

# Star Classic Construction

UP TO 80% LVR

Owner Occupied  
Interest Only

**6.58%** p.a.<sup>1,2</sup>

Comparison rate

**6.58%** p.a.<sup>1,2</sup>

Investment  
Interest Only

**6.88%** p.a.<sup>1,2</sup>

Comparison rate

**6.91%** p.a.<sup>1,2</sup>



## 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) Principal and Interest for the remainder
Max LVR	80%
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

Lender's annual facility fee	\$0
Upfront construction review fee	\$750 <sup>3</sup>
Valuation fee	\$244.20 <sup>3,5</sup> or At Cost (Travel costs may apply)
Progress payment inspection fee	\$880 <sup>3</sup>
Third party costs	\$264 <sup>3</sup>
Discharge administration fee	\$595 <sup>4</sup>
Unlimited transactions (No fees)	• BPay • Pay Anyone • Direct Debit/Salary Crediting

 Let's talk  
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finance

<sup>1</sup> Rates shown apply to new eligible loans only, 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.

<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. Valuation costs for properties over \$1m covered up to \$400.

\* 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.