

# Star Choice

## Owner Occupied

LVR < 85%

Revert rate after 36 months

**6.58%** p.a.<sup>1</sup>

Principal and Interest

**6.32%** p.a.<sup>1,2</sup>

Comparison rate

LVR < 90%

Revert rate after 60 months

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

Principal and Interest

**6.60%** p.a.<sup>1,2</sup>

Comparison rate



### Packed with features



Rate revert feature



Offset facility



Redraw



Lender Paid LMI



Visa Debit card



Multiple loan splits





Flexible repayment options



Unlimited extra repayments

### Product features

Acceptable purpose	Purchase or refinance
Payments	P&I only
Max LVR	90%
Max term	360 months
Min loan amount	\$50,000
Max loan amount	\$2,500,000
Cash out	Yes
Online internet access & digital wallet	App or Internet  

### Fees

Loan application fee	\$0
Lender's annual facility fee	\$0
Valuation fee	\$0 <sup>5</sup>
Loan settlement fee	\$395 <sup>3</sup>
Land registry fees	At cost <sup>3</sup>
Third party costs	At cost <sup>3</sup>
Discharge administration fee	\$595 <sup>4</sup>
Unlimited transactions (No fees)	<ul style="list-style-type: none"> <li>• BPay</li> <li>• Pay Anyone</li> <li>• Direct Debit/Salary Crediting</li> </ul>



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<sup>1</sup> Rates shown apply to new eligible owner occupied home loans only, at the LVR indicated, loan amounts up to \$2,500,000 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.

<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 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.

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

<sup>5</sup> Metro locations under \$1m.

Other fees and charges may apply.