

# Star Classic Fixed

## Owner Occupied

Fixed 1 to 3 years

**7.08%** p.a.<sup>1,2</sup>

Principal and Interest

**6.37%** p.a.<sup>1,2</sup>

Comparison rate

Fixed 4 to 5 years

**7.18%** p.a.<sup>1,2</sup>

Principal and Interest

**6.61%** p.a.<sup>1,2</sup>

Comparison rate



### Packed with features



No ongoing fees



Offset facility<sup>6</sup>



Redraw



Flexible repayment options



Extra repayments<sup>6</sup>





Multiple loan splits



Visa Debit card

### Product features

|  |  |
|--|--|
| Acceptable purpose                         | Purchase or refinance  |
| Payments                                   | P&I<br>IO<br>(interest rate will differ)   |
| Max LVR                                    | 80%  |
| Max term                                   | 360 months   |
| Min loan amount                            | \$50,000   |
| Max loan amount                            | \$3,500,000  |
| Extra repayments                           | Max \$20,000 <sup>6</sup><br>incl. any offset facility balance in a<br>12 month period   |
| Cash out                                   | Yes  |
| Online internet access<br>& digital wallet | App or Internet<br>  |

### Fees

|   |                              |
|---|------------------------------|
| Valuation   | \$0 <sup>5</sup>             |
| Lenders Legals  | \$0                          |
| Settlement Fee  | \$0                          |
| Loan Account<br>Variation Fee                           | \$150 <sup>3</sup>           |
| Loan Facility<br>Variation Fee                          | \$300 <sup>3</sup>           |
| PEXA Fee  | \$70.18 <sup>3</sup>         |
| Fixed rate lock in fee<br>(optional)                    | \$495 <sup>3</sup>           |
| Discharge Fees<br>(waived if loan goes full term)       | \$595 <sup>4</sup>           |
| Non Std Residential<br>properties (plus rate<br>loader) | 1% Lenders Protection<br>Fee |



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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 \$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.

<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> Metro Locations under \$1m.

<sup>6</sup> The offset facility 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.