Product Fact Sheet

Everyday Savings Account

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www.gatewaybank.com.au



Gateway Bank Ltd ABN 47 087 650 093 AFSL/ACL 238293

Product description		Searching for a savings account to use everyday? A Gateway Everyday Savings account offers you flexibility with multiple access options, a tiered competitive interest rate and all without account keeping fees so you have more money in your pocket.
No minimum balance	~	Start your savings plan today with a deposit that suits your finances
Great interest rate	>	Make your money work harder for you, as your balance grows you earn a higher rate of interest too so you can make that purchase you have been saving for
Unlimited transactions	~	Enjoy the freedom of having unlimited transactions when using your account
Access options	>>>>	Convenient 24/7 access to your money with a Visa Debit Card* Make transactions and watch your funds grow on a secure Online Banking website via the internet anytime you want Use the telephone to conduct your banking with Telephone Banking whenever you want
Card access	* * * *	Access your money anytime worldwide with a Visa Debit Card* Access a wide network of ATMs fee-free (1) Shop online with additional security from Verified by Visa giving you more confidence while shopping on the internet Make purchases in stores, over the phone or pay for taxis using the EFTPOS facility so you don't have to carry cash
Deposit options		Set money aside for when you need it by scheduling a regular savings plan from your employer Make deposits at select Australia Post outlets via Bank@Post ™
Withdrawal options	× × ×	Pay your bills quickly and easily with B PAY [®] via Online Banking so you have more time to do more important things Arrange scheduled payments for your insurance, utilities or magazine subscriptions via Online Banking to avoid late payments Access your funds at select Australia Post outlets via Bank@Post™ (fees apply)
No hidden fees	* * * *	No account keeping fees to save you money *\$5 monthly card fee applies but is waived if you have a Gateway Home Loan ATM fees may apply. The ATM merchanct will advise if a fee is being charged View our Fees & Charges brochure available at www.gatewaybank.com.au

To learn more about Gateway Savings Accounts call 1300 302 474 or email memberservices@gatewaybank.com.au

Important information:

(1) ATM fees may apply. The ATM Merchant will advise if a fee is being charged. Interest is calculated daily and paid on 31 May and 30 November. Any advice provided does not take into account your personal circumstances or needs. 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. Registered to B PAY Pty Ltd ABN 69 079 137 518. TM Trademark of Australia Post ABN 28 864 970 579.