

Star Classic Owner Occupied

3.40%

Principal and Interest p.a.¹

3.42%

Comparison rate p.a.¹²



for owner occupied property purchases and refinance



weekly, fortnightly and monthly repayments



split loan into more than one portion



no monthly or ongoing fees



free unlimited transactions

Homestar Finance has been providing affordable home loans to Australian families since 2004. We are a wholly owned subsidiary of Columbus Capital Pty Ltd, an Australian private company with over \$9 billion in loans under management.

Our dedicated team will assist you from the initial prequalification interview through to the settlement of your home loan. All of our qualified specialists have years of experience working with the finance industry.

Star Classic Owner Occupied

Award Winning Lender



Product Features

KEY FEATURE	Minimal setup costs
ACCEPTABLE PURPOSE	Purchase or Refinance of acceptable security property for owner occupier purposes
ACCEPTABLE BORROWERS	Australian citizens or permanent residents purchasing or refinancing owner occupied properties with clear credit history

Account Structure

PAYMENTS	P&I IO (interest rate will differ)
TERM	30 Years
REDRAW	Yes
OFFSET ACCOUNT	Yes
VISA DEBIT CARD	Yes
MAX LOAN AMOUNT	\$1,500,000
MAX LVR	90% (ask our team for rates above 80.01% LVR)

Fees

SETUP COSTS	Application Fee	\$0
	Annual / Monthly Fee	\$0
	Valuation Fee (per property up to \$1m)	\$0
	Legal Preparation Fee	\$0
	Fixed Rate Lock in Fee (optional)	\$0
	Settlement Fee	\$395 ^{3,4}
	PEXA Fee	\$62.04 ^{3,4}
	Government Charges	At Cost ^{3,4}
	Disbursements (including title search fee)	\$150 ^{3,4}
	Discharge Fee	\$535 ⁵

Additional Notes

ACCEPTABLE SECURITIES	Metro & Regional Areas
INCOME SOURCE	PAYG and Self Employed acceptable ¹
CREDIT HISTORY	Clear credit history
PORTABILITY	Yes
REPAYMENTS	P&I - Weekly, Fortnightly and Monthly IO - Monthly
ADDITIONAL REPAYMENTS	Can be made anytime without penalty
CASH OUT	Yes
LMI	Above 80% Only
SPLIT LOANS	Available. Split your loan into more than one portion
TRANSACTION FEES	Free unlimited transactions <ul style="list-style-type: none"> • Internet Access • BPAY • Direct Debit / Salary Crediting
CUSTOMER SERVICE	Available Monday to Friday <ul style="list-style-type: none"> • 8am - 7pm AEST Saturday and Sunday <ul style="list-style-type: none"> • 9am - 5.30pm AEST

¹ Rates shown apply to new eligible owner occupied loans only, up to 80% LVR, loan amount min of \$150k, up to max of \$1.5m and at least one applicant is on PAYG employment. Rates are subject to change without notice. Existing borrowers may have different interest rates which are dependent on the rate offered to the borrower at the date when a home loan settled and any reductions or increases the lender decided to make on the existing loan over time. Accordingly, there is not one standard variable rate that applies to all Homestar home loans and existing customers can confirm their current rate(s) by logging in to internet banking or by contacting customer service. Terms, conditions, and eligibility criteria apply.

² Comparison rates are based on a basic Homestar loan, on a \$150,000 loan amount over 25 years. **WARNING:** This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

³ Third party cost(s) incurred by service provider(s) are payable and may vary or increase depending on the service provider, nature of the service and request. Any additional cost(s) are passed on directly to the applicants(s). If there is a variation or an increase, a separate quote will be provided.

⁴ Disbursements payable.

⁵ Discharge fee is waived if loan reaches full term as per the loan agreement.

DISCLAIMER: Terms, conditions and eligibility criteria apply to all our loan products and features. Fees, charges and disbursements are payable. Final approval is subject to credit assessment. Information valid as at 12th July 2022 which is subject to change without notice. Third party cost(s) incurred by service provider(s) are payable and may vary or increase depending on the service provider, nature of the service and request. Any additional cost(s) are passed on directly to the applicants(s). If there is a variation or an increase, a separate quote will be provided. Please consider if the product is appropriate for your individual circumstances. If you need assistance or have any questions about a product or feature and its suitability, please contact our Loan Specialists.



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