

# Bluestone.

# NEAR PRIME



## NEAR PRIME AT A GLANCE

Bluestone Near Prime is a simple home loan for clear credit borrowers who don't quite fit into our prime product.

**RATES FROM**

**3.99%-6.49%**

(4.36%-6.96% comparison rates)\*

### KEY LOAN FEATURES

- Borrow up to \$2.5m
- Judgements & defaults less than \$1000 or greater than 24 months old ignored
- Unlimited debt consolidation, including ATO debt and loans from private lenders
- Self-employed eligibility from 1 years' ABN, 1 Day GST
- Only 1 years' tax return required to prove self-employed income. Alternative verification options available.
- Up to 85% Loan to Value Ratio (LVR)
- No Lender Mortgage Insurance (LMI) (risk fee applies)
- No credit scoring

\*Comparison rates are based on secured credit of \$150,000 and a term of 25 years. WARNING: These comparison rates are true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in different comparison rates.

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. This document is current as at 10 February 2020 and is subject to change without notice.

## WHAT DOES A NEAR PRIME BORROWER LOOK LIKE?

- Clear credit history
- Strong employment history (PAYG or self-employed)
- Looking for simple income verification
- Income or employment history doesn't quite fit the criteria for a mainstream lender
- Wants to avoid paying LMI over 80% LVR
- Looking to release equity in their property (up to \$500k) for other life goals



## WHO IS BLUESTONE?

At Bluestone, we believe home loans should be simple, personal, and able to meet borrowers' changing financial needs. Since 2000, we have helped over 45,000 Aussie borrowers whose circumstances meant they did not fit in with mainstream banking. With case by case assessment of each loan, personal support for every step of the application, and complete transparency, we want to take the stress out of the home loan process.



**Simple Products**



**Personal Support**



**More Solutions**

## SUPPORT AT YOUR FINGERTIPS

### Customer Service Enquiries

You can contact us with any questions or concerns by filling in the e-form available on our website. Alternatively you can contact us using one of the options below:

☎ 13BLUE (2583)

✉ [customerservice@bluestone.com.au](mailto:customerservice@bluestone.com.au)

➔ Bluestone  
PO Box Q1136, QVB Post Office  
Sydney NSW 1230

☎ 1300 661 552

### If You Cannot Make a Repayment

Contact us immediately on **13 BLUE (2583)** or [hardship@bluestone.com.au](mailto:hardship@bluestone.com.au) to discuss your situation.

If there is a reason you cannot make repayments we may be able to help you by varying your contract. The sooner you contact us, the easier it will be to assist you.



Scan the QR code or visit [bluestone.com.au/hardship](https://www.bluestone.com.au/hardship) to learn more about how we can assist you in times of financial difficulty.

**13BLUE**

[www.bluestone.com.au](http://www.bluestone.com.au)

**Bluestone.**