



Home loans shaped around **you**

At Bluestone Home Loans, we're in the business of finding loans to fit people, not the other way around. At a time when fewer borrowers fit into a tidy little box, Bluestone Home Loans help you find a home loan to fit your lifestyle and situation.

More loans for more people

We make it easier for you to get a home loan, thanks to a wide range of products suited to your specific circumstances.



More paths to 'yes'

We focus on your story, not just the boxes you check. Being self-employed or having a few credit hiccups shouldn't prevent you from getting a home loan. Bluestone offers streamlined and flexible loan approval with no credit scoring. And with access to a broad range of products, we make it much more likely that you will get your home loan approved.

Loans to suit your lifestyle

We specialise in shaping loans to fit the individual. If you're self-employed or newly employed, we can streamline your application with less paperwork. If you're looking to buy your first home, we won't penalise you with additional fees for having a low deposit. If you want to grow your wealth, we can help you invest your super in a property.

Ongoing post-loan support

Life doesn't end at loan approval. Our dedicated customer service team has your back, whether you need help renovating, want to get a handle on your debt, or your situation has changed and you want to switch products. We offer a range of products and services to fit your ever-changing situation.

Back on your feet

Bluestone can reduce your repayments by consolidating debt. Our flexible approval process can help you get a loan even if you've had credit hiccups or missed payments, or even had a bankruptcy. You could also be rewarded with a lower interest rate as your situation improves.





Most income types accepted

Self-employed, part-time or casual with a side hustle, where there's a job. There's a path to a home with us.



Shorter income history accepted

Newly employed or just starting out on your own? We can look at borrowers with a shorter-term employment history.



Less than perfect credit

Missed a few credit card or mortgage payments, or even had a bankruptcy in the past? We're more interested in your story than your credit history.



Even better rates

Getting on top of your debt? We could reward you with a path to a lower interest rate.



Self-managed super fund

Want to build your wealth for retirement? We can help you invest your superannuation in property with an SMSF loan.



Low deposit, no problem

Have less to put down for a deposit? Unlike the banks, we don't have Lenders Mortgage Insurance, which could save you thousands.



Debt consolidation

Have a few debts you want rolled together? We can help you consolidate ATO debt, business loans, private and personal loans, as well as credit card debt.

Awarded best non-bank

Bluestone has earned many accolades over our 23 years of providing innovative solutions and superior service to Australians underserved by traditional banks, including Best Australian Non-Bank 2019 and Best Australian Self-Employed Lender 2021.



Who is Bluestone?

We're experts in home loans, refinancing, investing in property, and debt consolidation. Since launching in Sydney in 2000, we've helped over 51,000 customers buy or refinance their properties.

We are a non-bank lender owned by global investment firm Cerberus, and are backed by many funders including NAB, Challenger, CBA, Macquarie and Deutsche Bank. That means you can expect us to be here for you, now and into the future.

Speak to your broker
about a home loan that's shaped around you

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