

# PRIME NEAR PRIME

LVR %	PRIME			NEAR PRIME		
	Full Doc Rate	Alt Doc Rate	Risk Fee* (Alt Doc only)	Full Doc Rate	Alt Doc Rate	Risk Fee
60	3.14%	3.99%	0.00%	4.09%	4.54%	0.65%
65	3.24%	4.09%	0.00%	4.24%	4.64%	0.65%
70	3.29%	4.29%	0.00%	4.44%	4.84%	0.75%
75	3.39%	4.59%	0.00%	4.54%	5.09%	1.00%
80	3.59%	5.09%	0.75%	4.94%	5.59%	1.25%

\*no risk fees for Prime Full Doc

I/O loans up to 75% LVR  
No fixed rate discount

	PRIME		NEAR PRIME	
	Full Doc	Alt Doc	Full Doc	Alt Doc

## Income

<b>Full-time employment</b>	Current employer > 3 months, OR 12 months' continuous employment with max of 2 employers	Current employer > 3 months, OR 12 months' continuous employment
<b>Part time employment</b>	>6 months with current employer	>3 months with current employer
<b>Casual</b>	>12 months with current employer	>6 months with current employer and >12 months in industry
<b>Contract</b>	Max 2 employers in 12 months	>12 months in industry
<b>Overtime</b>	Not accepted**	Not accepted**
<b>Comms &amp; Bonuses</b>	Not accepted**	Not accepted**
<b>Probation</b>	Not accepted	Accepted
<b>Workers Compensation</b>	Not accepted	100% accepted, must be ongoing until retirement
<b>Child support</b>	100% accepted. Children up to age 12, CSA assessment dated <6 months AND 3 months statements	100% accepted. CSA assessment OR 3 months statements
<b>Family Tax Benefit</b>	100% accepted. A & B only acceptable for children up to the age of 12	100% accepted. A & B only
<b>Car allowance</b>	50% if condition of employment	100% if evidenced on payslip

## Verification Documents

<b>PAYG</b>	Last 2 payslips with corresponding salary credits on bank statement.		Last 2 payslips with corresponding salary credits on bank statement.	
<b>ABN &amp; GST</b>	ABN 24 months, GST 12 months		ABN 12 months, GST 1 day	
<b>Self-Employed</b>	2 years' tax returns & NOA	TWO of: 6 months' BAS, 6 months' business bank statements, Accountant's Letter	1 years' tax return & NOA	ONE of: 6 months' BAS, 6 months' business bank statements, Accountant's Letter
<b>Rental Income</b>	Either 3 months statements from a managing agent, or 3 months rental credits on bank statements		Either 3 months statements from a managing agent, or 3 months rental credits on bank statements	
<b>Mortgage Conduct</b>	6 months' statements (owner-occupied property plus any other mortgage properties being refinanced)		6 months' statements (owner-occupied property plus any other mortgage properties being refinanced)	
<b>Unsecured Debts Being Refinanced</b>	Most recent months' statement, must show clear conduct		Most recent months' statement, must show clear conduct	

## Credit Impairments & Refinance

<b>Defaults/judgements</b>	Ignored if paid up to \$500	<\$1000 or >24 months ignored
<b>Maximum Debt Consolidation</b>	\$100,000 of unsecured debt (will not payout ATO debt or privately funded loans)	Unlimited (will payout ATO debt or privately funded loans with 6 months evidence of payments)
<b>Cash-out</b>	\$30,000	\$30,000
<b>Line of Credit</b>	Temporarily withdrawn	Temporarily withdrawn

\*\*Excluding borrowers in essential services, including Ambulance, Fire & Rescue, Emergency Services, Health, Corrections & Police

LOADINGS: Interest Only: +0.50% | Investment Loans +0.50%



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[bluestone.com.au/fees-policies](https://bluestone.com.au/fees-policies)  
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# Bluestone.

