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Quarterly CPI Adjustment

HomeStart's standard variable interest rate is 5.39% p.a.* and is comprised of two parts: the base rate which is also described in some credit contracts as the 'Real Rate of Interest' and the 'Inflation Adjustment Factor' which relates to the quarterly Consumer Price Index (CPI) adjustments.

When the December 2018 quarter CPI result becomes effective from 1 April 2019, the base rate will change from 3.79% p.a. to 3.45% p.a. and the Inflation Adjustment Factor will change from 1.60% p.a. to 1.94% p.a.

From 1 April 2019, the interest rate on the subsidised part of Advantage and EquityStart loans will change from 1.60% p.a. to 1.94% p.a.

Rates from 1 April 2019 assume HomeStart's standard variable rate will remain at 5.39% p.a. This rate is subject to variation by HomeStart.

Customers were advised via public notice in The Advertiser, published on Wednesday 20 February 2019. See proof attached.

*Customers whose loans have different rate components that may vary from those stated above will receive written notification.

If you have any questions, please contact your Business Development Specialist.

[Login to download the related documents](#)

Regards,
HomeStart Broker Team

broker.homestart.com.au

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