### Bluestone.

## **PRIME**



# PRIME AT A GLANCE

Bluestone Prime is a competitive home loan for borrowers with clear credit and strong employment history.

- Borrow up to \$2.5m
- Release up to \$500k of equity
- Consolidate up to \$100k worth of unsecured debt
- Self-employed alt doc verification via one of either 6 months' BAS, 6 months' business bank statements OR accountants letter
- Up to 90% LVR
- No Credit Scoring
- No risk fees or account keeping fees on full doc
- No LMI

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 22 February 2023 and is subject to change without notice.

# WHAT DOES A PRIME BORROWER LOOK LIKE?

- Clear credit history
- Strong employment history (PAYG or self-employed)
- Looking to release equity in their property (up to \$500k) for other life goals
- Desires a large amount of unsecured debt to be consolidated into one easy monthly payment



#### WHAT YOU NEED FOR YOUR 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 **two years of tax returns and Notices of Assessment (NOA)** if you run your own business.

#### **Alternative Documentation**

Self-employed for over two years and don't have tax records available? Qualify for Prime alt doc with one of either 6 months' business activity statements (BAS), 6 months' business bank statements or accountants letter



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.



**Simple Products** 



**Superior Service** 



**More Solutions** 