Effective for applications received from 20 March 2020. Warning: 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. Any interest rate quoted throughout this publication is expressed as a nominal Annual Percentage Rate. The information in this publication is given in good faith, believed to be accurate at the time of publication and subject to change.

# SPECIALIST SPECIALIST+

LVR %	SPECIALIST			SPECIALIST+		
	Full Doc Rate	Alt Doc Rate	Risk Fee	Full Doc Rate	Alt Doc Rate	Risk Fee
60	5.74%	5.99%	0.65%	6.64%	6.89%	1.00%
65	5.94%	6.19%	0.65%	6.84%	7.19%	1.25%
70	6.29%	6.54%	1.00%	7.19%	7.54%	1.50%
75	6.64%	6.99%	1.25%	7.74%	8.09%	1.75%
80	7.14%	7.64%	1.50%	8.29%	8.59%	2.00%

I/O loans up to 75% LVR  
No fixed rate discount

	SPECIALIST		SPECIALIST+	
	Full Doc	Alt Doc	Full Doc	Alt Doc

Income				
Full-time employment	Current employer > 3 months, OR 12 months' continuous employment		Current employer > 3 months, OR 12 months' continuous employment	
Part time employment	>3 months with current employer		>3 months with current employer	
Casual	>6 months with current employer and >12 months in industry		>6 months with current employer and >12 months in industry	
Contract	>12 months in industry		>12 months in industry	
Overtime	Not accepted**		Not accepted**	
Comms & Bonuses	Not accepted**		Not accepted**	
Probation	Accepted		Accepted	
Workers Compensation	100% accepted, must be ongoing until retirement		100% accepted, must be ongoing until retirement	
Child support	100% accepted. CSA assessment OR 3 months statements		100% accepted. CSA assessment OR 3 months statements	
Family Tax Benefit	100% accepted. A & B only		100% accepted. A & B only	
Car allowance	100% if evidenced on payslip		100% if evidenced on payslip	
Verification Documents				
PAYG	Last 2 payslips with corresponding salary credits on bank statement.		Last 2 payslips with corresponding salary credits on bank statement.	
ABN & GST	ABN 12 months, GST 1 day		ABN 12 months, GST 1 day	
Self-Employed	1 years' tax return & NOA	ONE of: 6 months' BAS, 6 months' business bank statements, Accountant's Letter	1 years' tax return & NOA	ONE of: 6 months' BAS, 6 months' business bank statements, Accountant's Letter
Rental Income	Either 3 months statements from a managing agent, or 3 months rental credits on bank statements		Either 3 months statements from a managing agent, or 3 months rental credits on bank statements	
Living Expenses	3 months' personal bank statements (main transaction account)		3 months' personal bank statements (main transaction account)	
Mortgage Conduct	6 months' statements (owner-occupied property plus any other mortgage properties being refinanced)		6 months' statements (owner-occupied property plus any other mortgage properties being refinanced)	
Unsecured Debts Being Refinanced	1 months' statement		1 months' statement	
Credit Impairments & Refinance				
Mortgage Arrears	Not accepted		Not accepted	
Personal Loans/Credit Cards	Conduct ignored subject to reasonable explanation		Conduct ignored subject to reasonable explanation	
Defaults/Judgements	<\$1000 or >12 months ignored		Max 2 >\$1000 within 12 months	
Discharged bankruptcy	Acceptable if over 2 years old		Acceptable if over 2 years old	
Part IX, X agreements	None		6 months' clear repayments	
Maximum Debt Consolidation	Unlimited (including ATO Debt and privately funded loans)		Unlimited (including ATO Debt and privately funded loans)	
Cash-out	\$30,000		\$30,000	
Line of Credit	Temporarily withdrawn		Temporarily withdrawn	

\*\*Excluding borrowers in essential services, including Ambulance, Fire & Rescue, Emergency Services, Health, Corrections & Police

LOADINGS: Interest Only: +0.50% | Investment Loans +0.50%

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