

# 100% Offset Account

[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		With the benefits of a regular transaction account, make your money work harder for you by reducing the interest and potentially shorten the term on your variable home loan.
No minimum balance	✓	No minimum balance
Interest rate	✓	Offset accounts can reduce the amount of interest you pay on your eligible loan. However, offset accounts do not pay any credit interest (even if the balance in the offset account exceeds the balance in your eligible loan).
Unlimited transactions	✓	Enjoy the freedom of having unlimited transactions when using your account
Access options	✓ ✓ ✓ ✓	Convenient 24/7 access to your money with a Visa Debit Card* Make transactions and watch your funds grow on a secure Online Banking website via the internet anytime you want Our mobile application offers security, speed, personalisation and convenience. Use the telephone to conduct your banking with Telephone Banking whenever you want
Card access	✓ ✓ ✓ ✓	Access your money anytime worldwide with a Visa Debit Card* Access a wide network of ATMs fee-free (1) Shop online with additional security from Verified by Visa giving you more confidence while shopping on the internet Make purchases in stores, over the phone or pay for taxis using the EFTPOS facility so you don't have to carry cash
Deposit options	✓ ✓	Set money aside for when you need it by scheduling a regular savings plan from your employer Make deposits at select Australia Post outlets via Bank@Post TM
Withdrawal option	✓ ✓ ✓	Pay your bills quickly and easily with B PAY® via Online Banking so you have more time to do more important things Arrange scheduled payments for your insurance, utilities or magazine subscriptions via Online Banking to avoid late payments Access your funds at select Australia Post outlets via Bank@PostTM (fees apply)
No hidden fees	✓ ✓	No account keeping fees to save you money *\$5 monthly card fee applies but is waived if you have a Gateway Home Loan ATM fees may apply. The ATM merchant will advise if a fee is being charged View our Fees & Charges brochure available at <a href="http://www.gatewaybank.com.au">www.gatewaybank.com.au</a>

To learn more about Gateway Offset Accounts call **1300 302 474**  
 or email [memberservices@gatewaybank.com.au](mailto:memberservices@gatewaybank.com.au)