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Hi,

We've dropped our rates and removed another COVID related policy restrictions.

Here's an overview of the changes:

- Reduced Prime full doc rates, **now starting from as low as 2.59%** (2.60% comparison rate*)
- Reduced Prime alt doc rates, **now starting from as low as 3.49%** (3.73% comparison rate*)
- Removed some Prime alt doc risk fees
- On Near Prime, increased the maximum LVR to 85% in metro locations^

Here are the changes at a glance:

New Rates

PRODUCT	LVR	NEW VARIABLE RATE	NEW COMPARISON RATE	CHANGE
PRIME FULL DOC	≤60%	2.59%	2.60%	- 0.10%
PRIME FULL DOC	≤65% to ≤70%	2.69%	2.70%	-0.05%
PRIME FULL DOC	≤75% to ≤80%	2.74%	2.75%	- 0.10%
PRIME FULL DOC	≤85%	3.04%	3.05%	- 0.20%
PRIME ALT DOC	≤60%	3.49%	3.73%	- 0.50%
PRIME ALT DOC	≤65% to ≤70%	3.54%	3.78%	- 0.45%
PRIME ALT DOC	≤75%	3.59%	3.83%	- 0.50%
PRIME ALT DOC	≤85%	4.59%	4.89%	NEW
NEAR PRIME FULL DOC	≤85%	4.39%	4.82%	NEW
NEAR PRIME ALT DOC	≤85%	5.49%	5.92%	NEW

Loadings: Interest only +0.50% | Investment loans +0.50%

New Risk Fees

PRODUCT	LVR	NEW RISK FEE	CHANGE
PRIME ALT DOC	≤60% to ≤70%	0%	- 0.50%
PRIME ALT DOC	≤75%	0%	- 0.75%
PRIME ALT DOC	≤80%	0.75%	- 0.25%
PRIME ALT DOC	≤85%	0.75%	NEW
NEAR PRIME FULL DOC	≤85%	1.50%	NEW
NEAR PRIME ALT DOC	≤85%	1.50%	NEW

[Download Product Matrix](#)

YOUR BDM



If you have any questions about your Bluestone loans, approvals or how we can help your customers, the team is just a click away.

*The comparison rates is based on secured credit of \$150,000 and a term of 25 years. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Scenarios are for illustrative purposes only. ^Excluding Perth. This publication is intended for Bluestone introducers and referrers only and is not to be distributed to anyone else, including consumers, under any circumstance. Information in this publication is given in good faith, believed to be accurate at the time of publication and subject to change. Information accurate as at 27 August 2020.

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