

HomeStart Loan

Target Market	<p>The HomeStart Loan is ideal for customers who want to:</p> <ul style="list-style-type: none">• buy an established home;• purchase land;• buy a newly completed home;• construct a home; or• refinance an existing home loan	<p>Ideal for customers who want:</p> <ul style="list-style-type: none">• Standard Variable Rate• Fixed Interest Rate (1, 2 or 3 years)• Split Interest Rate (total minimum loan is \$50,000 and each portion of the split facility must have a minimum of \$20,000)
Conditions	<p>For customers to be eligible for a HomeStart Loan, they must meet the following conditions:</p> <ul style="list-style-type: none">• Customers must be 18 years of age or over• Customers must be an Australian citizen, have permanent residency status or have any acceptable class of visa• Security for the loan must be located in South Australia• Customers must have regular income (this can include Centrelink benefits)• Not an undischarged bankrupt	

Restrictions	<p>HomeStart is required to be the first mortgagee on all properties used as security for HomeStart loans.</p> <ul style="list-style-type: none"> • Maximum loan: \$850,000 • Minimum loan: \$10,000 • Maximum LVR: 95%¹ 	<p>Availability of Secondary / Deposit and Fee Assistance products:</p> <ul style="list-style-type: none"> • Advantage Loan • Shared Equity Option • Starter Loan • Wyatt Loan <p>Origination channels:</p> <ul style="list-style-type: none"> • HomeStart Finance • Accredited Brokers
Circumstances when TMD is no longer appropriate	<ul style="list-style-type: none"> • Product has been removed from distribution • Review trigger event occurs • HomeStart has been notified of a significant dealing event 	
Review Period	<ul style="list-style-type: none"> • Initial review – 3 months from date of first issue • Periodic review – biennial from initial review (or earlier if product altered) 	
Complaint notification	www.homestart.com.au/feedback	
DDO Reporting	<p>DDOreporting@homestart.com.au</p> <p>Distributors will report if they become aware of a significant dealing event in relation to this TMD, within 10 business days.</p>	
Identification information	R/21/1252060 [v8]	

¹Non-Graduate first home buyers constructing a new home with a Partner Builder have a maximum LVR of 98%.

Important Information about TMD's

A TMD is not intended to provide you with financial advice.

The information in a TMD does not take into account your individual objectives, financial situation or needs and before making any decision you should refer the relevant Terms & Conditions and Fees & Charges information and other supplementary documents, such as the Key Fact Sheet to consider whether the product is appropriate for you.

If you are looking to report information to HomeStart in relation to our product Target Market Determinations, you can email us at DDOreporting@homestart.com.au