

# Star Essentials

## Owner Occupied

UP TO 70% LVR

**5.14%** p.a.<sup>1,2</sup>

Variable and Comparison rate  
Principal and Interest

UP TO 80% LVR

**5.24%** p.a.<sup>1,2</sup>

Variable and Comparison rate  
Principal and Interest



### Packed with features



Zero fees!



Unlimited extra  
repayments



Multiple loan splits





Flexible repayment  
options



Redraw

### Product features

Acceptable purpose	Purchase or refinance
Payments	P&I only
Max LVR	80%
Max term	30 years
Min loan amount	\$150,000
Max loan amount	\$3,500,000
Cash out	Yes
Online internet access & digital wallet	App or Internet  

### Fees

Application fee	\$0
Annual/monthly fee	\$0
Valuation fee	\$0 <sup>5</sup>
Legal preparation fee	\$0
Settlement fee	\$0
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 · Pay Anyone · Direct Debit/Salary Crediting



Let's talk  
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<sup>1</sup> Rates shown apply to new eligible owner occupied loans only, up to 80% LVR, loan amount min of \$150k, up to max of \$3.5m 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.