

# Star Blue SMSF

UP TO 70% LVR

**6.93%** p.a.<sup>1,2</sup>

Principal and Interest

**7.02%** p.a.<sup>1,2</sup>

Comparison rate

UP TO 80% LVR

**7.03%** p.a.<sup>1,2</sup>

Principal and Interest

**7.19%** p.a.<sup>1,2</sup>

Comparison rate



## Packed with features

 Interest Only rates available



 Offset facility

 Commercial securities acceptable<sup>6</sup>

 Flexible repayment options

 Unlimited extra repayments

## Product features

Acceptable purpose	Purchase or refinance
Payments	P & I
Max LVR	80%
Max term	360 months
Min loan amount	\$50,000
Max loan amount	\$3,500,000
Income source	SMSF, Super contributions and rental income
Online internet access & digital wallet	App or Internet  

## Fees

Lender's annual facility fee	\$395
Third party costs	\$595 <sup>3</sup>
Valuation fee	\$244.20 <sup>5</sup>
Discharge administration fee	\$2,200 <sup>4</sup>
Loan facility variation administration fee	\$450 <sup>7</sup>
Fixed rate lock fee (optional)	\$495
Unlimited transactions (No fees)	Direct Debit/Salary Crediting

 **Let's talk**  
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1 Rates shown apply to new eligible SMSF home loans only, up, at the LVR indicated, loan amounts up to \$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 our online Internet Access portal 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 costs reasonably incurred in providing this service may include legal, custodian, mortgage management, land registry and electronic processing fees. These costs may vary and are payable by the applicant.

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

5 Any additional expenses incurred due to travel or properties greater than \$1m in value may incur additional costs.

6 Interest rate loading of 0.60% applies for commercial property.

7 A Loan facility variation administration fee may apply if you request changes to your loan that alter its structure, terms, or risk profile. This can include changes such as increasing your loan amount, extending your loan term, adding or removing borrowers, or substituting the security property. These types of changes may require a reassessment of your loan. Any applicable fees will be disclosed to you before the variation is completed.

Other fees and charges may apply.