

# gatepost

April 2023 Issue 73

339740

## A message from the CEO



I'm delighted to announce Gateway's Green Home Loan products have won the 2023 Mozo Experts Choice Award for the second year in a row.

This is great recognition of our Green Home Loan products, which are designed to help and support borrowers create a more energy efficient home, reducing both their energy bills and the home's impact on the environment.

In this issue of gatepost, we have some important information for all members to help you keep your bank accounts safe and secure.

Please take some time to read through these useful tips, and I recommend you regularly refer to our website which has details of the latest cyber scams you need to be aware of. We also have information on our Term Deposit accounts which continue to offer some of the best rates available in the market.

Lexi



## Boost your savings and invest with confidence

248760

Our Term Deposits offer a low-maintenance and low risk saving option. Opting for a Term Deposit is a great way to earn a high interest rate which you can choose to have paid monthly, 6 monthly or at maturity. To see our current rates, visit the Gateway website.

## How to apply?

The simplest way to open a Term Deposit account is through Online Banking<sup>1</sup>:

1. Visit the Gateway homepage: [gatewaybank.com.au](https://gatewaybank.com.au)
2. Click on the green 'Online Banking' button on the Gateway homepage
3. Log in using your member number and Online Banking password. Click the 'Apply' tab, followed by 'Create Account'
4. Select the 'Term Deposit' that suits your needs

If you don't have online banking to set up a Term Deposit please contact our friendly team on 1300 302 474 (Monday to Friday, 8am – 6pm AEST).

## Simple ways to protect your bank account

We work hard to keep your personal information secure and prevent any fraudulent activity on your accounts; however, you are also responsible for keeping your passcodes and one-time passcodes for Gateway's online banking, banking app and Visa Debit card safe. To help protect yourself, we've listed some practical steps you should follow to keep your passcodes and accounts safe.

### Update your information regularly

Keeping your personal information up to date helps us to better protect your account. Check your details by logging into online banking or by calling us on

**1300 302 474**. It's important to periodically update your passcodes for online banking, the Gateway app, and your Visa Debit card PIN. For more information on passcodes, visit: [gatewaybank.com.au/onlinesecurity](https://gatewaybank.com.au/onlinesecurity)

### Choose secure passcodes

Ensure that your PIN or passcode is not an obvious number such as your birthdate, phone number, or an easily guessed sequence. If your passcode is deemed unsecure, you may be liable for any unauthorised transactions that subsequently occur. Commit your passcodes to memory, and don't have them written down.

### Never reveal your passwords, PIN numbers, or One-Time Passwords (OTPS)

With the exception of your nominated verbal password for phone verification, a Gateway consultant will never ask you for your PIN or login details for online banking. **Never tell anyone your passwords (existing or reset), PINs, or one-time passwords over the phone or via SMS even if they claim to work for your bank and have personal information about you.**

Don't let anyone see you enter your passcodes and log out when you're done using your banking apps and online banking.

### Check your statements regularly

Check your account statements and transaction listings through online banking or the Gateway app regularly and look out for any unusual activity.

### Keep your internet browser updated

Always keep your internet browser updated to the latest version - this will ensure the maximum levels of security are provided for online banking access. Internet Explorer is now obsolete and cannot be used to access online banking.

### Report any unauthorised transactions

Immediately report any unauthorised transactions on your account, passcodes that have been compromised or the loss or theft of your Visa Debit card. If your Visa Debit card is lost or stolen, you can report this via online banking by selecting 'Services' and then 'PIN/Card Management', or via the Gateway app by clicking on the card and selecting report lost or stolen.

We take your security seriously. For this reason, we partner with Orion, a fraud detection company, to keep your Visa Debit card safe 24/7. If Orion detects any suspicious activity on your account, you may be contacted on behalf of Gateway by a phone call, an SMS message, or an email.

If you do suspect your security has been compromised in any way, please contact us immediately on 1300 302 474, Monday to Friday, 8am – 6pm (AEST).

168219



2110

### 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 30 June 2023 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](https://gatewaybank.com.au)**

**[memberservices@gatewaybank.com.au](mailto:memberservices@gatewaybank.com.au)**

### Important information

<sup>1</sup>For full terms and conditions read the Account and Access Facilities General Conditions of Use located on the Gateway website.