

# Personal Loan

[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		<p>A Personal Loan can be used for planned purchases, such as renovations, or unexpected costs, such as medical expenses, or debt consolidation.</p> <p>Gateway's Personal Loan has no ongoing fees and no exit fees. You can repay your loan early without any penalty.</p>
Suitable for		Any worthwhile purpose including debt consolidation
Loan amount	✓ ✓	<p>Minimum \$3,000</p> <p>Maximum \$30,000</p>
Interest rate details	✓ ✓ ✓	<p>Variable</p> <p>Interest is calculated daily and charged monthly</p> <p>View current rates at <a href="http://www.gatewaybank.com.au">www.gatewaybank.com.au</a></p>
Flexible loan terms	✓	Variable rate: Up to 7 years
Redraw facility	✓	Flexibility of unlimited additional repayments and free access to these funds when needed (minimum \$250)
Access options	✓	Convenient access through Online Banking and Telephone Banking
Repayment options	✓ ✓ ✓	<p>Principal and Interest (interest only not available)</p> <p>Weekly, Fortnightly or Monthly</p> <p>Pay your loan off faster and save on interest costs with unlimited additional repayments</p>
No hidden fees	✓ ✓ ✓ ✓ ✓	<p>Establishment fee of \$149</p> <p>No ongoing monthly fees</p> <p>No early repayment fees</p> <p>No exit fees</p> <p>View our Loan Fees at <a href="http://www.gatewaybank.com.au/rates-fees">www.gatewaybank.com.au/rates-fees</a></p>

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