

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 Account that enables you to use your own money where ever Visa is accepted.

- ▲ **Everyday convenience** - accessing your money where ever, when ever you want.
- ▲ **Budget control** - you can only spend what you've got. Unlike a credit card, a debit card has no credit facility
- ▲ **Flexibility and freedom** - make purchases online, over the phone or in a store, worldwide wherever Visa is accepted
- ▲ **Great value** - for only \$5 a month you get unlimited transactions over the largest 'Fee Free' ATM Network in Australia – rediATM and Cashcard.

How to contact us

Web

www.gatewaycu.com.au

Email

memberservices@gatewaycu.com.au

Call

1300 302 474

Fax

02 9312 9799

Branch / Head Office

**Level 11, 60 Castlereagh Street,
Sydney NSW 2000**

Postal Address

**GPO Box 3176,
Sydney NSW 2001**

Gateway Credit Union Ltd

ABN: 47 087 650 093

AFSL No: 238293



Visa Debit Card

www.gatewaycu.com.au

Applying is Easy

- ▲ Online at www.gatewaycu.com.au
- ▲ Over the phone **1300 302 474**
- ▲ In the branch.

You'll need:

- ▲ to be 18 or over
- ▲ to be a permanent Australian resident
- ▲ a Gateway Everyday Savings Account to link your card to.

If you are not currently a Gateway Member, you'll need to complete a New Membership application, Savings Account application and the ID Certification form and provide the required identification information. For more details on how to become a Member go to the 'Your Gateway' section of our website.

Once the application process is completed, your new card and PIN will be posted to your residential address within 5 -10 business days. Your PIN will arrive first followed by your card up to four days later.

Let's Go Shopping

Your Gateway Visa Debit Card allows you to purchase goods and services at outlets in Australia and overseas that display the Visa logo. To verify your purchase you can provide a signature or enter your PIN.

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

Enjoy the Convenience of Bank@Post

With Bank@Post, you can withdraw or deposit money and pay your bills over the counter at any Australia Post outlet displaying the Bank@Post sign.

ATM's as Easy as ABC

The Gateway Visa Debit Card is accepted at any ATM's that accept Visa worldwide. When using an ATM in Australia just press 'credit' or 'savings' followed by your PIN.

If you are accessing your money from an overseas ATM, you must select 'credit'. When using your Visa Debit Card overseas, a currency conversion fee may apply.*

*Gateway's daily cash withdrawal limit for ATM and EFTPOS is AU\$1000. NB: Some ATM's (especially overseas ATMs) may have different limits below \$AU1000

TIP: Look for rediATM and Cashcard ATMs for fee-free withdrawals.

rediATM

Be Secure

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

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

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

Please Note: This brochure is for general information purposes only and is, current at 25 May 2009. The brochure is not a Product Disclosure Statement and the information contained herein is subject to change. Before making any decisions in relation to this product you should obtain and read a copy the Visa Debit Card Product Disclosure Statement (PDS). You can obtain a copy of the PDS online at www.gatewaycu.com.au or on request by phoning **1300 302 474**.