



Plant-based Eco Debit Card For your pocket & planet

The Gateway Bank Visa Eco Debit Card body is 100% composed of Polylactic Acid (PLA), a bioplastic which is industrially compostable, can be safely incinerated, and will not release chemicals if discarded in a landfill. PLA cards are as strong and durable as polyvinyl chloride (PVC) cards but are far less harmful to the environment as they degrade much faster than any other petroleum-based plastics and do not produce microplastics.

Using 65% less energy than producing conventional plastics and generating 68% fewer greenhouse gases, the Eco Visa Debit Card is just one of several products from Gateway Bank that is better for the planet.

Find out more about our Green & Eco products from our website.

What is Polylactic Acid?

PLA, or Polylactic Acid, is a bio-based and degradable polymer made from annually renewable resources, offering a reduced carbon footprint versus many traditional plastics. PLA is typically made from corn-starch and sugarcane which is sourced from the US, Netherlands and Thailand.

Non-toxic

PLA is not toxic. In fact, PLA is often used in food handling and medical implants that biodegrade within the body over time.

Durable

These cards have been certified by an external lab as well as passing ISO247819 2B profile for minimum 5 years life time under normal usage conditions.

Certified

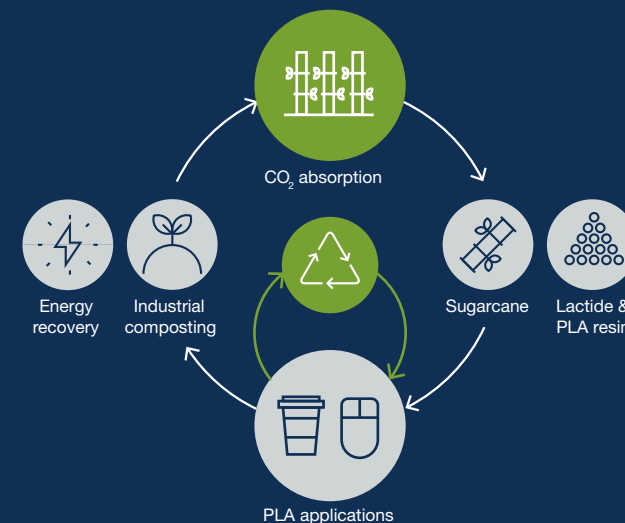
Our PLA cards have also been certified by VISA and Mastercard ensuring they meet all necessary scheme requirements.

Industrially compostable

PLA is compostable under industrial conditions with controlled temperature, pressure and humidity conditions - typically 58C after six months.

Composition

Our PLA is certified bio-based renewable material made of sugarcane or corn starch.



Carbon-friendly approach

Taking a sustainable approach to card issuance by using PLA based materials potentially enables carbon-friendly outcomes across the entire ecosystem.



- 100% PLA overlay
- 100% PLA
- 100% PLA Core
- 100% PLA
- 100% PLA overlay

Usage

Independent tests verify a 5 year service life with average use.

Petrol-free Material

Bio-plastic produced from renewable resources (sugarcane or corn starch)

Non-hazardous

Even when incinerated, the card does not emit any hazardous or toxic gases leaving only ashes. If sent to landfill, PLA does no harm and adds no chemicals to the soil.

Petroleum-free material

All card body layers are made from 100% PLA, except for the microchip, antenna, contact plate, magnetic strip, signature panel & scheme hologram.

W 53.92 - 54.03mm*
D 0.76 - 0.84mm*
H 85.47 - 85.72mm*

5 grams

FAQ

What percentage of the card is made from PLA?

While 100% of the card body is manufactured from PLA (including card core, front and back layers, and front and back overlays), in order for the card to be both functional for payments and scheme compliant, there are additional materials which need to be applied that cannot be sourced as PLA. Such materials include the:

- Microchip
- Antenna
- Contact Plate (and associated solder where applicable)
- Magnetic Strip
- Signature Panel
- Scheme Hologram

What other common products use PLA?

PLA is a versatile and environmentally considerate material and as such is used in a variety of household items, including but not limited to:

- Medical devices/implants
- 3D printing
- Food packaging
- Disposable cups and bags

What is the carbon impact of the PLA card lifecycle?

Producing PLA uses 65% less energy than producing conventional plastics, according to an independent analysis commissioned by Nature-Works. It also generates 68% fewer greenhouse gases and contains no toxins.

The Carbon Footprint index is defined as the Global Warming Potential (GWP), a measure of how much heat from the emissions of 1 ton of a gas stays in the atmosphere, relative to the emissions of 1 ton of carbon dioxide (CO₂). For our PLA card, this is specified at 100 years (GWP100) as stated by the IPCC in its Assessment Report 5 (AR5). Measured as grams of CO₂ equivalents (CO₂ eq), the Carbon Footprint index for the Gateway Visa Debit card is 126g CO₂ eq.

How do these cards compare with traditional PVC cards from a durability and functional perspective?

Gateway Bank has carefully developed these cards with our partners so as to ensure they function just as well as their PVC counterparts. These cards have also been certified by Visa and Mastercard ensuring they meet all necessary scheme requirements.

The Eco Debit Cards also feature a notch cut out on the right hand side, to help blind and visually impaired users insert the cards into ATMs and card readers.

How do I dispose of my PLA card once it has expired?

When the card needs to be disposed of, all you need to do is cut the card up through the chip and your personal details to ensure secure disposal in your normal waste.

PLA cards will degrade up to 20 times faster than conventional PVC in land fill as they are manufactured from sustainable plant material, meaning a product that's friendlier for the environment.

Which Gateway accounts can I access using my Visa Eco Debit Card?

Visa Debit Cards can be linked to an Everyday Savings Account, Edge Account, Loan Offset Account, Equitismart Account or a Reverse Mortgage.

Are there any fees involved with Gateway's Visa Debit Card?

The monthly \$5 access fee will be waived if you have a Loan or Edge Account with us.

If the access fee needs to be charged, it will be done so to your linked Everyday Savings account. Find out more by visiting our website FAQs.

What ATMs can I use with this card?

Gateway's Visa Debit Card is accepted at all ATMs that accept Visa. A wide network of ATMs in Australia can be accessed, fee-free. When using an ATM, the operator will advise if a fee will be charged for your transaction. You may consider cancelling your transaction and finding an alternative if you are being charged a fee.

How do I activate my new Visa Eco Debit Card?

There are three ways to activate your Visa Eco Debit Card immediately.

Option 1: Online – Simply log in to Online Banking, select the "Activate your card" option from the Services menu and then enter your Card Number and Expiry Date. If you do not have access to Online Banking, simply call us on 1300 302 474 to register.

Option 2: Telephone Banking – Simply call 1300 302 474 and choose the Telephone Banking option, enter your Member number and access code, then select the card activation option. You will then be required to input your Card Number and Expiry Date.

Option 3: Call Gateway – Simply call 1300 302 474 (Monday – Friday, 8am – 6pm AEST) and talk to a Gateway Member Consultant.



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