

gatepost

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A Message from the CEO

This issue of Gatepost contains the details of our upcoming AGM at the Grace Hotel in Sydney. I look forward to being able to meet with members at the event. This is a great opportunity for members to hear about Gateway's progress and meet the Board and Leadership Team.

Our Annual Member Survey is now open and details of how to provide your feedback as well as the chance to win \$1,000 are covered in this issue. I encourage everyone to complete the survey and provide us with valuable feedback to help us continue to support our members.

Finally, you'll find out about new green lending initiatives to complement our multi-award winning Green Home Loans.

Thanks in advance for your feedback and support.

Lexi

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2023 Annual General Meeting

The Board of Gateway Bank Ltd will hold the 2023 AGM on Thursday, 23 November 2023 at The Grace Hotel, 77 York Street, Sydney, commencing at 5:30pm.

Members can pre-register their attendance online at www.gatewaybank.com.au/2023AGM. Here you will also find the Notice of Annual General Meeting containing details of the meeting Agenda and associated papers.

Members who are unable to attend the AGM may appoint a proxy to vote on their behalf.

Proxy forms are available online at: www.gatewaybank.com.au/2023AGM, by emailing agm@gatewaybank.com.au or by calling our office on 1300 302 474.

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Annual Member Survey

We pride ourselves on being a member focused organisation and are always looking for ways to improve our service. Your feedback is an essential part of our continuous improvement.

Members who complete the survey will go into a draw for the chance to win \$1,000. The survey closes on 13 October 2023 at 5pm.

For full terms and conditions and to complete the survey, visit:

www.gatewaybank.com.au/2023membersurvey

Gateway's New Green Lending Products

At Gateway, we're committed to doing the right thing for our members' pockets and the planet. That's why, in addition to our multi-award winning Green Home Loans for residential homes, we've extended our green product offering to now include an Investor Green Plus Home Loan and a Green Commercial Property Loan.

Investor Green Plus Home Loan

Our Investor Green Plus Home Loan rewards investors for buying or refinancing sustainable properties with at least a 0.25% p.a. discount from Gateway's standard Investor Premium Package Home Loan¹. To qualify, your investment home must have either:

- 7 Star or higher rating from Nationwide House Energy Rating Scheme (NatHERs); or
- 7 Star or higher Residential Efficiency Scorecard; or
- Green Star Designed or Certified home from Green Building Council of Australia (GBCA).

Green Commercial Property Loan

Our Green Commercial Property Loan is designed to support individuals, businesses, and investors' efforts in reducing commercial property energy consumption.

With at least a 0.15% p.a. discount from Gateway's standard Commercial Property Loan², the Green Commercial Property Loan is available for purchases and refinances of commercial real estate and for loan amounts up to \$4 million. To qualify, you must meet the relevant criteria below:

- For existing or newly built commercial properties with a 4 Star or higher Green Star Building or Green Star Performance certificate from Green Building Council of Australia (GBCA); or
- For commercial properties with a 4 Star or higher rating from National Australian Built Environment Rating System (NABERS).

To learn more about our green lending products, visit our website for full terms and conditions.

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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 31 December 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.

Important information

¹The Investor Green Plus Home Loan interest rate will have at least a 0.25% p.a. discount from Gateway's Investor Premium Package Variable Rate (LVR up to 80%) Home Loan. This does not apply to Special Offer Investor Premium Package interest rates. This product is not eligible for borrowers under The Home Guarantee Scheme.

²The Green Commercial Property Loan owner tenant or investor variable rate will have at least a 0.15% p.a. discount from Gateway's Commercial Property Loan (LVR up to 70%) owner tenant or investor variable rate.