

gatepost

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A message from the CEO

In this issue of Gatepost, we provide some simple tips to help keep your bank accounts safe and secure from scams and frauds. This is increasingly important as data from the Australian Banking Association indicates that 9 in 10 adults were exposed to a scam in the past year and consumers lost over \$3bn in scams in 2022. Please take some time to ensure you're doing all you can to protect yourself and your accounts. Additionally, we cover how you can earn bonus interest on your Gateway Edge Transaction Account through regular deposits.



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New Bonus Interest Rate for Edge Transaction Account

Gateway's Edge Transaction Account is an everyday account that offers you the flexibility of simple, everyday banking that's also kind on both your pocket & the planet. We currently have bonus and promotional rates available, which you can find here: www.gatewaybank.com.au/edge-transaction-account/.



Earn bonus interest
when you deposit
\$2,000 each month



No monthly fees,
card fees or account
keeping fees



Unlimited deposits and
withdrawals with Visa
Eco Debit Card

How the promotional and bonus interest for Edge Transaction Account works:

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Promotional interest rate*	+	Standard variable interest rate	+	Bonus interest rate*	=	Total interest rate
Fixed promo until 30 June 2024 for new and existing accounts if eligibility requirements are met.		The rate you'll get for balances \$1,000 and above.		Earn bonus rate by depositing at least \$2,000 (from an external source) each calendar month.		Total rate earned on an Edge Transaction Account if eligibility requirements are met.

**The promotional and bonus interest applies only on balances in your bonus eligible bank account up to \$100,000. For any portion of the balance over \$100,000 the interest rate reverts to the standard rate only.*

Update your contact details

Keeping your personal information up to date helps us to better protect your account. Regularly update your details through online banking or by reaching out to us at 1300 302 474. It's important to periodically update your Visa Debit card PIN to maintain optimal security. For more information on passcodes, visit our online security page at: gatewaybank.com.au/onlinesecurity.

Choose secure passcodes and use Multi-Factor Authentication (MFA)

Enhance the security of your accounts by creating unique passwords that include a combination of uppercase and lowercase letters, numbers, and symbols. Avoid easily guessable passcodes, such as your birthdate, phone number, or any predictable sequences. If your passcode is considered unsecure, you could be held responsible for any unauthorised transactions that occur as a result. Enabling MFA adds an extra layer of protection by requiring an additional verification step, such as an SMS code that's sent to your mobile device.

Never reveal your passwords, PINs or One-Time Passwords (OTPs)

Protecting the confidentiality of your account information is crucial. Never disclose your passwords, PINs, or One-Time Passwords (OTPs) to anyone even if they ask. Gateway will only ever ask for your nominated verbal password during phone verification when you call us. Avoid sharing any of your passwords, even if the individual claims to be from your bank. Exercise caution when entering your passcodes, ensuring that no one is observing you. For an added layer of security, always log out of your banking apps and online banking when you have completed your transactions.

Keep a vigilant eye on your accounts and transactions

Stay on top of your financial activities by regularly reviewing your accounts and transaction history through online banking or the Gateway app. Unlike periodic statements, internet banking provides real-time updates, allowing you to promptly identify any unusual or unauthorised transactions. Be attentive to any signs of unfamiliar transactions or unexpected changes in your balance. By staying proactive and promptly addressing any discrepancies, you can enhance the security of your accounts and mitigate potential risks.

Use secure Wi-Fi networks

Ensure a secure online banking experience by only using trusted and private Wi-Fi networks. Public Wi-Fi networks may expose users to security risks. For added protection, consider using a virtual private network (VPN) when accessing your bank account remotely.

Report any unauthorised transactions

If you notice any unauthorised transactions, suspect compromised passcodes, or experience the loss or theft of your Visa Debit card, report it immediately. For lost or stolen cards, use our convenient online banking service then select *Service* followed by *PIN/Card Management*. Alternatively, you can use the Gateway app, click on *Card*, then select *Report lost or stolen*. In our commitment to your security, we have partnered with Orion, a fraud detection company, to safeguard your Visa Debit card 24/7. If Orion identifies any suspicious activity, you may receive contact on behalf of Gateway via phone call, SMS, or email.

If you suspect any compromise to your security, contact us immediately at **1300 302 474**, Monday to Friday, 8am – 6pm (AEST / AEDT). For assistance regarding card transactions outside of our service hours, call Visa at 1800 125 440. Your vigilance and swift reporting contribute to the ongoing protection of your financial security.

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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 2024 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.