

Product Variation Application Form

All sections of this form must be completed. Please submit this form to customersolutions@bluestone.com.au

Borrower details

Borrower 1 full name:

Borrower 2 full name:

Borrower 3 full name:

Borrower 4 full name:

Bluestone loan account

1.

3.

2.

4.

Changes to financial circumstances

Borrower 1

Borrower 2

Borrower 3

Borrower 4

Y

N

Y

N

Y

N

Y

N

Have your financial circumstances changed since your original loan approval? (including any changes to employment)

IF YES please explain

Future changes

Borrower 1

Borrower 2

Borrower 3

Borrower 4

1. Please address any impacts COVID-19 will have in meeting ongoing requirements of the mortgage or this application:

2. Are you aware of any significant changes to your circumstances that will adversely affect your ability to make contractual loan repayments?

Y

N

Y

N

Y

N

Y

N

a. Temporary decrease in disposable income

b. Permanent decrease in disposable income

c. Anticipated large expenditure

	Borrower 1		Borrower 2		Borrower 3		Borrower 4	
	Y	N	Y	N	Y	N	Y	N
3. How will you continue to make your monthly payments?								
a. Secured additional income								
b. Use of savings								
c. Reducing expenditure								
d. Income from employment/business								

Declaration - all applicants

I/We

- Understand that the approval of this product variation is subject to Bluestone Mortgages' applicable lending criteria and I/ we may need to meet additional requirements before an application can be approved.
- Warrant that all information provided in this application and any accompanying supporting documents (if any), are true, correct and complete and that Bluestone Mortgages will rely upon it as such.
- Understand that this application does not represent a quote, pre-qualification or an offer for credit by Bluestone Mortgages and that Bluestone Mortgages may reject my/our application at its sole discretion.
- Are unaware of any matters now or in the foreseeable future, which will or may have a negative impact on my/ our credit rating, financial position or ability to meet my/our ongoing obligations under the loan contract

Privacy consent

By signing this document, you consent to us and some other entities collecting, using, holding and disclosing personal and credit information about you. We may do a credit check and the check will leave a mark in your file.

Credit information includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information.

Personal information includes any information from which your identity is apparent. You can find out more about how we deal with your privacy by viewing our privacy statement at <https://bluestone.com.au/privacy-policy/>. If you do not provide us with this consent or provide us with your personal information, we may not be able to proceed with the product variation application.

By signing below, you make the above declarations and agree that all the information that you have provided is true and correct.

BORROWER 1

BORROWER 2

Name		Name	
Signature		Signature	
Date		Date	

BORROWER 1

BORROWER 2

Name		Name	
Signature		Signature	
Date		Date	