# **Star Classic** Investment

#### **UP TO 80% LVR**



## Packed with features



# **Product features**

Acceptable purpose	Purchase or refinance
Payments	P&I IO (interest rate will differ)
Max LVR	90% <sup>1</sup>
Max term	30 years
Min Ioan amount	\$150,000
Max loan amount	\$2,000,000
Cash out	Yes
Online internet access & digital wallet	App or Internet

### **Fees**

Application fee\$0Annual/monthly fee\$0Valuation fee\$0^5Legal preparation fee\$0Settlement fee\$3953PEXA fee\$66.333Government charges\$1503Disbursements\$1503Discharge fee\$2954Vulimited transactions > "Pay Anyone" Direct Debit/Salary Credition		
Valuation fee\$05Legal preparation fee\$0Settlement fee\$3953PEXA fee\$66.333Government chargesAt cost3Disbursements\$1503Discharge fee\$6954Unlimited transactions (No fees)BPay - Pay Anyone	Application fee	\$0
Legal preparation fee\$0Settlement fee\$3953PEXA fee\$66.333Government chargesAt cost3Disbursements\$1503Discharge fee\$5954Unlimited transactions (No fees)·BPay ·Pay Anyone	Annual/monthly fee	\$0
Settlement fee\$3953PEXA fee\$66.333Government chargesAt cost3Disbursements\$1503Discharge fee\$5954Unlimited transactions (No fees)·BPay ·Pay Anyone	Valuation fee	\$O <sup>5</sup>
PEXA fee\$66.333Government chargesAt cost3Disbursements\$1503Discharge fee\$5954Unlimited transactions (No fees)·BPay ·Pay Anyone	Legal preparation fee	\$0
Government chargesAt cost3Disbursements\$1503Discharge fee\$5954Unlimited transactions (No fees)·BPay ·Pay Anyone	Settlement fee	\$395 <sup>3</sup>
Disbursements     \$150 <sup>3</sup> Discharge fee     \$595 <sup>4</sup> Unlimited transactions (No fees)     · BPay · Pay Anyone	PEXA fee	\$66.33 <sup>3</sup>
Discharge fee     \$595 <sup>4</sup> Unlimited transactions (No fees)     · BPay · Pay Anyone	Government charges	At cost <sup>3</sup>
Unlimited transactions (No fees) · BPay · Pay Anyone	Disbursements	\$15O <sup>3</sup>
(No fees) · Pay Anyone	Discharge fee	\$595 <sup>4</sup>
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Let's talk 1300 462 209 Visit us homestarfinance.com.au

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- Rates shown apply to new eligible investment loans only, up to 80% LVR, loan amount min of \$150k, up to max of \$2m 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.
   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 Discharge fee is waived if loan reaches full term as per the loan agreement.
   5 For Metro locations under 81m.
   Other fees and charges may apply.