

Bluestone.

SPECIALIST



SPECIALIST AT A GLANCE

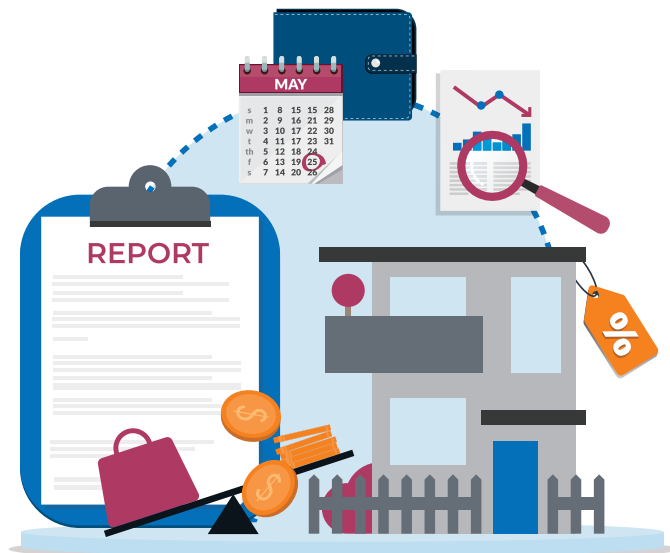
A flexible home loan for borrowers who have had financial difficulties in the past.

KEY LOAN FEATURES

- Borrow up to \$2m
- Judgements & defaults less than \$2000 or greater than 12 months old ignored
- Discharged bankruptcies acceptable if more than 1 day
- Unlimited debt consolidation
- Up to 85% LVR
- No LMI (risk fee applies)
- No credit scoring

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 \$2000
- Wants to consolidate their tax debt
- Wants to refinance private loan



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.

Alternative Documentation

Self-employed for over one year and don't have tax records available? Qualify for Specialist alt doc with **6 months' business bank statements** or **6 months' BAS** or **Accountants Letter** and **Customer Declaration form**.



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.



One Team



One Lender



One Goal

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