



Hi

At long last Australia is emerging from COVID-19 lockdown - just in time for winter.

If the weather is leaving you cold, we've got just the thing to warm you up - Bluestone's winter campaign is now live!

Along with hot new rates, we've overhauled our credit policy to roll back some of the changes we made in response to the COVID-19 pandemic. Also, we're waiving our establishment fee on all Prime full doc loans paying principal and interest.

There are a lot of changes to cover, so please reach out to your BDM who can answer any immediate questions you may have.

Limited Time Only

\$590 Establishment fee waived on all Prime full doc loans paying principal and interest.

Valid for applications received before 31 August.

Rate Drops

We have reduced rates to be competitive across our whole product suite.
Rates starting from:

2.79%

PRIME

3.94%

NEAR PRIME

5.19%

SPECIALIST

6.29%

SPECIALIST+

Download our new Matrix

Policy changes

We have updated our credit policy to roll back several changes made when Australia first went into lockdown. The economic impact of COVID-19 is still unfolding, so, for the time being we will continue to exclude income received from highly impacted industries.



Temporarily suspended industries include:

- Tourism
- Hospitality
- Entertainment/Arts
- Retail
- Construction

You can download our fees and policy documents below. Highlights of the policy changes are:

- Cash out limits increase to \$100k on Prime and \$50k on all other products
- Reinstated the Line of Credit feature except on our Specialist+ product
- Accepting overtime and commission income
- Bonus income acceptable from July 2020 if paid in FY21
- Reduced rental income verification - three months' rental credits or management statements
- We can consider mortgage arrears on our Specialist and Specialist+ products

Our policy is reviewed regularly and we will update you on further changes.

Download our Fees and Policies



The Fine Print

Our current approval turnaround time is two days, and we are always working on improving the experience for our brokers and their clients.



To ensure you receive the fastest approval, **please discuss your applications with your BDM prior to submission.**

Check out our Forms and Downloads