

Term Deposit Account

www.gatewaybank.com.au



Gateway Bank Ltd
 ABN 47 087 650 093
 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 ✓	Gateway Bank offers standard interest rates only
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, accumulated or credited to your nominated account
Maturity options ✓	Have the ability to nominate if you would like your investment at maturity to be reinvested or credited to your nominated account
Access options ✓	<ul style="list-style-type: none"> ✓ Watch your funds grow on a secure Online Banking website via the internet anytime you want ✓ Check your balance over the telephone with Telephone Banking whenever you want
No hidden fees* ✓	<ul style="list-style-type: none"> ✓ No account keeping fees to save you money ✓ View our Account and Access Facilities General Conditions of Use available at www.gatewaybank.com.au/important-information

To learn more about Gateway Term Deposit Accounts

call **1300 302 474** or email memberservices@gatewaybank.com.au

Important information: *If you need to remove money from your Term Deposit account before the term has reached maturity, an interest rate adjustment fee will apply with an additional \$25.00 administration fee. 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