

# Star Classic Investment

UP TO 80% LVR

Principal and Interest

**5.64%** p.a.<sup>1,2</sup>

Interest rate

**5.67%** p.a.<sup>1,2</sup>

Comparison rate

Interest Only

**6.04%** p.a.<sup>1,2</sup>

Interest rate

**6.07%** p.a.<sup>1,2</sup>

Comparison rate



## Packed with features



No ongoing fees



Visa Debit card



Redraw



Flexible repayment options



Unlimited extra repayments



Multiple loan splits



Offset account

## Product features

|                                         |                                                                                                                                                                                            |
|-----------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Acceptable purpose                      | Purchase or refinance                                                                                                                                                                      |
| Payments                                | P&I<br>IO                                                                                                                                                                                  |
| Max LVR                                 | 90% <sup>1</sup>                                                                                                                                                                           |
| Max term                                | 30 years                                                                                                                                                                                   |
| Min loan amount                         | \$50,000                                                                                                                                                                                   |
| Max loan amount                         | \$2,500,000                                                                                                                                                                                |
| Cash out                                | Yes                                                                                                                                                                                        |
| Online internet access & digital wallet | App or Internet<br>  |

## Fees

|                                  |                                                           |
|----------------------------------|-----------------------------------------------------------|
| Application fee                  | \$0                                                       |
| Annual/monthly fee               | \$0                                                       |
| Valuation fee                    | \$0 <sup>5</sup>                                          |
| Legal preparation fee            | \$0                                                       |
| Settlement fee                   | \$395 <sup>3</sup>                                        |
| PEXA fee                         | \$66.33 <sup>3</sup>                                      |
| Government charges               | At cost <sup>3</sup>                                      |
| Disbursements                    | \$150 <sup>3</sup>                                        |
| Discharge fee                    | \$595 <sup>4</sup>                                        |
| Unlimited transactions (No fees) | · BPay<br>· Pay Anyone<br>· Direct Debit/Salary Crediting |



Let's talk  
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<sup>1</sup> Rates shown apply to new eligible investment loans only, up to 80% LVR, loan amount min of \$50k, up to max of \$2.5m 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.

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

<sup>5</sup> For Metro locations under \$1m.  
Other fees and charges may apply.

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