Keystart.

Major announcement

We have some good news! We're pleased to announce we're increasing our property price limit. We will now provide finance for established and new homes across WA worth up to \$560,000. Previously, the property price limit was \$480,000 for customers purchasing properties in the Perth metropolitan area and \$500,000 for regional areas.

Deposit requirements

Our deposit requirements have changed with the purchase limit increase. For homes up to \$560,000 we require a 2% deposit. Homes over \$560,000 in the Kimberley and Pilbara require a deposit of 7%.

Region	Property price limit	Deposit requirement
Perth metro	\$560,000	2%
Regional areas	\$560,000	2%
Kimberley	\$560,000 \$560,001 - \$650,000	2% 7%
Pilbara	\$560,000 \$560,001 - \$750,000	2% 7%

Low Deposit Home Loan

Note: Property price limits in the Kimberley and Pilbara remain unchanged.

Urban Connect Home Loan

Demographic	Property price limit	Deposit requirement
Singles	\$560,000	2%
Couples and families	\$650,000	2%

Why are we making these changes?

These changes reflect the increased cost of housing in WA and are aligned to current median house prices in Perth. The update to the property price limit and Urban Connect Home Loan bedroom requirement ensure Keystart customers retain choice of affordable home and new build options when looking to purchase a property.

When are the changes effective from?

These changes are effective immediately for all new and existing applications.

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