

Summary of Deposit Accounts & Availability of Access Facilities

This document must be read together with the **Gateway Deposit Accounts & Access Facilities General Conditions of Use** and the **Fees & Charges and Transaction Limits** brochure.



Current as at July 2024	Product Name							
Features	Edge	eMax	Goal Saver	Everyday Savings**	100% Loan Offset	Christmas Club	Dollaroo Savings	Term Deposits
Minimum opening deposit	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,000
Tiered Interest Rates	✓ Rate paid on highest tier balance	✓ Rate paid on highest tier balance	x	✓ Rate paid on highest tier balance	x	x	x	x
Interest Calculation	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily
Interest Payment Frequency	Monthly (on last day of month)	Monthly (on last day of month)	Monthly (on last day of month)	31 May & 30 November	Offset to loan interest	31 October	31 May & 30 November	Monthly, 6-monthly, annually ¹ or at maturity if term is 1 year or less ²
Special Conditions	Bonus interest applied if eligibility conditions are met ³	Higher rate of interest for balance \$1,000 or more	Bonus interest applied if eligibility conditions are met ⁴	N/A	No credit interest rate applicable	Withdrawals permitted between 1 November & 31 January. At other times, withdrawal of funds subject to 7 days notice ⁵	<ul style="list-style-type: none"> Available to persons under 16 years of age At 16, account is transferred to Edge Account 	Withdrawal of funds at maturity, otherwise subject to: <ul style="list-style-type: none"> 31 days notice An interest rate adjustment fee + a \$25.00 admin fee is applicable for early withdrawal
Features	Access Facilities							
Online Banking and Gateway App ⁶	✓	✓	✓	✓	✓	✓ Limited access ⁷	✓ View only access	✓
Telephone Banking	✓	✓	✓	✓	✓	✓ Limited access ⁷	✓ Balance enquiries only	✓
Visa Debit Card ⁸	✓	x	x	✓	✓	x	x	x
ATM ⁹	✓	x	x	✓	✓	x	x	x
EFTPOS	✓	x	x	✓	✓	x	x	x
BPAY [®]	✓	✓	✓	✓	✓	x	x	x
Bank@Post	✓	x	x	✓	✓	x	x	x
Direct Debits	✓	✓	✓	✓	✓	x	✓	x
Direct Credits	✓	✓	✓	✓	✓	✓	✓	x
Periodic Payments	✓	✓	✓	✓	✓	x	x	x
In branch/staff assisted ¹⁰	✓	✓	✓	✓	✓	✓	✓	✓
CBA Deposit Slips ¹¹	✓	✓	✓	✓	✓	✓	✓	x

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- Note 1** For Term Deposit terms of 12 months or more, interest must be paid at least annually. Interest Payment Frequency at monthly or semi-annual are closed for new applications.
- Note 2** Term Deposit interest may be paid directly to a separate account, by cheque or added to the balance. Once the Term Deposit matures, unless you provide us with other instructions, the investment will be automatically renewed for the same term at the prevailing rate.
- Note 3** To be eligible for the Bonus interest in the Edge Transaction Account, you need to deposit at least \$2,000 each calendar month into your Edge Transaction Account from an external account. The Bonus Interest is earned on top of the standard interest rate. The Bonus Interest applies only on balances in your bonus eligible bank account up to \$100,000. For any portion of the balance over \$100,000 the interest rate reverts to the standard rate only.
- Note 4** The balance in your Goal Saver account at the end of each calendar month needs to have increased by at least \$250 (excluding interest paid) compared to the previous month end balance. The Bonus Interest is earned on top of the standard interest rate. The Bonus Interest applies only on balances in your bonus eligible bank account up to \$100,000. For any portion of the balance over \$100,000 the interest rate reverts to the standard rate only.
- Note 5** If you wish to withdraw funds from your Christmas Club Account between February and October, we may transfer the remaining balance to an Everyday Savings Account. Interest will then be paid from the date of transfer at the applicable interest rate.
- Note 6** Gateway App for iPhone is only available from the App Store. iPhone is a trademark of Apple Inc., registered in the U.S. and other countries. App Store is a trademark of Apple Inc. Android is a trademark of Google Inc.
- An Australian mobile phone number is required for SMS, One Time Passwords (OTP) and full Online Banking access. You will be unable to transfer funds to another account holder, whether another Gateway Member or to an external account outside Gateway if an Australian mobile phone number is not provided.
- Note 7** For Christmas Club Accounts, full Online Banking and Telephone Banking access is available between 1 November and 31 January. Otherwise withdrawals are not allowed, however funds may be transferred into the account at any time.
- Note 8** Bank@Post available using Visa Debit Card.
- Note 9** Gateway Members have access to a wide network of ATMs Australia wide, fee free. The ATM operator will advise if a fee is charged.
- Note 10** Staff assisted withdrawals incur a \$7.50 fee.
- Note 11** Available to existing CBA bank deposit slip holders only.

**Everyday Savings Account is closed for new applications.



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