

## Descriptor for industry

**Making the dream of affordable home ownership  
a reality for more people**

**Keystart has a proud history of helping more than 102,000 lower to middle income Western Australians get into their own home. Keystart home loans have lower entry costs, with deposits as low as 2% and no lender's mortgage insurance.**

### Corporate profile

Keystart is not a bank, it is a public limited company incorporated under the Corporations Act with an independent board and one beneficial owner, the Government of Western Australia via the Department of Communities' Housing Authority.

Keystart is proudly an initiative of the Western Australian government. It raises funding for home loans through the Western Australian Treasury Corporation (the State Government's central financial services provider) and other private sector sources, such as its 2016 partnership with Bendigo and Adelaide Bank. Keystart currently has more than \$5b in loans under management.

### What's unique about Keystart?

Keystart is unique in the home loan market as its loans have lower entry costs, with deposits as low as 2% and no lender's mortgage insurance. Unlike other lenders, Keystart is a transitional lender. Customers are encouraged to refinance with another lender, when they are ready to do so.

It is important to Keystart that all borrowers are in a sound financial position before they are granted a loan, and that the product offering is appropriate for individual circumstances. Therefore, there are strict eligibility criteria that must be met by all customers. More information is available on the Keystart website.

A local dedicated team assist each customer on every step of the home loan journey, providing help with education and support, before and throughout their Keystart loan.

Call Keystart to find out more about a home loan on 1300 578 278 or visit [keystart.com.au](http://keystart.com.au).

### Use of Keystart brand and messages for marketing purposes

This information is provided to stakeholders as information for customers about Keystart home loans. This information can be replicated on websites, electronic direct mail, promotional material, print and digital either partly or fully. Any changes to this content must receive prior approval by Keystart as there are third party marketing guidelines that must be met before approval is given.

Use of the Keystart logo is preferred and an approved copy of the logo must be obtained from Keystart prior to any replication.

### For more information:

Contact Keystart to obtain an approved version of the logo together with marketing guidelines or for approval of marketing material as required.

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