

gatepost

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A Message from the CEO

At the end of the financial year, I'm delighted to share some of the bank's achievements over the past 12 months. Despite a challenging market we have continued to grow sustainably and be recognised for our products and services.

We've been awarded *Green Home Loan of the Year* for the second year in a row by online comparison site Mozo.

In this issue of Gatepost, we cover the important topic of cyber security and highlight one of the latest fraud schemes you need to be aware of. Please keep up to date with the latest scams either via our website or the Government's Scamwatch site and remain vigilant.

Thanks to all our members for your support over the past 12 months,

Lexi



CERTIFIED BY RIAA

We're also incredibly proud that our Green Home Loans have been certified by the Responsible Investment Association Australasia (RIAA), joining a very short list of Australian banks to achieve this certification.¹

Gateway's Award-Winning Green Home Loans

We're committed to providing our members with high quality home loan options that reduce the impact on your pocket and the planet. Our Green Home Loans have been awarded *Green Home Loan of the Year* in both 2022 & 2023 by online comparison site Mozo's Experts Choice Awards.

Homes with a 7-Star or higher NatHERS rating or Residential Efficiency Scorecard qualify for our Green Plus Home Loan, offering a minimum of 0.25% p.a.² discount for the life of the loan.

To qualify for a 0.15% p.a.² discount with our Green Home Loan, your home must have either:

- A Residential Efficiency Scorecard certificate rating between 4 and 6.99
- A Residential Efficiency Scorecard certificate rating between 4 and 6.99 within 12 months of the loan funded date if you are making environmental enhancements to your home; or
- At least 3 environmental features such as solar panels, battery storage or approved insulation - a full list of what environmental features qualify is available on our website.

Our Green Home Loans also feature a 100% offset account with a linked Eco Visa Debit Card, no establishment fees, and unlimited extra repayments and fee-free redraw facility. To learn more, please visit our website.

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2023 Annual General Meeting of Members

The Board of Directors of Gateway Bank Ltd will hold the 2023 Annual General Meeting (AGM) of the Bank on Thursday 23 November 2023, 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, one Director appointed under casual vacancy provisions will end their term at the 2023 AGM and seek election.

Any member who intends to nominate for a position of Director must be eligible under rule 9.2 of the Bank's Constitution and 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 Bank's Nominations and Remuneration Committee before being accepted as candidates.

Nomination and declaration forms may be obtained by emailing agm@gatewaybank.com.au

Nominations close at 4:30pm (AEST) on Monday 31 July 2023. 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 ballot at the AGM.

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Scam Alert: Beware of Impersonation of Banks by Phone and SMS

Scammers are increasingly using SMS (text messages) and phone calls to impersonate banks. SMS messages from scammers can appear in the same conversation thread as legitimate texts from your bank making it hard to determine authenticity. They often use a sense of urgency which aims to trick people into giving their personal banking details to subsequently steal their money. Never reply to a scam SMS and never click on links in them.

A Gateway consultant will never ask you for your PIN, login details, one-time passwords over the phone or via SMS.

If you're unsure if a call is legitimate, immediately contact your bank using their official contact details from their website or when possible, contact them securely within internet banking. For further security updates visit: gatewaybank.com.au/onlinesecurity

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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 30 September 2023 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.

Important information

¹Gateway's Green Home Loans has been certified by the Responsible Investment Association Australasia according to the strict operational and disclosure practices required under the Responsible Investment Certification Program. See www.responsibleinvestments.com.au for details. The Responsible Investment Certification Program does not constitute financial product advice. Neither the Certification Symbol nor RIAA recommends to any person that any financial product is a suitable investment or that returns are guaranteed. Appropriate professional advice should be sought prior to making an investment decision. RIAA does not hold an Australian Financial Services Licence.

²Gateway's Green Home Loan discounts apply to Gateway's Premium Package Variable Rate (LVR up to 80%) and does not apply to special offer Premium Package interest rates. They are not eligible for borrowers under The Home Guarantee Scheme. Visit our website for full conditions.

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