

General Fees, Charges and Transaction Limits



Effective 1 February 2022

This document must be read together with the Gateway Deposit Accounts & Access Facilities General Conditions of Use brochure and Summary of Deposit Accounts and Availability of Access Facilities flyer.

Eco Visa Debit Card

Card & Transaction Fees

Monthly Card Fee	\$5
Charged 1st of month Fee waived if you have a Gateway Home Loan or Edge Account	
Visa Debit Card Reissuance Fee	<ul style="list-style-type: none"> One free reissue in a 12 month period. Subsequent reissues \$10 each.

Domestic ATM Transaction and Balance Enquiry

Gateway Members have access to a wide network of ATMs Australia wide, fee-free	ATM operator will advise if a fee is charged
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Overseas ATM Transaction

<ul style="list-style-type: none"> Payable to overseas institution Payable to Gateway Bank 	<ul style="list-style-type: none"> Direct Charge to Member Plus Conversion at cost \$4.00
Foreign Currency transaction fee ⁴	2.80% of Australian dollar transaction amount

Bank@Post

<ul style="list-style-type: none"> Withdrawal Deposit Cheque Dishonour 	<ul style="list-style-type: none"> \$2.65 NIL \$24
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Emergency Replacement Card Courier Costs

International (If required)	At cost
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New/Replacement Card Courier Cards

<ul style="list-style-type: none"> Domestic International 	At cost
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Related Services and Other Fees

These fees apply to Savings Accounts, Term Deposit Accounts, Payment Services and Loan Accounts

Dormancy Fee Charged when no transactions have been made on your Membership for 2 years or more	\$20 per annum
Bank Audit Certificate Charged for each audit requested	\$35

Dishonour Fees

Any fee charged in relation to a dishonoured payment will be passed on to you

Cheque Dishonour Fee Payable each occasion a cheque credited to your account is dishonoured by another financial institution	At cost currently \$10
Direct Debit Dishonour Fee Payable each occasion payment credited to your account is dishonoured by another financial institution	At cost currently \$15
Staff assisted transactions where the transaction could be completed via online or phone banking	\$7.50

Transaction Limits

ATM/EFTPOS

Daily Limit	\$1,000
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Online Banking

Daily limit per membership for Members registered for Secure SMS authentication

Transferring funds to another Membership within Gateway or to an account at another financial institution	\$5,000
BPAY [®] payments	\$10,000

Telephone Banking

Daily Limit Transferring funds to your nominated external account	\$10,000
BPAY [®] payments	\$10,000

Contact Us:
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Gateway Bank Ltd
ABN 47 087 650 093
AFSL/Australian Credit Licence Number 238293
FCTL 180301

Point of Sale Fees



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Service and Fees

Statement of Account	
Payable for a copy of a list of transactions or to reissue account statements	\$2.50 per page
Retrieval of Documents	
Payable when you request any document/s we have to retrieve from our files, computer systems or archives	\$30 per hour
Copying	\$3.00 per page

International Payment Services

Telegraphic Transfers	
Telegraphic Transfer (in foreign currency) ²	\$25
Telegraphic Transfer (in Australian currency) ²	\$35
Amendment/Cancellation of Telegraphic Transfer	\$25
Telegraphic Transfer (inward) ³	At cost charged by receiving bank in Australia

Savings Account Payment Services

Retrieval of Documents	
Withdrawal Transaction Fee for staff assisted transactions	Cheque \$7.50 Transfer \$7.50
Corporate (Bank) Cheque - Over the counter or mailed	\$10 per cheque
BPAY [®] Payment (Staff assisted)	\$7.50 per payment
BPAY [®] Trace ¹	\$25 per transaction
BPAY [®] Error Correction ¹	\$25
Direct Entry/EFT Trace ¹	\$25
Direct Entry/EFT Recall ¹	\$25
Real Time Gross Settlement (RTGS) (same day EFT)	\$30

1. Fee refunded if there is evidence of gateway error

2. Foreign Banks may also charge fees for processing the transaction. The fee will be deducted from the amount being transferred.

3. Where funds are received via telegraphic transfer for credit to your Gateway account, the receiving bank in Australia may charge a fee which will be deducted from the amount of transferred funds

4. Applies to transactions converted from a foreign currency to Australian dollars and transactions made in Australian dollars where the merchant or financial institution or processing entitle is located overseas.

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