

Bluestone.

PRIME



Fixed rates from
2.99%-5.49%
(3.26%-5.82% comparison rates)*

PRIME AT A GLANCE

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

VARIABLE RATES FROM
3.09%-5.59%

(3.36%-5.92% comparison rates)*

KEY LOAN FEATURES

- Borrow up to \$2.5m
- Release up to \$200k of equity
- Line of Credit available
- Consolidate up to \$100k worth of unsecured debt
- Self-employed verification through TWO of the following: 6 months' BAS, 6 months' business bank statements, Accountant's Letter
- Up to 90% LVR
- No Credit Scoring
- No LMI

*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 PRIME BORROWER LOOK LIKE?

- Clear credit history
- Strong employment history (PAYG or self-employed)
- Wants to avoid paying LMI over 80% LVR
- 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.



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 two years and don't have tax records available? Qualify for Prime alt doc with **TWO 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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