Product Fact Sheet

Personal Loan



www.gatewaybank.com.au

Gateway Bank Ltd ABN 47 087 650 093

		AFSL/Australian Credit Licence Number 238293
Product description		A Personal Loan can be used for planned purchases, such as renovations, or unexpected costs, such as medical expenses, or debt consolidation. Gateway's Personal Loan has no ongoing fees and no exit fees. You can repay your loan early without any penalty.
Suitable for		Any worthwhile purpose including debt consolidation
Loan amount	> >	Minimum \$3,000 Maximum \$30,000
Interest rate details	> > >	Variable or fixed Interest is calculated daily and charged monthly View current rates at www.gatewaybank.com.au
Flexible loan terms	> >	Variable rate: Up to 7 years Fixed rate: Up to 5 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	> > >	Principal and Interest (interest only not available) Weekly, Fortnightly or Monthly Pay your loan off faster and save on interest costs with unlimited additional repayments
No hidden fees	> > > > >	Establishment fee of \$149 No ongoing monthly fees No early repayment fees No exit fees View our Loan Fees at www.gatewaybank.com.au/about/rates-and-fees

To learn more about Gateway Personal Loans call 1300 302 474 or email loans@gatewaybank.com.au

Important information: Applications for finance are subject to Gateway's standard credit assessment criteria. Full terms and conditions are available on application. You should consider if Online Banking or Telephone Banking is right for you. Gateway Bank Ltd ABN 47 087 650 093 AFSL/Australian Credit Licence Number 238293. Version V5: details current at 1 March 2018.