

## A message from the CEO



After a challenging 2020, which saw our Members and employees impacted by drought, bushfires, and COVID-19, we are very happy to welcome in the New Year!

I wanted to take this opportunity to thank our Members that completed our 2020 Annual Member Survey which ran in October. The feedback you provide is invaluable and allows us to continue improving the services and products we offer. Pleasingly, Member satisfaction remained high at 86%. Many of you told us that you had recommended us to others, with a key reason being Gateway's friendly and helpful service from our Contact Centre. You also gave us some things to work on, such as continuing to improve self-service, for the occasions when you want to do things yourself. Over the next 12 months, we hope to provide you with more options when it comes to how you engage and bank with Gateway.

Thank you,



Lexi

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## Buying a used car couldn't be easier with Gateway

Searching for a used car can be a long and complicated process. The good news is that Gateway have made securing your finance as straightforward as possible. Our online application process is fast and simple, and our used car loan is one of the most competitive on the market. We can also help with your car insurance if needed. If you would like more information on our used car loan, contact us on 1300 302 474 (8am to 6pm, Monday to Friday AEDT) or visit [www.gatewaybank.com.au/usedcarloan](http://www.gatewaybank.com.au/usedcarloan).

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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 March 2021 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.

# 2020 Annual General Meeting of Members 553860

Thank you to the Members who attended the 2020 Annual General Meeting either online or in person at the Grace Hotel in Sydney on Thursday 26 November.

We would like to congratulate Mr D. Cassels on being elected to the Gateway Board for a term of three years.

## Do you want to know more about how you can Reduce, Reuse and Repurpose?

Whether you want to improve your health and fitness, start a new hobby, or commit to saving for a home deposit – a new year is often the opportunity to renew your goals and achievements for the next 12-months.

Here at Gateway Bank, we have a renewed focus on helping our Members save money and the planet by using resources as least wastefully as possible. We want to focus our efforts on creating a business that incorporates environmental sustainability – for the good of our planet, and its inhabitants. As individuals, when we choose to reduce, reuse, and repurpose resources, we not only reduce our carbon footprint, but we also have the opportunity to reduce our costs.

We've been working closely with Tanya Lewis, from Eco Organiser, who focuses on educating individuals and businesses on how they can rethink how they live by reducing waste, saving money, and moving towards a more sustainable and simpler lifestyle.

Tanya has developed a 40-minute presentation especially for Gateway and its Members that focuses on how you can easily focus on 'Reducing, Reusing and Repurposing' around the home.

To listen to the video, visit [www.gatewaybank.com.au/Tanya-Lewis-Eco](http://www.gatewaybank.com.au/Tanya-Lewis-Eco) 975960

We are also offering you, our Members, the opportunity to send through any additional questions to Tanya by emailing: [events@gatewaybank.com.au](mailto:events@gatewaybank.com.au). We will be arranging a Q&A where Tanya will be answering the most common questions about waste.

## Utilise the equity in your home to help you fund your retirement

When we think about retirement the picture portrayed is often one of enjoying the finer things in life after a long working career. While this may be the case for some, the reality for many is less glamorous as each month becomes a struggle to make ends meet with a pension that doesn't support the increasing cost of living.

For many Australians the biggest investment they make during their lifetime is their home, and when reaching retirement those who have paid off their mortgage have substantial equity locked into their home. For those who may be struggling each month to pay the bills and enjoy retirement, a Reverse Mortgage (sometimes known as an Equity Release loan) could be the solution.

A Reverse Mortgage is designed to enable the borrower to access a portion of the equity in their property today and repay the loan when they move out of the property or pass away.

At Gateway we have developed a Reverse Mortgage to help customers over the age of 65 access a portion of the equity in their home. The product has been developed to help minimise the impact of interest on the loan with features such as a five year discounted introductory interest rate and the ability to only draw down the funds you need, when you need them.

If you would like more information on our Reverse Mortgage product, contact our friendly team on 1300 302 474 (8am to 6pm, Monday to Friday AEDT) or visit [www.gatewaybank.com.au/reversemortgages](http://www.gatewaybank.com.au/reversemortgages).

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