

# Star Classic Fixed Investment

Fixed 2 years

**6.19%**  
p.a.<sup>1,2</sup>

Principal and Interest

**5.77%**  
p.a.<sup>1,2</sup>

Comparison rate

Fixed 4 years

**6.39%**  
p.a.<sup>1,2</sup>

Principal and Interest

**5.94%**  
p.a.<sup>1,2</sup>

Comparison rate



## Packed with features



Fixed 1 to 5 years available



Offset account<sup>6</sup>



Redraw



No ongoing fees



Visa Debit card



Multiple loan splits



Flexible repayment options



Extra repayments up to 20k p.a.<sup>6</sup>

## Product features

|                                         |                                                                                                                                                                                            |
|-----------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Acceptable purpose                      | Purchase or refinance                                                                                                                                                                      |
| Payments                                | P&I<br>IO<br>(interest rate will differ)                                                                                                                                                   |
| Max LVR                                 | 80%                                                                                                                                                                                        |
| Max term                                | 30 years                                                                                                                                                                                   |
| Min loan amount                         | \$50,000                                                                                                                                                                                   |
| Max loan amount                         | \$3,500,000                                                                                                                                                                                |
| Extra repayments                        | Max \$20,000 <sup>6</sup><br>incl. any offset account balance in a 12 month period                                                                                                         |
| 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>                                      |
| Fixed rate lock in fee (optional) | \$495 <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  
1300 462 209



Visit us  
homestarfinance.com.au



Customer service  
service@homestarfinance.com.au

© 2025 Copyright Homestar Finance Pty Ltd  
ACN: 109 413 498  
Australian Credit Licence Number 390 860

**homestar**  
finance

1 Rates shown apply to new eligible investment loans only, up to 80% LVR, loan amount min of \$50k, 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.

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

5 For Metro locations under \$1m.

6 The offset account and Extra Repayments have a combined limited of \$20,000 per year while the loan is fixed. If this limit is exceeded break costs will be applied to the loan. [Refer to Fact Sheet: Break Cost to find out more.](#)

Other fees and charges may apply.

Ver 2.1 02.01.26