Star Classic
Owner Occupied

UP TO 70% LVR	UP TO 80% LVR
6.08% p.a.[1,2]	**6.18%** p.a.[1,2]
Variable and Comparison rate Principal and Interest	Variable and Comparison rate Principal and Interest

Packed with features

- Low fees
- Visa Debit card
- Redraw
- Flexible repayment options
- Unlimited extra repayments
- Multiple loan splits
- Offset facility

Product features

Acceptable purpose	Purchase or refinance
Payments	P&I IO (interest rate will differ)
Max LVR	90%[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 GET IT ON Google Play · Available on the App Store

Fees

Valuation fee	$0[5]
Third party costs	At cost[3]
Loan settlement fee	$0
Discharge administration fee (waived if loan goes full term)	$595[4]
Lenders Protection Fee	Only applies where LVR exceeds 80% LVR
Loan account variation fee	$150[6]
Loan facility variation fee	$300[7]

Let's talk
1300 462 209

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ACN: 109 413 498
Australian Credit Licence Number 390 860

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1 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.
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 Metro locations under $1m.
6 An Account Variation fee may apply when changes are made to your loan account or its features (such as repayment frequency, loan structure, or linked accounts). Any applicable fees will be disclosed before the change is processed.
7 A Loan Facility Variation 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.