

Advantage Loan



If you're on a limited income and want to buy your own home, HomeStart's Advantage Loan could help you get started.

The Advantage Loan can provide up to \$30,615 on top of a HomeStart loan, and has a much lower interest rate than standard home loans.

If you repay the Advantage Loan within the rebate period (usually five years), you won't pay any interest on it at all.

How does it work?

An Advantage Loan is taken out with a HomeStart loan. Your maximum HomeStart loan amount is based on your income and ability to make repayments. Once this is calculated, we increase your buying power by adding your Advantage Loan to your HomeStart loan amount.

Am I eligible?

To be eligible, your income must be less than \$711 per week (\$36,980 per year) before tax. You'll also need to borrow the maximum HomeStart loan amount you're eligible for.

Repayments

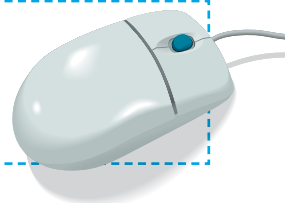
Repayments to your Advantage Loan are voluntary. You are not required to repay the loan until:

- you pay out your HomeStart loan, or
- sell the home, or
- move house (the home is no longer your main place of residence).

You can make voluntary repayments to your Advantage Loan at any time. Once your Advantage Loan is repaid, you can make voluntary repayments to your HomeStart loan.



Manage your home loan
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To get started, call 1300 636 878.
Visit homestart.com.au for more information.

Interest is calculated and accrues from the date the loan was first settled. The rebate period may vary for customers who have previously had an Advantage Loan. Terms, conditions and eligibility criteria apply. Fees and charges are payable. Information correct as at January 2011 and may change without notice. HSADFS110601r1
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