

# Term Deposit Account

[www.gatewaybank.com.au](http://www.gatewaybank.com.au)



Gateway Bank Ltd  
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 AFSL/ACL 238293

Product description	Looking for a sure way to grow your savings? A Gateway Term Deposit account is a safe investment where you know exactly what your return is and when you will receive interest payments.
Low minimum balance ✓	Start your investment today with a minimum deposit of \$1,000
Range of terms ✓	Ability to choose a term from 3 months to 5 years so you can pick the right time frame for you
Great interest rates ✓	Interest is calculated daily and there are many competitive rates for you to select from to ensure you maximise your investment
Types of term deposits ✓	There is the choice of standard and compounding* interest rates, so you can tailor your principal to suit you. Compounding rates have the interest paid into the investment before maturity so it works harder for you
Interest payment frequency ✓	You may choose to receive interest payments monthly, 6 monthly, annually or at maturity if the term is for one year or less and at least annually for terms of 12 months or more. And for terms 12 months or less, interest may be added to the principal at maturity
Interest payment method ✓	Select how you would like your interest to be paid so you receive the interest the way you prefer, compounded, by cheque or credited to your nominated account
Maturity options ✓	Have the ability to nominate if you would like your investment at maturity to be reinvested, paid to you by cheque or credited to your nominated account
Access options ✓	<ul style="list-style-type: none"> <li>✓ Watch your funds grow on a secure Online Banking website via the internet anytime you want</li> <li>✓ Check your balance over the telephone with Telephone Banking whenever you want</li> </ul>
No hidden fees ✓	<ul style="list-style-type: none"> <li>✓ No account keeping fees to save you money</li> <li>✓ View our Fees &amp; Charges brochure available at <a href="http://www.gatewaybank.com.au">www.gatewaybank.com.au</a></li> </ul>

To learn more about Gateway Term Deposit Accounts  
 call **1300 302 474** or email [memberservices@gatewaybank.com.au](mailto:memberservices@gatewaybank.com.au)

Important information: \*A compounding interest option is available monthly, semi-annually or annually for some terms. Any advice provided does not take into account your personal circumstances or needs. You should consider whether the product is right for you and read our Terms and Conditions and Financial Services Guide available at [www.gatewaybank.com.au](http://www.gatewaybank.com.au)