

# Christmas Club Account

[www.gatewaybank.com.au](http://www.gatewaybank.com.au)



Gateway Bank Ltd  
 ABN 47 087 650 093  
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Product description	Wanting a way to save for Christmas? A Gateway Christmas Club account helps to make your Christmas merrier. It's designed to lighten the financial pressures of the festive season by helping you get into a regular savings pattern.
No minimum balance ✓	Start your savings plan today with a deposit that suits you
Great interest rate ✓	Interest is calculated daily and paid annually
Unlimited deposits ✓	Be encouraged to save by depositing funds when it suits you
Access options ✓	<ul style="list-style-type: none"> <li>✓ Make transactions and watch your funds grow on a secure Online Banking website via the internet anytime you want</li> <li>✓ Use the telephone to conduct your banking with Telephone Banking whenever you want</li> </ul>
Deposit options ✓	<ul style="list-style-type: none"> <li>✓ Set money aside for when you need it by scheduling a regular savings plan from your employer</li> <li>✓ Make deposits at select Australia Post outlets via Bank@Post™</li> </ul>
Withdrawal options ✓	<ul style="list-style-type: none"> <li>✓ Only access funds between 1 November and 31 January removing temptation to assist you with reaching your Christmas savings goals</li> <li>✓ Access your funds at select Australia Post outlets via Bank@Post™ (fees apply)</li> </ul>
No hidden fees ✓	<ul style="list-style-type: none"> <li>✓ No account keeping fees to save you money</li> <li>✓ View our Fees &amp; Charges brochure available at <a href="http://www.gatewaybank.com.au">www.gatewaybank.com.au</a></li> </ul>

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

Important information: Interest is calculated daily and paid on 31 October.  
 Any advice provided does not take into account your personal circumstances or needs. You should consider whether the product is right for you and read our Terms and Conditions and Financial Services Guide available at [www.gatewaybank.com.au](http://www.gatewaybank.com.au).  
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