

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
- From 1 year ABN, 1 Day GST
- Judgements & defaults less than \$1000 or greater than 24 months old ignored
- Unlimited debt consolidation, including ATO debt and loans from private lenders
- Only 1 years' tax return required for full doc income verification
- Up to 85% LVR
- No 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 23 December 2019 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



WHAT YOU NEED FOR YOUR NEAR PRIME APPLICATION

Full Documentation

To access the Prime full doc option, simply provide your **2 most recent payslips** (with matching salary credits) if you're PAYG, or your **most recent tax return and Notice of Assessment (NOA)** if you run your own business.



Scan the QR code or visit [bluestone.com.au/matrix](https://www.bluestone.com.au/matrix) to download our Product Matrix

Alternative Documentation

Self-employed for over one year and don't have tax records available? Qualify for Prime alt doc with **ONE of the following:**

- **6 months' business activity statements (BAS)**
- **6 months' business bank statements**
- **A letter from your accountant**

*We may ask for other documents depending on the types of income you receive.

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.



One Team



One Lender



One Goal

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