

# gatepost

October 2021 Issue 67

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## A Message from the CEO

I hope that you and your families are keeping safe during the continuing Covid-19 pandemic. In the interest of our Members' health and wellbeing, Gateway has chosen to host the 2021 Annual General Meeting (AGM) as a virtual event where Members can join a live webcast of the proceedings online.

Whilst the ongoing pandemic has made the change to a virtual AGM necessary in the current year, it is Gateway's intention to return to hosting an AGM with physical attendance options in the future when possible. We hope to be able to provide Members with other opportunities to meet with Gateway's board and management when Covid-19 restrictions are eased.

The board of Gateway Bank Ltd will hold the 2021 AGM on Thursday, 25 November 2021 commencing at 5:30pm. All Members who participate in the virtual AGM will have the opportunity to ask questions and cast direct votes at set times during the meeting. Members who are unable to attend the virtual AGM may appoint a proxy to vote on their behalf. Proxy forms are available online at [www.gatewaybank.com.au/2021AGM](http://www.gatewaybank.com.au/2021AGM), by emailing [agm@gatewaybank.com.au](mailto:agm@gatewaybank.com.au) or by calling our office on 1300 302 474.

Members who wish to register for the virtual AGM can do so online at [www.gatewaybank.com.au/2021AGM](http://www.gatewaybank.com.au/2021AGM). Here you will also find the Notice of AGM containing details of the meeting Agenda and associated papers. There are also additional resources to assist you in attending the virtual AGM, including directions on how to access the webcast, on how to vote and on how to ask questions.



Thank you,  
Lexi



## Complete our Annual Member Survey for your chance to win \$1,000



We pride ourselves on being a customer-centric organisation and are always looking for ways to improve our service to you. Your feedback is an essential part of our continuous improvement.

Members who complete the survey will go into a draw for the chance to win \$1,000. The survey closes 15 October 2021.

For full terms and conditions and to complete the survey, visit [gatewaybank.com.au/2021MemberSurvey](http://gatewaybank.com.au/2021MemberSurvey)

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## Reverse Mortgages

Are you over 65 and own your own home? A Gateway Reverse Mortgage could help you access the value in your property without the need to sell or move out of your home.

A reverse mortgage can help you with any situation life throws at you such as:

- Renovations
- Medical expenses
- Refinancing existing debt
- New car

Alternatively, it can provide extra funds to support your quality of life during retirement, as a supplement to your pension or income.

We will require you to have received independent legal advice to ensure you understand all the elements of a reverse mortgage and we strongly recommend that you seek independent financial advice regarding the product. We also recommend discussing the product with your family and any beneficiaries as a reverse mortgage will impact any potential inheritance from the sale of the property.

For more information on Gateway's Reverse Mortgage visit [gatewaybank.com.au/reversemortgages](http://gatewaybank.com.au/reversemortgages)

## Scam Protection

Scamwatch has received over 6,400 scam reports mentioning the coronavirus with more than \$9.8M reported losses. Common scams include vaccination scams, phishing for personal information, online shopping, and superannuation scams.

Tips to protect yourself:

- Don't click on hyperlinks in text/social media messages or emails, even if it appears to come from a trusted source.
- Go directly to the website through your browser. For example, to reach the MyGov website type 'my.gov.au' into your browser yourself.
- Never respond to unsolicited messages and calls that ask for personal or financial details, even if they claim to be from a reputable organisation or government authority — just press delete or hang up.

If you do come across suspicious activity, report it on the ACCC Scamwatch website [www.scamwatch.gov.au](http://www.scamwatch.gov.au). If you believe you have been directly affected, please contact us immediately.

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## Gateway achieves Open Banking milestone

As one of Australia's leading customer-owned banks, with members at the forefront of everything we do, we are now an accredited data holder for open banking. This is in line with the Australian Competition and Consumer Commission (ACCC) compliance timeline.

Open Banking is part of the Australian Government introduced Consumer Data Right (CDR) legislation which allows consumers to share their banking information with accredited third parties.

For more information about the CDR legislation please visit [cdr.gov.au](http://cdr.gov.au).

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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 December 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](http://gatewaybank.com.au) [memberservices@gatewaybank.com.au](mailto: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