



A Message from the CEO

As we finish what has been an unusual financial year, I want to thank all of you, our Members, for your support and trust in us to help you meet your financial needs. I'm delighted that Gateway was able to provide flexibility and support to our Members who were impacted by COVID-19 over the past 12 months, as a Member owned institution should.

In May, we became the first bank in Australia to offer an Eco Debit Card made from plant-based material rather than petroleum-based PVC. Along with our new Green Loans, these initiatives underpin our commitment to supporting our Members' pockets and our planet.

Thank you
Lexi



Scams are on the rise

In recent months, we have seen an increase in scams targeting Australians. A significant number of these scams involve fraudsters, claiming to be from reputable service providers, attempting to gain personal and banking information. Please ensure you are scam aware and call Gateway immediately if your details have been compromised.

For more information on the different scams and how to protect yourself visit www.gatewaybank.com.au/scam or the government's Scamwatch website www.scamwatch.gov.au/types-of-scams.

Gateway's new Eco Debit Card

We're proud to have recently become the first bank in Australia to issue a debit card made from plant-based material rather than PVC that debit and credit cards have traditionally been made from.

Our striking new card features the Gateway logo designed by renowned eco-artist Jane Gillings, who reuses and repurposes existing materials to create beautiful works of art. This artwork was commissioned to illustrate our commitment to reducing waste and minimizing our impact on the environment.

Production of the card uses 65% less energy than producing a conventional plastic card, it also generates 68% fewer greenhouse gases and contains no toxins. Additionally, as the card is manufactured from sustainable plant material it degrades faster and

with less impact on the environment than a traditional plastic card. Gateway's Eco Debit Card will degrade up to 20 times faster than a traditional card, whilst releasing no toxins into the environment.

Despite being constructed from plant material the card has been rigorously tested to ensure that it meets the needs of our Members, whether they're heavy users of ATMs, regularly making purchases by tapping or swiping and of course withstanding the rigors of sitting in a crowded wallet or purse.

Visit www.gatewaybank.com.au/eco-hub to find out more about this exciting first for Australian banking and how you can be one of the first to have the convenience and peace of mind of being able to transact with a card that's easy on the environment.



2021 Annual General Meeting of Members

The Board of Directors of Gateway Bank Ltd has resolved to hold the 2021 Annual General Meeting (AGM) of the Bank on Thursday 25 November 2021, at The Grace Hotel, 77 York Street, Sydney, commencing at 5:30pm. Further details will be provided in the Notice of Meeting distributed in October.

Call for Nominations

In line with the Bank's Constitution, two Director's will reach the end of their elected term at the 2021 AGM and one of these Directors, being eligible, will be seeking re-election. In addition, another Director, appointed under casual vacancy provisions, will end their term at the 2021 AGM and seek election.

Any Member who intends to nominate for a position of Directorship must be eligible under rule 9.2 of the Bank's Constitution and must be nominated by two other Members, consent to the nomination and furnish a declaration in the form required by the Board under rule A4-5. In addition, all nominees will be subject to a Fit & Proper review by the

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Bank's Nominations and Remuneration Committee before being accepted as candidates. Nomination and declaration forms may be obtained by emailing agm@gatewaybank.com.au, or by writing to: The Secretary, Gateway Bank Ltd, GPO Box 3176, Sydney NSW 2001.

Nominations close at 4:30pm (AEST) on Monday 26 July 2021. Nominations received after this date will be invalid. If there are more candidates standing for election as Directors than positions available, an election will be held by postal ballot prior to the AGM. The result of the election will be announced at the 2021 AGM.

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Green Home Loans and Eco Personal Loan

At Gateway, we believe that doing the right thing for the environment shouldn't cost you more. That's why we've launched some exciting new products to reward our Members who are looking to reduce their footprint on the environment.

We have two new home loans to offer our Members, the Green Home Loan and the Green Home Loan Plus, both offering the flexibility of our Premium Package Home Loan with a 100% Offset Account and a linked Eco-Friendly Visa Debit Card. These loans offer preferential pricing for properties with a range of environmental enhancements.

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Our Eco personal loan offers our cheapest personal loan rate and is aimed at Members looking to purchase and/or install a range of environmental enhancements to their property.

For more information on our range of Green and Eco loans visit www.gatewaybank.com.au/eco-hub.



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 September 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.

1300 302 474 gatewaybank.com.au memberservices@gatewaybank.com.au

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