Star Blue *SMSF*

homestar finance

UP TO 70% LVR

6.93% p.a.[1]
Principal and Interest

7.02% p.a.[2]
Comparison rate

UP TO 80% LVR

7.03% p.a.[3]
Principal and Interest

7.19% p.a.[3]
Comparison rate

Packed with *features*

- Interest Only rates available
- Offset facility^
- Flexible repayment options
- Commercial securities acceptable[7]

Product features

Acceptable purpose	**Refinance** * Existing residential property held within the SMSF prior to 10 August 2026. * Commercial property, that meets the Business Real Property definition. **Purchase** * Residential property with a binding contract of sale exchanged before 10 August 2026. * Commercial property, with a binding contract of sale exchanged on or after 10 August 2026, that meets the Business Real Property definition under applicable superannuation legislation. The property needs to be used wholly and exclusively in one or more businesses at the time the Limited Recourse Borrowing Arrangement (LRBA) is entered into, and throughout the life of the LRBA.
Payments	P & I
Max LVR	80%
Max term	360 months

Min loan amount	$50,000
Max loan amount	$3,500,000
Income source	SMSF, Super contributions and rental income
Transaction functionality	Transfer funds to the SMSF Cash Management Account held in the SMSF's name using Internet Access and Mobile App Access.

Fees

Lender's annual facility fee	$395
Third party costs	$595[4]
Valuation fee	$244.20[6]
Discharge administration fee	$2,200[5]
Loan facility variation fee	$450[8]
Fixed rate lock fee (optional)	$495
Repayment method	Direct debit/auto draw Repayment deducted from nominated CMA account or offset facility

1 Rates shown apply to eligible new refinance applications for SMSF residential home loans only, with a minimum loan amount of $150,000, a maximum loan amount of $3,500,000 and a maximum LVR of 70%. Eligible properties are limited to residential properties that were already held by the SMSF prior to 10 August 2026.
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 Rates shown apply to eligible new refinance applications for SMSF residential home loans only, with a minimum loan amount of $150,000, a maximum loan amount of $3,500,000 and a maximum LVR of 80%. Eligible properties are limited to residential properties that were already held by the SMSF prior to 10 August 2026.
4 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.
5 Discharge administration fee is waived if loan reaches full term as per the loan agreement.
6 Any additional expenses incurred due to travel or properties greater than $1m in value may incur additional costs.
7 Interest rate loading of 0.60% applies for commercial property.
8 A Loan facility variation administration 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.

Terms, conditions and eligibility criteria apply to all our loan products and features. Fees, charges and disbursements are payable. Final approval is subject to credit assessment.

^ Optional offset facility with restricted transaction functionality. Refer to SMSF Offset Sub-account guide.

SMSF borrowing is complex and involves risks. Trustees should obtain independent financial, legal and tax advice before proceeding. Refer to the Target Market Determination (TMD).

Let's talk
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