

General Fees, Charges and Transaction Limits



Effective 1 July 2024

This document must be read together with the Gateway Deposit Accounts & Access Facilities General Conditions of Use brochure and Summary of Deposit Accounts and Availability of Access Facilities flyer.

Eco Visa Debit Card

Card & Transaction Fees

Visa Debit Card Reissuance Fee	<ul style="list-style-type: none">One free reissue in a 12 month period.Subsequent reissues \$10 each.
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Domestic ATM Transaction and Balance Enquiry

Gateway Members have access to a wide network of ATMs Australia wide, fee-free	ATM operator will advise if a fee is charged
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Overseas ATM Transaction

<ul style="list-style-type: none">Payable to overseas institutionPayable to Gateway Bank	<ul style="list-style-type: none">Direct Charge to Member Plus Conversion at cost\$4.00
Foreign Currency transaction fee ¹	2.80% of Australian dollar transaction amount

Bank@Post

<ul style="list-style-type: none">WithdrawalDepositCheque Dishonour	<ul style="list-style-type: none">\$2.65NIL\$24
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Emergency Replacement Card Courier Costs

International (If required)	At cost
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New/Replacement Card Courier Cards

<ul style="list-style-type: none">DomesticInternational	At cost
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Related Services and Other Fees

These fees apply to Savings Accounts, Term Deposit Accounts, Payment Services and Loan Accounts

Dormancy Fee Charged when no transactions have been made on your Membership for 2 years or more	\$20 per annum
Bank Audit Certificate Charged for each audit requested	\$35
Administration fee For early redemption of a Term Deposit	\$25

Dishonour Fees

Any fee charged in relation to a dishonoured payment will be passed on to you

Cheque Dishonour Fee Payable each occasion a cheque credited to your account is dishonoured by another financial institution	At cost currently \$10
Direct Debit Dishonour Fee Payable each occasion payment credited to your account is dishonoured by another financial institution	At cost currently \$15
Staff assisted transactions where the transaction could be completed via online or phone banking	\$7.50

Unauthorised Overdrawn Fees and Charges

Unauthorised Overdrawn fee (charged when the account is in a debit balance overnight and no agreed overdraft is in place)	\$5.00
Unauthorised Overdrawn Interest Rate (charged when the account is in a debit balance overnight and no agreed overdraft is in place)	16.00% p.a.

Contact Us:
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T: 1300 302 474 F: + 61 2 9307 4299
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Gateway Bank Ltd
ABN 47 087 650 093
AFSL/Australian Credit Licence Number 238293
FCTL 180301

Point of Sale Fees



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Transaction Limits

ATM/EFTPOS

Daily Limit	\$1,000
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Online Banking

Daily limit per membership for Members registered for Secure SMS authentication

Transferring funds to another Membership within Gateway or to an account at another financial institution	\$5,000
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BPAY® payments	\$10,000
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Telephone Banking

Daily Limit Transferring funds to your nominated external account	\$10,000
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BPAY® payments	\$10,000
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Savings Account Payment Services

Withdrawal Transaction Fee for staff assisted transactions	Transfer \$7.50
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Corporate (Bank) Cheque - Over the counter or mailed	\$10 per cheque
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BPAY® Payment (Staff assisted)	\$7.50 per payment
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BPAY® Trace ²	\$25 per transaction
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BPAY® Error Correction ²	\$25
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Direct Entry/EFT Trace ²	\$25
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Direct Entry/EFT Recall ²	\$25
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Real Time Gross Settlement (RTGS) (same day EFT)	\$30
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Service and Fees

Statement of Account

Payable for a copy of a list of transactions or to reissue account statements	\$2.50 per page
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Retrieval of Documents

Payable when you request any document/s we have to retrieve from our files, computer systems or archives	\$30 per hour
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Copying	\$3.00 per page
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1. Applies to transactions converted from a foreign currency to Australian dollars and transactions made in Australian dollars where the merchant or financial institution or processing entitle is located overseas.

2. Fee refunded if there is evidence of gateway error

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