

# Star Classic Fixed

## Owner Occupied



Fixed 1 year

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

Principal and Interest

**6.30%** p.a.<sup>1,2</sup>

Comparison rate

Fixed 4 years

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

Principal and Interest

**6.58%** 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 IO (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> incl. any offset facility balance in a 12 month period
Cash out	Yes
Online internet access & digital wallet	App or Internet  

### Fees

Valuation fee	\$0 <sup>5</sup>
Loan settlement fee	\$0
Loan account variation fee	\$150 <sup>3</sup>
Loan facility variation fee	\$300 <sup>3</sup>
Fixed rate lock fee (optional)	\$495 <sup>3</sup>
Discharge administration fee (waived if loan goes full term)	\$595 <sup>4</sup>



Let's talk  
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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 \$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.

<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.