

Star Bridge

Owner Occupied

80% LVR, Variable Rates starting from

8.35%
p.a.¹

Principal and Interest

8.41%
p.a.^{1,2}

Comparison rate





Product features

Key feature	Ability to access your equity to purchase your new Owner Occupied Home.
Acceptable purpose	Purchase or Construction before funds are received from the sale of an existing property
Payments	Interest Only
Max LVR	80%
Max term	18 months
Max loan amount	\$1,000,000 Inclusive of interest charges and fees
Redraw	Yes
Offset account	No
Visa Debit card	No
Repayments	Monthly only
Make additional repayments	Unlimited
Cash out	No
Split loans	Yes 2 splits required
Income source	PAYG or Self Employed or Sale of Existing Property acceptable ¹
Credit history	Clear credit history

Fees

Application fee	\$0
Annual/monthly fee	\$0
Valuation fee per property	\$0 (the minimum cost will be covered, any additional expenses incurred due to travel or properties greater than \$1m in value may incur a fee)
Lenders legals	\$0
Settlement fee	\$795 ^{3,4}
PEXA fee	\$66.33 ^{3,4}
Government charges	At cost ^{3,4}
Disbursements	\$150 ^{3,4} (including title search fee)
Discharge fee	\$595 ⁵
LMI	Not applicable
Transaction fees	Unlimited Transactions on • BPay • Pay Anyone • Direct Debit / Salary Crediting

Extra information

Acceptable borrowers	Australian citizens or permanent residents
Acceptable securities	Metro & regional areas
Online access	App or Internet  

¹ Rates shown apply to new eligible owner occupied loans only, up to 80% LVR, loan amount min of \$150k, up to max of \$1m 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 applicant(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.

Other fees and charges may apply.

 **Let's talk**
1300 462 209

 **Visit us**
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 **Customer service**
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