

Product Guide for Brokers

20 May 2025



25 years of opening doors to the Australian Dream

Home ownership is a fundamental part of the Australian dream; however, the path can be challenging, especially when traditional lending can be strict and unforgiving.

As a non-bank lender with 25 years of experience delivering flexible solutions, we're here to change that and help you deliver a 'yes' to more clients.

Helping you deliver 'yes' to more kinds of borrowers

Prime	Near Prime	Specialist	Specialist +
Clear credit and strong employment history	Reasonable credit, low employment continuity	Debt consolidation, some credit discrepancies	Poor credit history or recent judgements

Lending Products

Residential Home Loans	SMSF Residential Investor Loans	Plus, more to come in 2025!
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Why more brokers chose Bluestone

- ✓ Award-winning BDM team¹
- ✓ End to end deal support
- ✓ Access to in-house industry experts
- ✓ Highly experienced credit team
- ✓ FREE education to help you grow your business
- ✓ BrokerHub access with industry insights

¹ Source: Mortgage Professional Australia 2024 Broker on Non Banks awards

Guide to Select Your Product

Accepted Income (All income serviced at 100% unless otherwise stated)

Income Type	Income Detail	Prime	Near Prime	Specialist	Specialist+
PAYG	Full time	>12 months continuous; ≤2 employers	>3 months with current employer OR >12 months continuous employment, no more than 2 employers.	>3 months with current employer OR >12 months continuous employment.	
	Contract	Max 2 Employers in last 12 months. No Gap in employment	12 months of continuous employment in the same industry		
	Part time	>6 months with current employer.	>3 months with current employer.		
	Casual	>6 months with current employer + 12 months continuous employment overall.			
	Overtime	If regular for 6+ months			
	Commissions & bonuses	2 years averaged.	12 months averaged.		
	Parental leave	Most recent Centrelink statement with matching income credits to personal bank statement(s). Letter from employer confirming parental leave arrangement including return to work date, status and salary.			
Self-Employed	Full Doc	ABN >24 months; GST >12 months. Average of last 2 years tax returns (or the latest year if lower) & NOA	ABN >12 months, GST > 1 day	ABN >6 months, GST > 1 day	
			1 years' tax returns & NOA		
	Alt Doc	6 months BAS (incl most recently lodged) OR 6 months business bank statements OR accountant's letter.			
Rental	Rental Income	80% of gross rental income for existing and proposed residential investment, commercial and Airbnb/holiday let properties			
Other	Child Support	Applies for payments made to dependent children under the age of 13	Applies for payments made to dependent children of any age.		
	Family Tax Benefit	Accepted for children under the age of 13 (categories A & B only).	(categories A & B only).		

Accepted credit impairment and refinance

	Prime	Near Prime	Specialist	Specialist+
Mortgage Conduct	<14 days 0 default fees or overlimit	<1 month	<2 months	<3 months
Personal Loans and Credit Cards	0 arrears >14 days, 0 default fees, overlimit <\$500	Conduct exceptions accepted subject to reasonable explanation		
Defaults/judgements	If paid up to \$500	<\$2000 or >24 months considered	<\$2000 or >12 months considered	All
Repaying Part 9 and Part 10 agreements	Not accepted		Yes - provided the loan is being paid out and 6 months clear conduct is evident	
Debt Consolidation	Unlimited (excludes ATO debt) Private loans - 6 months repayment history	Unlimited ATO debt and private loans (interest capitalised)		

Residential Home Loans



Through our flexible lending criteria, no-fuss applications and fast assessment, we're committed to delivering the best experience to you and your customers.

Key features

- Individuals, Companies and Trust borrowers
- Owner Occupier and Investment Loans
- Up to 5 years Interest Only
- Redraw and Offset sub account
- Max LVR 90% (inclusive of any fees)
- Loans from \$100,000
- Max Loans \$3m for Metro, \$2m non-metro (*LVR and product limits apply)
- Standalone vacant land accepted

For more policy details visit bluestone.com.au/brokers

Owner occupier base principal & interest, variable interest rates

Prime headline interest rates p.a.

