, there are some easy steps that you can take to ensure your accounts stay safe too.

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1. Update your information regularly

Keeping your personal information up to date helps us to better protect your account. Check your details by logging on to your Online Banking or calling us on 1300 302 474. It is also important to periodically update your passcodes for Online Banking, the Gateway 2go app, and your Visa Debit Card PIN.

2. Keep your passcodes confidential

Always keep your passcode confidential. You will never be asked to give your passcode to a Gateway consultant, and you should not share it with friends or family either. Make sure to log out of your banking apps and Online Banking when you are done and don't let anyone see you enter your passcodes.

3. Choose secure passcodes

Ensure that your PIN or passcode is not an obvious number such as your birthdate, phone number, or an easily guessed sequence. If your passcode is deemed unsecure, you may be liable for any unauthorised transactions that subsequently occur. Commit your passcodes to memory, and don't have them written down.

4. Check your statements regularly

Check your Gateway account statements through Online Banking or the Gateway 2go app regularly and look out for any unusual activity.

5. Report it

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Immediately report any unauthorised transactions on your account, passcodes that have been compromised or the loss or theft of your Visa Debit Card. If your Visa Debit card is lost or stolen, you can report this via Online Banking by selecting 'Services' and then 'PIN/Card Management'.

Gateway Bank takes your security seriously. For this reason, we partner with Orion, a fraud detection company, to keep your Visa Debit Card safe 24/7. If Orion detects any suspicious activity on your account, you may be contacted on behalf of Gateway by a phone call, an SMS message, or an email. Please be aware that we will never ask for your Visa Debit Card number or PIN via phone or email, nor would we ask for your Online Banking login details or passcodes.

Get more security tips at our website: www.gatewaybank.com.au/onlinesecurity. If you do suspect your security has been compromised in any way, please contact us immediately on 1300 302 474, Monday to Friday, 8am – 6pm AEST.

Spot your Member number to win \$50*

If you find your own Gateway Member number printed in its entirety in this edition of *gatepost*, you are a winner. Call our Customer Service team on 1300 302 474 before 30 June 2021 and your Gateway account will be credited with \$50.

Note: Five different Member numbers have been randomly selected and printed in this edition of *gatepost*.

* Eligibility is limited to current Gateway Members aged 16 years and over.

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1 Gateway Annual Member Survey responses from 2,463 Members conducted in October 2020.

2 Applications for finance are subject to our standard credit assessment criteria. Full terms and conditions are included in the loan offer. Fees and charges apply.

3 Redraw is only available on variable rate home loans and requests are subject to approval. Minimum redraw amount is \$500. Fee-free redraws are only available through Online Banking, any other form of request will incur a \$5 redraw fee.

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Deposit products and loan products are issued by Gateway Bank Ltd ABN 47 087 650 093 AFSL Australian Credit Licence Number 238293