



Gateway Bank Ltd Interest Rate Schedule - Savings and Investments

Effective from 22 August 2019

Investments

Standard Term Deposits		
Term	\$1,000 to \$9,999	\$10,000 to \$499,999
3 months	1.35%pa	1.76%pa
4 months	1.35%pa	1.80%pa
6 months	1.35%pa	1.76%pa
7 months	1.50%pa	1.85%pa
9 months	1.35%pa	1.70%pa
11 months	1.35%pa	1.70%pa
12 months	1.35%pa	1.70%pa
18 months	1.35%pa	1.60%pa
24 months	1.35%pa	1.60%pa
36 months	1.35%pa	1.60%pa
48 months	1.35%pa	1.60%pa
60 months	1.35%pa	1.60%pa

Standard Term Deposit	
Term	\$100,000+
12 months	1.70%pa

Investments

Compounding Term Deposits - Monthly		
Term	\$1,000 to \$9,999	\$10,000 to \$499,999
3 months	1.10%pa	1.20%pa
6 months	1.10%pa	1.20%pa
12 months	1.10%pa	1.20%pa
24 months	1.10%pa	1.20%pa
36 months	1.10%pa	1.20%pa
48 months	1.10%pa	1.20%pa
60 months	1.10%pa	1.20%pa

Compounding Term Deposits - 6 Monthly		
Term	\$1,000 to \$9,999	\$10,000 to \$499,999
12 months	1.10%pa	1.20%pa
24 months	1.10%pa	1.20%pa
36 months	1.10%pa	1.20%pa
48 months	1.10%pa	1.20%pa
60 months	1.10%pa	1.20%pa

Compounding Term Deposits - Yearly		
Term	\$1,000 to \$9,999	\$10,000 to \$499,999
24 months	1.10%pa	1.20%pa
36 months	1.10%pa	1.20%pa
48 months	1.10%pa	1.20%pa
60 months	1.10%pa	1.20%pa

Savings

Everyday Savings	
Balances up to \$2,499	0.00%pa
Balances \$2,500 to \$24,999	0.01%pa
Balances \$25,000 to \$49,999	0.01%pa
Balances \$50,000 and over	0.10%pa

Edge Account	
Balances up to \$999	0.01%pa
Balances \$1,000 and over	0.40%pa

eMax Saver	
Balances up to \$999	0.01%pa
Balances \$1,000 and over	0.65%pa

Dollaroo Savings	
All balances	1.65%pa

Christmas Club	
All balances	1.15%pa

Funeral Saver Account	
Balances up to \$199	1.50%pa
Balances \$200 and over	2.25%pa

Please view all applicable terms and conditions overleaf.

Things you should know:

Interest for Term Deposits is calculated daily and, depending on the term chosen and interest payment frequency option, is paid either monthly, 6 monthly, annually or at maturity if the term is for 1 year or less. For deposits of \$500,000 or more or other terms, please contact Gateway on 1300 302 474.

Terms & Conditions apply. Details of fees and charges, and further information about Gateway's products and services are available on application, via www.gatewaybank.com.au or by calling 1300 302 474.

Interest for Everyday Savings and Dollaroo Savings is calculated daily and credited 31 May and 30 November.

Interest for Edge Account, eMax Saver and Funeral Saver Account is calculated daily and credited monthly (on the last day of the month).

Please ensure that you have a current edition as interest rates are subject to change.

AFSL/Australian Credit Licence Number 238293

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