LVR	Full doc		Alt doc	
	P&I	Risk Fee*	P&I	Risk Fee*
≤70%	6.54%	-	6.64%	-
≤80%	6.69%	-	6.79%	0.50%
≤85%	7.64%	1.00%	7.99%	1.00%
≤90%	8.04%	1.00%	8.99%	2.00%

Loading applied to the headline interest rates

Interest only	0.30%
Investment	0.30%
Prime Large Loan >\$2M	0.50%
Near Prime Large Loan >\$1.5M	0.50%
Specialist and Specialist+ Large Loan > \$1M	0.50%

Near prime headline rates p.a.

LVR	Full doc		Alt doc	
	P&I	Risk Fee*	P&I	Risk Fee*
≤70%	7.14%	0.50%	7.24%	0.50%
≤80%	7.39%	1.00%	7.49%	1.25%
≤85%	8.24%	1.50%	8.34%	2.00%
≤90%	9.24%	2.00%	9.34%	2.50%

Fees and charges

Settlement fee	\$120
Legal fee	From \$400
Establishment fee - Prime	\$590
Establishment fee - All other products	\$990
Title protection fee (excluding Prime)	\$350
Monthly account keeping fee	\$15
Loan variation fee	\$250
Discharge fee	\$500
Valuation Fee Covered up to \$400 for each order	By Quote

Fees (including risk fees) can be capitalised for all loans, subject to the total loan inclusive of fees, not exceeding maximum loan amount and LVR for each product.

*The Risk Fee is calculated as a percentage of the total amount borrowed and added to the loan balance prior to settlement.

Specialist headline rates p.a.

LVR	Full doc		Alt doc	
	P&I	Risk Fee*	P&I	Risk Fee*
≤70%	8.04%	0.75%	8.14%	1.00%
≤75%	8.24%	1.50%	8.34%	1.50%
≤80%	8.24%	1.50%	8.34%	2.00%
≤85%	9.24%	2.00%	9.34%	3.00%

Specialist + headline rates p.a.

LVR	Full doc		Alt doc	
	P&I	Risk Fee*	P&I	Risk Fee*
≤70%	9.09%	1.00%	9.19%	1.50%
≤75%	9.24%	1.50%	9.44%	2.50%
≤80%	9.24%	2.00%	9.44%	2.50%

SMSF Investment Loans

Meet your customers' SMSF borrowing needs with our SMSF Residential Investment Property Loan. We help simplify the process, supporting you through the entire loan application. Plus, get access to Bluestone's dedicated SMSF lending specialist.

Key features

- Investment Only
- 10 to 30 year loan terms
- Up to 6 members
- Max LVR 80% (inclusive of any fees)
- Loans from \$100,000 - \$1,500,000
- Interest Only 3 and 5 years

For more policy details visit bluestone.com.au/brokers

SMSF Investment Variable Interest Rates

Headline rates p.a.			Fees and charges	
LVR	Principal + interest	Interest only		
≤70%	6.84%	7.14%	Settlement fee	\$120
≤80%	7.24%	7.54%	Legal fee	From \$550
			Establishment fee	\$590
			Monthly account keeping fee	\$15
			Discharge fee	\$500
			Document vetting fee	\$800
			Valuation Fee Covered up to \$400	By Quote

SMSF requirements / checklist

Borrower	<ul style="list-style-type: none">• The Borrower is required to be the SMSF corporate Trustee (non-trading entity), which holds the beneficial interest in the security property.• Minimum Net Assets of \$200,000 prior to purchase/refinance
Securities	<ul style="list-style-type: none">• Single acquirable asset• Full list of acceptable securities can be found on Bluestone website• Defence Housing Association and units over 40sqm acceptable
Contributions	<ul style="list-style-type: none">• PAYG - either super guarantee contributions (SGC) or SGC plus at least 12months of regular additional concessional contributions• Self Employed – 2 years history of super contributions• Proposed contributions accepted requiring assessment of individual member's full financial position. Refer to Prime Product policies for additional contributions.