

# Bluestone.

# SPECIALIST



## SPECIALIST AT A GLANCE

A flexible home loan for borrowers who have had financial difficulties in the past.

**RATES FROM**  
**5.99%-8.49%**  
(6.36%-9.04% comparison rates)\*

### KEY LOAN FEATURES

- Borrow up to \$2.5m
- Minor mortgage arrears accepted (less than 1 month within 6 months)
- Judgements & defaults less than \$1000 or greater than 12 months old ignored
- Bankruptcy over 2 years old ignored
- Release up to \$200k of equity
- Line of Credit available
- Unlimited debt consolidation
- Up to 85% LVR
- No LMI (risk fee applies)
- No credit scoring

\*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 4 November and is subject to change without notice.

## WHAT DOES A SPECIALIST BORROWER LOOK LIKE?

- Difficulty accessing mainstream products due to credit history
- Has defaults that are over 1 year old or less than \$1000
- Less than one month of mortgage arrears within the last six months
- Looking to release equity in their property (up to \$200k) for other life goals



## WHAT YOU NEED FOR YOUR SPECIALIST APPLICATION

### Full Documentation

To access the Specialist full doc option, simply provide your 2 most recent payslips if you're PAYG, or your **most recent tax return and Notice of Assessment (NOA)** if you run your own business, along with **3 months' personal bank statements.**



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 one year and don't have tax records available? Qualify for Specialist alt doc with **three months' personal bank statements and ONE 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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