

# Star Classic Construction

UP TO 80% LVR

Owner Occupied  
Variable rates from

**6.24%** p.a.<sup>1,2</sup>

Principal and Interest

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

Comparison rate

Investment  
Variable rates from

**6.54%** p.a.<sup>1,2</sup>

Principal and Interest

**6.73%** p.a.<sup>1,2</sup>

Comparison rate



## Packed with features

 Interest Only for the Construction period

 Visa Debit card\*

 Redraw\*



 Flexible repayment options

 Unlimited extra repayments\*

 Multiple loan splits\*

 Offset facility\*

## Product features

|   |   |
|---|---|
| Acceptable purpose                      | Construction of Owner Occupied or Investment property   |
| Payments                                | Interest Only for construction period (12 months)<br>Principal and Interest for the remainder   |
| Max LVR                                 | 80%   |
| Max term                                | 30 years  |
| Min loan amount                         | \$50,000  |
| Max loan amount                         | \$3,500,000   |
| Cash out                                | Yes*  |
| Online internet access & digital wallet | App or Internet*<br>  |

## Fees

|                                  |  |
|----------------------------------|--|
| Annual fee                       | \$0  |
| Construction administration fee  | \$750 <sup>3</sup>   |
| Construction risk fee            | Investment loans only<br>Ask your Loan Specialist              |
| Valuation fee                    | \$244.20 <sup>3,5</sup><br>or At Cost (Travel costs may apply) |
| Progress vals                    | \$880 <sup>3</sup>   |
| Lender legals                    | \$264 <sup>3</sup>   |
| PEXA fee                         | \$66.33 <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 loans only, max LVR 80%, loan amount up to max of \$3,500,000 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.

\* Available for Australian residents and only, during the construction period, if an offset facility is linked to the loan; or after the construction period.

Other fees and charges may apply.

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