



**Connective
Elevate**

Bluestone.

Spreading the Christmas Cheer!

With the silly season in full swing, we've made some changes to our policy to help you help more of your customers.

We've reduced our investment loan loading

We've reduced our investment loading to 0.15%, which means that our lowest investment loan rate is 2.59% (2.64% comparison rate)!

We've increased the aggregate exposure limits

We have increased the aggregate exposure limits across all products. Maximum aggregate exposure on full doc loans is now \$3m, alt doc loans \$2.5m, and Specialist+ loans \$1.5m.

Changes to self-employed income servicing

We have changed the way we calculate servicing on fully verified Prime self-employed income. We can now use the latest year's income (out of the 2 years evidence received) subject to review of 3 months' BAS or business bank statements. Refer to your BDM for more information.

Changes to child maintenance income verification

To prove child maintenance income on all products other than prime, borrowers can now use either a Child Support Agreement (CSA) dated within the last 6 months, or at least 3 months' corresponding credit to a personal bank account. Prime applicants need to provide both of these forms of evidence.

Introducing large loans

We've introduced large loans, available for Sydney and Melbourne metro only. We're able to lend over \$1.5m, up to a maximum of \$2.5m on Prime and Near Prime. Refer to your BDM for more information.

We can now accept probationary employment

We're now accepting probationary employment on Prime subject to 12 months continuous employment with previous employer.

We've increased cash out limits

We've increased the cash out limits to \$500K for Prime and Near Prime full doc, and \$200k for all other products excluding Specialist+.

Information current as of 22/12/2020. Bluestone Servicing Pty Ltd (Bluestone) ACN 122 698 328 (Australian Credit Licence No. 390183) on behalf of the Credit Provider, Permanent Custodians Limited ACN 001 426 384. Distributed by Connective Credit Services Pty Ltd ACN 143 651 496 (Australian Credit Licence No. 389328) trading as Connective Home Loans.