











Principal and Interest		Loan-to-Value Ratio	Variable Rate ¹	Comparison Rate ^{1,2}
Owner Occupied		Up to 70% LVR	5.98% p.a.	5.98% p.a.
		Up to 80% LVR	6.08% p.a.	6.08% p.a.
Investment		Up to 70% LVR	6.28% p.a.	6.31% p.a.
		Up to 80% LVR	6.38% p.a.	6.41% p.a.
Interest Only		Loan-to-Value Ratio	Interest Only Rate ¹	Comparison Rate ^{1,2}
Owner Occupied		Up to 70% LVR	6.38% p.a.	6.38% p.a.
		Up to 80% LVR	6.48% p.a.	6.48% p.a.
Investment		Up to 70% LVR	6.68% p.a.	6.71% p.a.
		Up to 80% LVR	6.78% p.a.	6.81% p.a.

Packed with features

-  Online application with full human support
-  Visa Debit card
-  Offset facility
-  Low fees
-  Flexible repayment options
-  Pay anyone, BPAY and digital wallet payments
-  Redraw
-  Unlimited extra repayments

Product features

Acceptable purpose	Refinance
Payments	P&I IO
Max LVR	80% ¹
Max term	360 months
Min loan amount	\$50,000
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 ⁵
Legal preparation fee	\$0
Settlement fee	\$0 (Owner Occupied) \$395 (Investment)
PEXA fee	\$70.18 ³
Government charges	At cost ³
Disbursements	At cost ³
Discharge fee	\$595 ⁴
Unlimited transactions (No fees)	· BPay · Pay Anyone · Direct Debit/Salary Crediting

 **Let's talk**
1300 462 209 (Option 2)

 **Visit us**
homestarfinance.com.au

 **Customer service**
service@homestarfinance.com.au

¹ Rates shown apply to new eligible applications for Star Nova Owner Occupied or Investment home loans only, up to 80% LVR, loan amounts up to \$3,500,000. Rates are subject to change without notice. Existing loans arranged initially or currently managed by ColCap Financial Group, Origin Mortgage Management Services or one of its managers or partners are not eligible to refinance or a Star Nova home loan. Terms, conditions, and additional 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 Valuation costs covered up to \$400. Any additional valuation costs payable at settlement.

Other fees and charges may apply.