

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.

KEY LOAN FEATURES

- Borrow up to \$2.5m
- From 1 year ABN, 1 Day GST
- Judgements & defaults less than \$2000 or greater than 24 months old ignored
- Unlimited debt consolidation, including ATO debt and loans from private lenders
- 1 years' tax return and NOA required for full doc income verification
- Up to 85% LVR
- No LMI (risk fee applies)
- No credit scoring

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 consolidate their tax debt
- 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 Near 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.

Alternative Documentation

Self-employed for over one year and don't have tax records available? Qualify for Prime alt doc using **6 months' business bank statements** or **6 months BAS** or **Accountants Letter** and **Customer Declaration form**



Scan the QR code or visit bluestone.com.au/matrix to download our Product Matrix

*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 51,000 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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