

Be Secure

Please follow these steps to protect your Gateway Visa Debit Card:

1. Sign your card as soon as you receive it
2. Keep your card in a safe place
3. Prevent anyone seeing you enter your PIN, and never tell anyone your PIN
4. Never write your PIN on your card, or on any item that could be lost or stolen with your card
5. If you change your PIN, don't select your birthday or a recognisable part of your name as your PIN
6. Check your statements regularly with Online Banking for any unusual or suspicious activity
7. Watch out for fraudulent or hoax emails.

Immediately report the loss, theft or unauthorised use of your Gateway Visa Debit Card to Gateway on **1300 302 474** or the Visa Debit Card Hotline on **1800 450 346**

* Gateway's daily cash withdrawal limit for ATMs and EFTPOS is AU\$1,000.

NB: Some ATMs (especially overseas ATMs) may have different limits below AU\$1,000. When using your Visa Debit Card overseas, a currency conversion fee and ATM fee may apply. Gateway charges, including foreign exchange and account charges, may apply. You should consider whether the product is right for you. Please view our Gateway Deposit Accounts and Access Facilities General Conditions of Use, Summary of Deposit Accounts and Availability of Access Facilities and General Fees, Charges and Transaction Limits brochures, and our Financial Services Guide available on request or from our website www.gatewaybank.com.au

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How to contact us

Web

www.gatewaybank.com.au

Email

memberservices@gatewaybank.com.au

Call

1300 302 474

Fax

02 9307 4299

Branch / Head Office

**Level 10, 68 York Street
SYDNEY NSW 2000**

Postal Address

**GPO Box 3176
SYDNEY NSW 2001**

Gateway Bank Ltd

ABN 47 087 650 093

AFSL 238293

Australian Credit Licence Number 238293

VDC20180810



Visa Debit Card

www.gatewaybank.com.au

Enjoy freedom and flexibility with your Gateway Visa Debit Card

The Gateway Visa Debit Card is an access card linked to your Everyday Savings Account, Edge Account, 100% Loan Offset Account or Line of Credit that enables you to make withdrawals and pay for goods and services - wherever Visa is accepted.

Features and benefits

- ▲ **Flexibility and freedom** to make purchases online, over the phone and in-store, including via Visa payWave for contactless payments
- ▲ **Unlimited transactions** through a wide network of ATMs in Australia for only \$5 a month (if you have a Gateway Home Loan or Edge Account the monthly card fee is waived)
- ▲ **Worldwide card access** wherever Visa is accepted
- ▲ **Microchip technology** provides an unrivalled level of protection against counterfeiting, card skimming and fraudulent activity
- ▲ **Easy budget control** by using your own money (unlike a credit card, a debit card has no credit facility which means there are no interest charges)
- ▲ Added protection of **Verified by Visa** security when shopping online.

Visa payWave

Simply 'wave and go' for contactless payments under \$100 at any participating retailer.

Where can I use my Gateway Visa Debit Card?

Australia wide	Access your money through EFTPOS and ATMs throughout Australia*
Worldwide	Access your money at any ATM worldwide* wherever Visa is accepted, just look for the Visa logo
Australia Post retail outlets	Withdraw cash, deposit cash or cheques and pay your bills over the counter at any Australia Post retail outlet displaying the Bank@Post™ sign
In-store, online and over the phone	Use your Visa Debit Card like a credit card to pay for goods and services – the only difference is that you're using your own money.

Access your money on the go!

Use your Gateway Visa Debit Card and you won't pay ATM fees to access a wide network of ATMs in Australia. This means you can avoid paying fees in most instances.

When using your Visa Debit Card, the ATM operator will advise if a fee will be charged for your transaction. You may consider cancelling your transaction and finding an alternative if you are being charged a fee.

Applying is easy

▲ Phone **1300 302 474**; or

▲ Email memberservices@gatewaybank.com.au

Your Gateway Visa Debit PIN and Card will be posted to your nominated address (separately for security), within 5 –10 business days of your application being approved.

To be eligible to apply you must be:

- ▲ A Gateway Member with a Gateway Everyday Savings Account, Edge Account, 100% Loan Offset Account or Line of Credit (to link to your Gateway Visa Debit Card).

To become a Gateway Member:

- ▲ Complete a Gateway 'Membership/Account Application - Individuals' form.