



**Connective
Elevate**

Bluestone.

Pre-Christmas purchase settlement? No problem! There has never been a better time to try Connective Elevate / Bluestone

Here at Connective Elevate / Bluestone, we are proud to offer a 1-day turnaround time* across pre-checking and loan assessment, with direct access to the underwriter assigned to your deal under a full file ownership model. We are confident that we can meet tight timeframes at this busy time of year, so please speak to your [Connective Home Loans BDM](#) today about our range of product options if you have an urgent loan to place.

Did you know?

Connective Elevate / Bluestone does not credit score, nor do we use comprehensive credit reporting or debt-to-income ratio assessment. Each and every one of your customers is unique, and that is why we assess every scenario on its individual merits.

Latest Policy Updates

- **Self-employed income verification**

We are now accepting the following for our self-employed income verification for new applications:

Prime

Full Doc: 2 years tax returns AND 3 months business bank statements OR 3 months BAS (most recent)

Alt Doc: 6 months business bank statements AND 6 months BAS (most recent)

Near Prime/Specialist/Specialist+

Full Doc: 1 year tax returns AND 3 months business bank statements OR 3 months BAS (most recent)

Alt Doc: 6 months business bank statements OR 6 months BAS (most recent)

- **We now accept rental income from holiday let/Airbnb and commercial properties**

This income will be shaded at 50% and then taxed appropriately.

- **We now accept investment income**

We now accept interest and dividend income on investments held for a minimum of 24 months for Prime, and a minimum of 12 months for all other products.

- **Changes to serviceability**

We have adjusted shading on residential rental income from 60% to 70%.