











Principal and Interest		Loan-to-Value Ratio	Variable Rate ¹	Comparison Rate ^{1,2}
Owner Occupied		Up to 70% LVR	5.98% p.a.	5.98% p.a.
		Up to 80% LVR	6.08% p.a.	6.08% p.a.
Investment		Up to 70% LVR	6.28% p.a.	6.31% p.a.
		Up to 80% LVR	6.38% p.a.	6.41% p.a.
Interest Only		Loan-to-Value Ratio	Interest Only Rate ¹	Comparison Rate ^{1,2}
Owner Occupied		Up to 70% LVR	6.38% p.a.	6.38% p.a.
		Up to 80% LVR	6.48% p.a.	6.48% p.a.
Investment		Up to 70% LVR	6.68% p.a.	6.71% p.a.
		Up to 80% LVR	6.78% p.a.	6.81% p.a.

Packed with features

-  Online application with full human support
-  Visa Debit card
-  Offset facility
-  Low fees
-  Flexible repayment options
-  Pay anyone, BPAY and digital wallet payments
-  Redraw
-  Unlimited extra repayments

Product features

Acceptable purpose	Refinance
Payments	P&I IO
Max LVR	80% 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  

Fees

Loan application fee	\$0
Lender's annual facility fee	\$0
Valuation fee	\$0 ⁵
Loan settlement fee	\$0 (Owner Occupied) \$395 (Investment)
Land registry fees	At cost ³
Third party costs	At cost ³
Discharge administration fee	\$595 ⁴
Unlimited transactions (No fees)	· BPAY · Pay Anyone · Direct Debit/Salary Crediting

 **Let's talk**
1300 462 209 (Option 2)

 **Visit us**
homestarfinance.com.au

 **Customer service**
service@homestarfinance.com.au

¹ Rates shown apply to new eligible applications for Star Nova Owner Occupied or Investment 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 Valuation costs covered up to \$400. Any additional valuation costs payable at settlement.

Other fees and charges may apply.