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Bluebay RESIMAC Special Offer & Servicing Changes

Please be advised that effective immediately, the following selected interests rates and fees will be reduced for a limited time on our Bluebay RESIMAC product range:

Bluebay Resimac Prime Horizon Full Doc

First year annual fee waived — a saving of \$345

Bluebay Resimac Prime Alt Doc

Reduced Risk Fee from 100bps to 50bps up to 70% LVR

Bluebay Resimac Specialist Alt Doc Clear

Interest rates reduced by 50bps up to 70% LVR and 35bps up to 80% LVR

Special offer ends on 30th September 2019. The updated interest rate sheet can be downloaded from the Bluebay Home Loans website or accessed [here](#).

Please note, there is also a new servicing calculator applicable for the Prime loan products which will assess repayments at the higher of:

- Borrower Rate plus an interest rate buffer of 2.5% or
- A revised Floor Rate of 5.75%

In implementing this change to our serviceability guidelines we are also changing the reliance on some income types for Bluebay RESIMAC loans. Effective immediately, we will accept 80% of all following income types under our RESIMAC Prime products:

- Overtime, irrespective of employment/occupation type
- Shift allowances and penalties
- Bonus and commission income
- Casual employment and second jobs
- Investment income (rent, dividends and interest)
- Maintenance and Child Support

Family Tax Benefit A & B (if payable for the next 5 years) and any ongoing permanent pensions (as a secondary income source) can still be taken at 100%.

The updated serviceability calculator can be downloaded from the Bluebay Home Loans website or accessed [here](#).

Please note that servicing for the Specialist products is unchanged.

For any queries please call your Business Relationship Manager Lisa Van Weelde on 0438 924 711 or call the office on 1300 258 229.

Contact your Bluebay Home Loans BRM today...

Lisa Van Weelde

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