

gatepost

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A message from the CEO

After the challenges of COVID in 2021, we are very happy to welcome in the New Year and look forward to 2022.

In late 2021 Gateway said goodbye to our long-serving Chair Catherine Hallinan. Catherine retired after serving on the Board through its iterations as Commonwealth Bank Officers' Association, Gateway Credit Union and Gateway Bank. After originally joining the Board in 1991 to 1994, Catherine re-joined in June 2006 and was appointed Chair in May 2012.

I would like to thank Catherine and welcome our new Chair Peter Schiller. Peter has been a member of the Gateway Board since 2018.

I also want to take this opportunity to thank our Members who completed the 2021 Annual Member Survey. The feedback you provide is invaluable and allows us to identify areas to improve across our products and services.

Pleasingly, member satisfaction remained high at 85%. We also asked Members if they had recommended our products and services, and 61% of those surveyed said they had, thank you.

You also gave us some things to work on, such as continuing to improve digital channels, enabling self-serve and access to Apple Pay. I want to assure that we do take all your feedback onboard, and over the next 12 months hope to provide you with more options when it comes to how you use and engage with Gateway.

Thank you,

Lexi



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MEMBER SATISFACTION

Annual Member Survey 2021

85%



EXTREMELY SATISFIED AND VERY SATISFIED

713340

Source: Gateway Member Satisfaction Survey October 2021

ADVOCACY

61%



TOLD US THEY HAD RECOMMENDED GATEWAY

RIGHT FIRST TIME

94%



TOLD US WE GOT IT RIGHT FIRST TIME

BPAY® daily limit changes - effective 1 February, 2022

Due to an increase in cases of attempted fraud we have made the decision to reduce our daily BPAY® limit to protect our members. The maximum daily limit for BPAY® transactions will decrease from \$20,000 to \$10,000 effective 1 February, 2022. If you require a higher daily limit for your BPAY transactions, please contact us on 1300 302 474.

Annual General Meeting

Thank you to the Members who attended Gateway's virtual Annual General Meeting on Thursday 25 November.

We would like to congratulate Mr Peter Schiller, Dr Hilangwa Maimbo and Mr Brendan White on being elected to the Gateway Board for a term of three years.

CUFA: Providing financial literacy in times of adversity

Recent political turmoil, as well as the spread of COVID-19 in Myanmar has been challenging for Cufa's Children's Financial Literacy (CFL) program. Yet, Cufa continues to deliver these transformational lessons for the future.

Hayma is a 12-year-old CFL student from Myanmar, whose financial literacy lessons have encouraged her to influence her new saving habits to her family. It only took her two classes for her saving habits to change, and she is now saving for school supplies and clothing.

"Thanks to the financial literacy lessons, I now know about basic financial concepts and how to maintain strong saving habits. Recently, I have given these lessons to my own brother, and I also hope to teach my parents how we can save more".

The delivery of this program would not be possible without the support of the Department of Foreign Affairs and Trade's Australian NGO Cooperation Program (ANCP). Cufa will continue delivering these pivotal programs.

To find out more about Cufa please visit www.cufa.org.au.



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Gateway's Green home loans

Does your home have a range of energy efficient features? Gateway's Green home loans rewards borrowers that are either buying, building, or renovating a home to make it more energy efficient and reduce their impact on the environment.

To reward our Members, we've designed two Green home loan options to underpin our commitment to support our Member's pockets and the planet. Gateway's Green home loans offer a discounted interest rate and also the flexibility and benefits you would want with your home loan including:

- A discounted rate for the life of the loan
- 100% offset facility with a linked Visa Eco Debit Card
- No establishment fees
- Unlimited extra repayments and fee-free redraw facility.

Visit gatewaybank.com.au/green-home-loans for more information.

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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 31 March 2022 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.