

## Be Secure

Please follow these steps to protect your Gateway Visa Debit Card:

1. Sign your card as soon as you receive it
2. Keep your card in a safe place
3. Prevent anyone seeing you enter your PIN, and never tell anyone your PIN
4. Never write your PIN on your card, or on any item that could be lost or stolen with your card
5. If you change your PIN, don't select your birthday or a recognisable part of your name as your PIN
6. Check your statements regularly with Online Banking for any unusual or suspicious activity
7. Watch out for fraudulent or hoax emails.

Immediately report the loss, theft or unauthorised use of your Gateway Visa Debit Card to Gateway on **1300 302 474** or the Visa Debit Card Hotline on **1800 224 004**

Any advice provided does not take into account your personal needs. You should consider whether the product is right for you.

Full terms and conditions for the Visa Debit Card are available on request or from our website [www.gatewaycu.com.au](http://www.gatewaycu.com.au)

## How to contact us

Web

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

Email

[memberservices@gatewaycu.com.au](mailto:memberservices@gatewaycu.com.au)

Call

**1300 302 474**

Fax

**02 9307 4299**

Branch / Head Office

**Level 16, 2 Market Street  
SYDNEY NSW 2000**

Postal Address

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SYDNEY NSW 2001**

Gateway Credit Union Ltd

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AFSL 238293

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GCUVDC1111



# Visa Debit Card

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

## Welcome to the freedom and flexibility provided by your Gateway Visa Debit Card

The Gateway Visa Debit Card is an access card linked to your Everyday Savings or 100% Loan Offset Account that enables you to use your own money wherever Visa is accepted.

### Features and benefits


- ▲ **Easy 24 hour access** through one of the largest ATM Networks in Australia
- ▲ **Flexibility and freedom** to make purchases online, by phone and in store
- ▲ **Great value** for only a card fee of \$5 per month you get unlimited transactions over one of Australia's largest ATM Networks
- ▲ **If you have a Gateway Home Loan** the monthly card fee is waived
- ▲ **Worldwide card access** wherever Visa is accepted
- ▲ **Unrivalled level of protection** against counterfeiting, card skimming and fraudulent activity by using microchip technology
- ▲ **Easy budget control** by using your own money (unlike a credit card, a debit card has no credit facility)
- ▲ **Verified by Visa** security when shopping online.

When purchasing with EFTPOS in Australia, why not get cash out – there's no transaction charge!

## Where can I use my Gateway Visa Debit Card?

<b>Australia Wide</b>	Access your money through EFTPOS and one of Australia's largest Fee Free ATM Networks – without a direct charge fee
<b>Worldwide*</b>	Access your money at any ATM worldwide* wherever Visa is accepted, just look for the Visa logo
<b>Australia Post Outlets</b>	Withdraw or deposit money and pay your bills over the counter at any Australia Post outlet displaying the Bank@Post sign

### Increased ATM Network



One of the biggest Direct Charge **FEE FREE** ATM networks in the country for Gateway Members

\* Gateway's daily cash withdrawal limit for ATM and EFTPOS is AU\$1,000.  
NB: Some ATMs (especially overseas ATMs) may have different limits below AU\$1,000. When using your Visa Debit Card overseas, a currency conversion fee may apply.

## Applying is easy

**Online** download, complete and lodge a Gateway Visa Debit Card Application form via [www.gatewaycu.com.au](http://www.gatewaycu.com.au), **or**

**Phone** 1300 302 474 to request an application form by post or email, **or**

**In branch** collect and complete an application form.

Your Gateway Visa Debit PIN and Card will be posted to your nominated address (separately for security), within 5 –10 business days of your application being approved.

### To be eligible to apply you must be

- ▲ 18 or over, and a permanent Australian resident, and
- ▲ A current Gateway Member with a Gateway Everyday Savings or 100% Loan Offset Account (to link to your Visa Debit card).

### To become a Gateway Member

- ▲ Complete a Gateway 'Membership & Savings Account Application' form, and
- ▲ Complete a Gateway 'Identity Certification' form (and provide the required identification information).

Effective from 20 September 2010.