

# News from home

JULY 2014



## Refer a friend to win \$500!\*

HomeStart's customer referral program is back! By sharing your HomeStart experience with a friend, you could help them get into their own home sooner.

If your friend then becomes a HomeStart customer thanks to your referral, you could **both win a \$500 Coles Myer gift card!**

All your friend needs to do is add your full name to the "Where did you hear about HomeStart?" section of their loan application form. On settlement of their loan, you will automatically both be in the running to win – so get started today by telling a friend!

Remember, to be eligible to win, your friend has to let us know that you referred them.

Refer as many friends as you like to be in the quarterly prize draw. The first draw will be on 15 August 2014.

Check the **full terms and conditions available at [homestart.com.au/referral](http://homestart.com.au/referral)** to ensure you are rewarded for your referral.

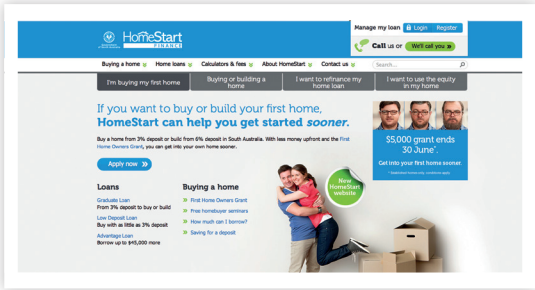
It's our way of saying thank you.

\*terms and conditions apply

**This newsletter is going digital.  
See the competition for more details.**



**HomeStart**  
**FINANCE**



# homestart.com.au refreshed!

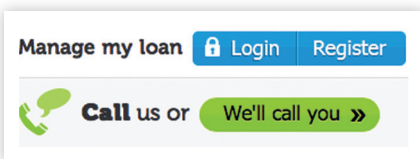
HomeStart's website has a brand new look. It is also easier to read and navigate on mobile devices. To login to eHomeStart to manage your loan, look for the padlock icon in the top right corner of any page.

Information for existing customers is under the 'home loans' main menu.

Available from homestart.com.au is:

- the Direct Debit Request Form
- the online version of this newsletter
- the online entry form for the newsletter competition (homestart.com.au/competitions)
- the latest fees and charges that apply from 1 July 2014 in the calculators and fees menu
- contact information for your Loan Manager.

**Visit homestart.com.au to see the new look.**



# 5 ways to pay off your home loan sooner

## 1. Round up your repayment figure.

If your home loan allows you to make voluntary repayments that exceed your minimum required amount, even if this is just a small amount extra, like an additional \$10 or \$20 to round your repayment up to an even figure, it can help you get ahead on your loan term.

## 2. Avoid unnecessary fees.

Be sure to understand the actions that will incur a fee and take the necessary steps to avoid them. For example, the redraw fee is cheaper if you apply online via eHomeStart than requesting a manual redraw from your Loan Manager. Viewing your statement on eHomeStart is free versus requesting a print version from your Loan Manager (excluding your quarterly statement) for \$10.

## 3. Make lump sum repayments.

Adding lump sum repayments to your mortgage could cut years off your home loan term, so consider putting any large sums, such as a tax refund or work bonus, straight into your mortgage. Be sure to check your loan's lump sum limit.

## 4. Start budgeting.

Buying a coffee every day can add up to around \$100 a month. Reduce how much you spend on sundries each week and redirect the money into your home loan instead. A couple of dollars a week can potentially save you thousands during the life of your loan, so make a budget and stick to it.

## 5. Review your loan regularly.

The smallest of changes in interest rates or repayment amounts can add or save you thousands of dollars over the life of your loan, so it's important to review your loan at regular intervals, particularly if your circumstances change. As a general guide, you should look to complete a major review of your home loan every three years to assess that it still meets your needs and goals.

**For more budgeting tips and savings ideas, visit [mystart.com.au](https://mystart.com.au)**

# Green corner

Using your outdoor oven and BBQ efficiently is a great way to save on energy and live greener. Here are tips from [livinggreener.gov.au](http://livinggreener.gov.au)



1. Place your BBQ safely away from overhanging trees so it can be operated efficiently. When not in use, store it out of the elements or use a cover to ensure it lasts longer and is protected from the weather.
2. Grilling with the hood down helps maintain energy efficiency and ensures the heat is distributed more evenly throughout the grill.
3. Cook your meat and veggies at the right temperature and for the right amount of time in order to retain juices and flavour as well as reduce energy consumption.
4. You can also warm or reheat desserts or other baked goods on the BBQ rack after the power is turned off, making use of residual heat.
5. Ensure LPG gas cylinders are re-used and recycled when they're empty by refilling your bottle at your local camping or hardware store or participating in swap schemes.
6. Maintain your BBQ so it works efficiently and lasts longer by keeping the hotplate clean, making necessary repairs, and following maintenance instructions, such as checking connections to the gas bottle.

# This newsletter is going digital!

News from home will soon change to a more interactive and environmentally friendly format by going digital so what better way to mark the milestone than to give you a chance to win an iPad mini!

Changing the newsletter from a printed copy to an email newsletter not only saves on paper but will give you access to a wealth of useful information via [mystart.com.au](http://mystart.com.au)

To ensure you keep receiving the newsletter, enter this edition's competition online at **[homestart.com.au/competitions](http://homestart.com.au/competitions)** and update your email at the same time.

If you don't have an email address, access to the newsletter will also be available on eHomeStart and on the HomeStart website.

**Visit [homestart.com.au/competitions](http://homestart.com.au/competitions) for your chance to win an iPad mini** and to update your email address. Have your loan number ready too.

**You can scan the QR code below to enter the competition!**



# Win an iPad Mini!

To ensure you keep receiving the newsletter, enter this edition's competition online at **homestart.com.au/competitions** and update your email at the same time.



Congratulations to Brad from Windsor Gardens who won the \$300 Bunnings voucher from April's competition!

**Conditions of entry:** The competition commences on 7 July 2014 and ends on 11 August 2014. Only existing HomeStart customers are eligible to enter and must do so at [homestart.com.au/competitions](http://homestart.com.au/competitions). One prize is on offer. Total prize value is \$349 as an Apple iPad mini 16GB Wi-Fi not redeemable for cash. The draw will be conducted by HomeStart Finance at 153 Flinders Street, Adelaide on 12 August 2014 at 10am. There will be one winner and they will be notified by email. The winner will also be mentioned in the following newsletter edition attributed to their first name and suburb.

