



## A Message from the CEO

Another financial year has come to a close and I'm delighted to let you know about some of our achievements in the past 12 months. As a proud panel member of the government's First Home Loan Deposit Scheme we've helped over 300 first home buyers purchase their first home, in fact this year has seen us fund more home loans than at anytime in our history.

We've also seen positive progress with our 'Pocket & Planet' purpose with growth of our Green Home Loans alongside strong take up of our Eco Debit Card launched last year. We were very proud to be recognised as Australia's best Green Home Loan provider by comparison website Mozo.

As we kick-off the new financial year we find ourselves in a rising interest rate market and understand that over the coming months this may create challenges for some of our members. If this is the case please remember to contact us sooner rather than later as we may be able to help.

Thank you,

Lexi

20177806



## Gateway's Visa Eco Debit Card

Have you switched your debit card to plant-based materials? At Gateway, we're providing members with a card that's easy on the environment and good for your pocket. Our Visa Eco Debit Card is made from plant-based materials and contains no toxins, making it far less harmful to the environment.

What's more, we're proud to be the first Australian bank to offer a plant-based debit card, making it even more groundbreaking for our members.

So why make the switch?

It's a great feeling knowing that at the end of the card's life, it will degrade 20 times faster than a traditional PVC card, and have no toxins released into the environment.

Our Eco Debit Card is gentler on the environment due to its composition of 100% Polyactic Acid (PLA) - materials such as corn-starch and sugarcane. This is just as strong and durable as traditional PVC cards, so much so, you won't notice the difference when holding the card.

Additionally, our Eco Debit Card is manufactured using 65% less energy than a conventional plastic card and produces 68% less greenhouse gases, which is another way we're helping reduce our impact on the environment.

Members still have worldwide access anywhere Visa is accepted and the ability to shop securely online, with the added protection of verified by Visa. Plus, there are no monthly fees if you have a Gateway Home Loan or Edge Account.

Do your bit for the planet, switch to an Eco Debit Card today.

To apply for an Eco Debit Card, simply open an Edge account online. This takes less than 5 minutes, and all you need is two of the following: an Australian Driver's Licence, Australian Passport or Medicare card.

Alternatively, please contact us on 1300 302 474 8am and 6pm, or visit [www.gatewaybank.com.au/eco-debit-card](http://www.gatewaybank.com.au/eco-debit-card).



# 2022 Annual General Meeting of Members

The Board of Directors of Gateway Bank Ltd will hold the 2022 Annual General Meeting (AGM) of the Bank on Thursday 24 November 2022, at The Grace Hotel, 77 York Street, Sydney, commencing at 5:30pm. Further details will be provided in the Notice of Meeting distributed in October.

664898

## Call for Nominations

In line with the Bank's Constitution, three Directors reach the end of their elected term at the 2022 AGM. All three Directors, being eligible, will be seeking re-election.

Any Member who intends to nominate for a position of Director must be eligible under rule 9.2 of the Bank's Constitution and be nominated by two other Members, consent to the nomination and furnish a declaration in the form required by the Board under rule A4-5.

In addition, all nominees will be subject to a Fit & Proper review by the Bank's Nominations and Remuneration Committee before being accepted as candidates.

Nomination and declaration forms may be obtained by emailing the secretary at [agm@gatewaybank.com.au](mailto:agm@gatewaybank.com.au).

Nominations close at 4:30pm (AEST) on Wednesday 27 July 2022. Nominations received after this date will be invalid. If there are more candidates standing for election as Directors than positions available, an election will be held by ballot at the AGM.

713994

## Introducing Commercial Mortgages

Are you a business owner searching for the perfect commercial space? Or an investor looking to add commercial real estate to your portfolio? Our flexible and competitive commercial mortgages can help.

Business owners and investors can now access a wide variety of loan options with Gateway for commercial properties ranging between \$250,000 to \$10 million.

Gateway's Commercial Mortgages can be used for purchasing, refinancing or investing in commercial real estate. This can include properties such as retail, office suites, industrial units, warehouses and factory units.

### Available features:

- 20-year loan terms
- Competitive interest rates
- No annual reviews
- Unlimited additional payments
- Fee-free redraw
- Options to make Principal and Interest or Interest Only repayments.

Get in touch with our dedicated Commercial Banker on 1300 302 474 to guide you through the process. Alternatively, learn more at [www.gatewaybank.com.au/commercial-mortgages](http://www.gatewaybank.com.au/commercial-mortgages).

44940



## 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 September 2022 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.