



# Loans

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

# Gateway Loans – why wait for what you want?

Gateway can help make your dreams a reality with our competitive low interest loans. Whether you want to buy a house, car or simply want to borrow for something important such as a honeymoon or a renovation, there's a Gateway loan for you.

## Home Loans

Finding a home can be complicated, which is why we've made finding your right home loan straight forward.

There's a range of loans to choose from to suit your needs, whether it's your first home or an investment, if you want a fixed or variable rate home loan or if you opt for a complete package loan with all the extras.

Regardless of the loan you choose, we will be with you every step of the way.

## Home Loan features

- ▲ No account keeping fees
- ▲ Competitive interest rates
- ▲ Borrow up to 95% of the value of your property<sup>1</sup>
- ▲ Fixed rate, variable rate and split loans
- ▲ Loan terms up to 30 years
- ▲ Online Banking access
- ▲ No penalties for extra repayments
- ▲ Minimum loan amount applies
- ▲ Monthly Visa Debit Card fee is waived (while you have a Gateway Home Loan).

<sup>1</sup> **Lenders' Mortgage Insurance is required if you borrow more than 80% of the security property value.**

## Low Rate Essentials Home Loan

Save money and keep things simple with a low variable rate for the life of your loan. Plus, you can take advantage of the Loan Redraw facility to access your additional repayments whenever you need them, or split this loan with a Fixed Rate Loan.

## Low Rate Plus Package Home Loan (fixed and/or variable)

A home loan package with the extras you need to save you money and, earn more money! Get a low variable rate or a fixed rate, plus, get bonus term deposit rates and discounts on CGU General Insurance premiums.

You can also take advantage of a 100% Loan Offset account and/or a Loan Redraw facility to access your additional repayments whenever you need them.

## Fixed Rate Home Loans

Secure your future with a Fixed Rate Home Loan. You can fix your repayments for a 1, 2 or 3 year period and budget ahead knowing that you won't get any unexpected interest rate increases.

You also have the option of having your Home Loan split into variable and fixed interest rate loans.

## Standard Variable Rate Home Loan

Enjoy the flexibility and freedom of a competitive variable rate Home Loan with no account keeping fees.

Plus, benefit from the option of having both a 100% Loan Offset account and a Loan Redraw facility to assist you to reduce your loan costs and potentially shorten your loan term.

## 100% Loan Offset

Loan Offset is available on all variable rate Home Loans, with the exception of the Low Rate Essentials Home Loan. A 100% Loan Offset account helps you shorten the overall term of your loan and delivers the flexibility to access your funds whenever you need them.

You are able to link a Visa Debit Card to your 100% Loan Offset account. This provides you with 24/7 fee free access\* via one of the largest ATM networks in Australia and allows you to make purchases online, by phone and in store.

## Loan Redraw

Loan Redraw is available on all variable rate Home Loans. A redraw facility allows you to make additional payments to your loan and draw back when you need them. Terms and Conditions apply.

Please refer to [www.gatewaycu.com.au](http://www.gatewaycu.com.au) for further information on our Home Loans.

## EquitiSmart Home Loan

Unlock the equity in your home with a continuing credit limit of up to 80% of the value of your security property.

### Key features include:

- ▲ No minimum repayments required, provided you maintain the balance below your approved credit limit
- ▲ Full account access via Online Banking or CUE Call
- ▲ No account keeping fees
- ▲ Automatic payments to and from your account
- ▲ Competitive interest rate
- ▲ Earn interest on credit balances at our 'On Call' deposit rates
- ▲ Minimum limit of \$20,000.

# Personal Loans

Regardless of whether you're looking to buy something big like a boat or something for the house, Gateway Personal Loans are available for any worthwhile purpose, including debt consolidation.

With no early repayment or monthly fees, you are free to repay your loan early (fully or partially) without any penalty, saving you money and reducing the life of your loan!

# Car Loans

Drive away sooner with a Gateway Car Loan. We offer a very competitive interest rate and, what's more, we'll give you quick loan approval to save you time and effort in financing your vehicle, and we will help you with your motor insurance too.

Interest rates are reduced for secured car loans and, as you'd expect, there are no account keeping fees.

We can also help you to find the vehicle you want with access to Auto Search – a specialised car buying service that helps you find the perfect car.

# Easy ways to repay

- ▲ Via Gateway's Online Banking or CUE Call
- ▲ Direct Credit or Direct Debit Authority
- ▲ Personalised Deposit Book.

Apply for a loan online at

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

or talk to a Gateway Loan Specialist on

**1300 302 474.**

## Important notes

An Establishment Fee applies to all loans except the Low Rate Plus Package Home Loan which has an annual fee of \$249. An Early Repayment Adjustment may apply to Fixed Rate Home Loans. Other fees and charges may apply. Full Terms and Conditions and fees payable are available at [www.gatewaycu.com.au](http://www.gatewaycu.com.au) or by calling us on 1300 302 474.

Loan applications are subject to our credit assessment and approval.

General Insurance is issued by CGU Insurance Limited ABN 27 004 478 371 Australian Credit Licence 238291. Deposit Products and Non-Cash Payment facilities are issued by Gateway Credit Union. Before acquiring these products you should consider whether they are appropriate for you. Terms and Conditions or Product Disclosure Statements, together with our Financial Services Guide and Fees and Charges brochure, are available at [www.gatewaycu.com.au](http://www.gatewaycu.com.au).

\*Direct fee charge applies if not using your Gateway Visa Debit Card in a rediATM, Cashcard or NAB ATM.

The information contained in this brochure is correct as at 16 January 2012.

# How to contact us

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