

Bluestone.



TURN REJECTED INTO ACCEPTED

Bluestone is a fast-growing non-bank specialising in near prime residential lending. Our products cater for self-employed, credit-impaired and PAYG customers, providing tailored solutions for their financial needs and objectives.

Helping more customers, more often.

We provide solutions for:

Self-employed & PAYG

Business start-ups

Business expansion

ATO debt

Credit-impaired

Discharged bankrupts

Debt consolidation

Defaults and mortgage arrears



This publication is intended for Bluestone accredited introducers and referrers only and is not to be distributed to anyone else, including consumers, under any circumstance. Bluestone home loans are serviced by Bluestone Servicing Pty Ltd ACN 122 698 328 (Australian Credit Licence No. 390183) on behalf of the Credit Provider, Permanent Custodians Limited ACN 001 426 384. Terms and conditions, fees and charges, and Bluestone lending criteria apply.

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bluestone.com.au



KEY FEATURES

- No credit scoring
- Actual/transparent rates
- Up to 4 applicants (using all 4 incomes)
- Cash out
- Payout of tax debts using residential property
- No upper age restriction*
- Free valuations**
- Actual repayments on other debts for servicing
- Debt consolidation, including business debt and consumer debt - unlimited
- Payout private loans and caveats
- Car allowance accepted
- No LMI***
- No age restriction on family allowance part A & B



SELF-EMPLOYED

- 1 day GST registration
- 3 month ABN
- Can verify income with business bank statement, BAS and accountant's letters
- No benchmark percentages for self-employed income. All applications assessed on their own merits
- Up to 85% LVR for Alt Doc loans
- 12 months financials with NOA accepted for fully verified



CREDIT-IMPAIRED

- Defaults (paid or unpaid) >24 months old or <\$1000 ignored
- Unlimited number of defaults
- Mortgage arrears accepted
- Mortgage arrears assessed differently to other lenders
- 1 day discharge from bankruptcy
- Can pay out current Part IX and X Agreements
- Commercial defaults are disregarded with personal applications



FULLY VERIFIED PAYG

- Atypical income sources accepted (e.g. workers' compensation, income protection, foster care and carers payment)
- No shading of income for consistent bonuses, overtime or penalty rates
- Probation, casual, part-time and short-term employment accepted
- All Centrelink payments accepted (excl. Newstart)