

Bluestone.

SPECIALIST+



SPECIALIST+ AT A GLANCE

A straightforward home loan for borrowers who are recovering from financial difficulties.

KEY LOAN FEATURES

- Borrow up to \$1m
- Defaults/Judgements of any amount ignored
- Discharged bankruptcies acceptable if more than 1 day
- Can clear Part IX and X debt agreements
- Unlimited debt consolidation
- Up to 80% LVR
- No credit scoring

WHAT DOES A SPECIALIST+ BORROWER LOOK LIKE?

- Recovering from previous financial difficulties
- Has defaults/judgements on their credit report
- 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, 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 **6 months' business bank statements** or **6 months' business activity statements** or **Accountants Letter** and **Customer Declaration form**.

*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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