

Applying is easy

To enquire about Gateway funeral products:

- ▲ Contact your **Funeral Alliance Solutions** representative, or
- ▲ Contact Gateway on **1300 302 474** to speak to a Member Services Consultant, or
- ▲ Email your enquiry to:
funeralsolutions@gatewaycu.com.au

Please note: If you are not an existing Gateway Member, you will need to complete the Membership Application available at:
www.gatewaycu.com.au/gateway_membership.aspx

Any advice provided on the Funeral Saver Account does not take into account your personal circumstances or needs. You should consider whether the product is right for you. Obtain a copy of the Terms & Conditions, Financial Services Guide and Fees & Charges brochures at www.gatewaycu.com.au or by phoning 1300 302 474. The Funeral Saver Account is issued by Gateway Credit Union Ltd, ABN 47 087 650 093 AFSL 238293.

* Maximum loan redraw up to the total of additional repayments made.

Gateway's standard lending criteria apply to the Funeral Loan products. Terms and Conditions apply and are available on application. Other fees and charges apply. The Funeral Loan products are issued by Gateway Credit Union Ltd, Australian Credit Licence Number 238293.

Gateway is not responsible for any representations made by FAS parties.

How to contact Gateway

Web

www.gatewaycu.com.au

Email

funeralsolutions@gatewaycu.com.au

Call

1300 302 474

Fax

02 9307 4299

Branch / Head Office

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

Postal Address

**GPO Box 3176
SYDNEY NSW 2001**

Gateway Credit Union Ltd

ABN 47 087 650 093

AFSL 238293

Australian Credit Licence Number 238293

GCUFPS1209



Funeral Payment Solutions



**Funeral Alliance
Solutions**
taking care of tomorrow



Overview

It's important to think about and plan for the end of our lives, and the loss of our loved ones. That's why Gateway offers a range of **funeral payment solutions** – to give families a sense of security that funeral costs are covered.

Gateway understands that during challenging times, it's important to have an experienced and compassionate financial provider that you can rely on and trust. We take pride in providing simple and transparent products to assist our Members to pay or save for a funeral with ease and dignity.

Funeral Alliance Solutions



taking care of tomorrow

Gateway Credit Union is proud to be in alliance with Funeral Alliance Solutions (FAS) to give Members easy access to a **range of funeral services**, including a choice of funeral directors, cemeteries, legal, financial and bereavement services.

Funeral Alliance Solutions provides a one-stop shop for all your funeral requirements, so you can plan a funeral with ease, and feel secure knowing your last wishes will be fulfilled.

All Funeral Alliance parties abide by the FAS Code of Ethics, with the Mission Statement: 'To provide families with a professional, total funeral solution that is trusted and credible.'

For more information, visit www.fasolutions.com.au

Funeral Saver Account

The Funeral Saver Account is designed to give you a sense of security in the knowledge that your savings will cover all or most of your funeral costs, easing the financial pressure on your family to pay for unexpected funeral services.

Product features:

- ▲ Set up a regular savings plan with an initial deposit of \$200, and an ongoing deposit of \$25 per month
- ▲ No account keeping fees
- ▲ Interest calculated on the daily balance and paid monthly
- ▲ A higher interest rate applies for balances of \$200 or more
- ▲ Restricted access to funds – a 7-day notice period required to withdraw funds for purposes other than to pay funeral expenses
- ▲ Government Guaranteed up to \$250,000 per account holder per institution, under the Financial Claims Scheme.

Credit Union of the Year

Gateway was awarded
2012 Credit Union
of the Year
by Australian Banking
& Finance Magazine



Prepaid Funeral Loan

With a Prepaid Funeral Loan, gain comfort in the knowledge that your funeral expenses will be prepaid, easing the burden on your family at a difficult time.

Product features:

- ▲ Suitable for prepaid funeral arrangements
- ▲ Maximum loan amount \$15,000
- ▲ Minimum loan amount \$3,000
- ▲ Loan term up to 5 years
- ▲ Principal and Interest payments (weekly, fortnightly or monthly)
- ▲ Loan redraw available (minimum \$250 per redraw*)
- ▲ Make additional payments to pay off your loan faster and save on interest
- ▲ No early repayment fees.

Funeral Loan

Gateway's Funeral Loan is designed for unexpected funeral expenses, providing a sense of security at a difficult time.

Product features:

- ▲ Suitable to cover immediate funeral expenses
- ▲ Maximum loan amount \$10,000
- ▲ Minimum loan amount \$3,000
- ▲ Loan term up to 5 years
- ▲ Principal and Interest payments (weekly, fortnightly or monthly)
- ▲ Loan redraw available (minimum \$250 per redraw*)
- ▲ No early repayment fees.