



LVR < 85%  
Variable rates from  
**6.75%**  
Principal and Interest p.a.<sup>1</sup>  
**6.42%**  
Comparison rate p.a.<sup>1,2</sup>

LVR < 90%  
Variable rates from  
**7.25%**  
Principal and Interest p.a.<sup>1</sup>  
**6.72%**  
Comparison rate p.a.<sup>1,2</sup>

## Get access to a range of benefits

- Rate revert feature
- Extra repayments
- Lender Paid LMI
- Free online redraws
- Up to 90% LVR
- Multiple loan splits
- Weekly, fortnightly or monthly repayments
- Pay Anyone, BPay, and digital wallet payments

### Rate Revert

When you stay with Homestar for longer you can now reap the rewards! A revert rate is the interest rate that your home loan returns (or reverts) to after the introductory rate period ends. With most home loan providers, the revert rate is typically higher than the standard variable rate you could get from the same lender – but in this case we've made it lower just for you!

Your loyalty will be rewarded with a rate drop:

- **85% LVR lends** will be rewarded with a **0.50%** rate reduction after 36 months
- **90% LVR lends** will be rewarded with a **1.00%** rate reduction after 60 months

Note: This 0.50% or 1.00% discount will be calculated on your current standard variable rate at the time the discount is applied. Variable rates are subject to change without notice, and there is no standard variable rate that applies to all Homestar home loans. Homestar customers can confirm their current rate(s) at any time by logging in to internet banking or by contacting customer service.

To find out what you can save, visit [homestarfinance.com.au](https://homestarfinance.com.au)

### 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 Only
Max term	30 years
Redraw	Yes
Offset account	Yes
Visa Debit card	Yes
Max loan amount	\$1,000,000
Max LVR	90%

### Fees

Application fee	\$0	Settlement fee	\$395 <sup>3,4</sup>
Annual/monthly fee	\$0	PEXA fee	\$66.33 <sup>3,4</sup>
Valuation fee (the minimum cost will be covered, any additional expenses incurred due to travel or properties greater than \$1m in value may incur a fee)	\$0	Government charges	At cost <sup>3,4</sup>
Legal preparation fee	\$0	Disbursements (including title search fee)	\$150 <sup>3,4</sup>
		Discharge fee	\$535 <sup>5</sup>

### Additional notes

Acceptable securities	Metro & regional areas	LMI	Lender Paid
Income source	PAYG and self employed acceptable <sup>1</sup>	Split loans	Yes Split your loan into more than one portion
Credit history	Clear credit history	Transaction fees	Free unlimited transactions • Online access • Pay Anyone, BPay, and digital wallet payments • Direct debit/salary crediting
Repayments	Weekly, Fortnightly and Monthly		
Make additional repayments	Unlimited		
Cash out	Yes		

## We are here to help

With personalised service and a smoother, faster application process, Homestar Finance reduce the hassle that comes with the moneyside of home ownership while our competitive home loan rates help make Australian homeownership more affordable.

## About Homestar Finance

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.

## We're an award winning lender

- Canstar Home Lender 2022
- Canstar Variable Home Lender 2020, 2021 & 2022
- Canstar Investment Variable Home Lender 2020, 2021 & 2022
- Mozo Investor Home Loan 2021, 2022 & 2023
- Mozo Offset Home Loan 2021 & 2022
- Mozo Low Cost Home Loan 2021 & 2022
- RateCity Best Variable Home Loan 2021 & 2022
- RateCity Best Refinance Home Loan 2021 & 2022
- RateCity Best Investor Variable Home Loan 2021 & 2022
- RateCity Best Home Loan 2021

## Contact us

[homestarfinance.com.au](https://homestarfinance.com.au)  
 1300 462 209

<sup>1</sup> Rates shown apply to new eligible owner occupied home loans only, at the LVR indicated, loan amounts up to \$1,000,000 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.

<sup>2</sup> 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.

<sup>3</sup> 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 applicant(s). If there is a variation or an increase, a separate quote will be provided.

<sup>4</sup> Disbursements payable.

<sup>5</sup> Discharge fee is waived if loan reaches full term as per the loan agreement.

Other fees and charges may apply.

**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 15 November 2023 which is subject to change without notice. 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.