

# Edge Overdraft

[www.gatewaybank.com.au](http://www.gatewaybank.com.au)



Gateway Bank Ltd  
ABN 47 087 650 093

AFSL/Australian Credit Licence Number 238293

Product description	Get the best of both worlds with a Gateway Edge Overdraft. Take advantage of a competitive interest rate on savings balances of \$1,000 or more, plus a low rate on your overdraft.
Suitable for	Any worthwhile purpose
Loan amount	<ul style="list-style-type: none"> <li>✓ Minimum \$1,000</li> <li>✓ Maximum \$20,000</li> </ul>
Interest rate details	<ul style="list-style-type: none"> <li>✓ Variable</li> <li>✓ Interest is calculated daily and charged monthly</li> <li>✓ View current rates at <a href="http://www.gatewaybank.com.au">www.gatewaybank.com.au</a></li> </ul>
Flexible loan terms	<ul style="list-style-type: none"> <li>✓ No minimum term</li> <li>✓ No maximum term</li> </ul>
Access options	<ul style="list-style-type: none"> <li>✓ Convenient access with free VISA Debit Card, Online Banking and Telephone Banking</li> </ul>
Repayment options	<ul style="list-style-type: none"> <li>✓ Set up regular credit payments via direct debit and/or salary credit:                             <ul style="list-style-type: none"> <li>- to help meet your minimum monthly repayment of 3% on outstanding balance at end of month</li> <li>- to help cover your monthly interest charge and to keep balance below the approved limit.</li> </ul> </li> </ul>
No hidden fees	<ul style="list-style-type: none"> <li>✓ \$149 establishment fee</li> <li>✓ No ongoing monthly fees</li> <li>✓ No draw down or facility fee</li> <li>✓ No exit fees</li> <li>✓ View our Loan Fees at <a href="http://www.gatewaybank.com.au/rates-fees">www.gatewaybank.com.au/rates-fees</a></li> </ul>

To learn more about Gateway Edge simply call  
1300 302 474 or email [loans@gatewaybank.com.au](mailto:loans@gatewaybank.com.au)

Important information: Applications for finance are subject to Gateway's Edge Unsecured Line of Credit (Personal Overdraft) credit assessment criteria. Full terms and conditions are available on application. You should consider if a VISA Debit Card, Online Banking or Telephone Banking is right for you. Gateway Bank Ltd ABN 47087650093 AFSL/Australian Credit Licence Number 238293

Version: details current at 1 September 2021.