



Welcome to your latest fortnightly update. Hit the play button below to hear from James Angus, our CCO, about all the exciting things happening now, and what's coming up next here at Bluestone!



What's new

Accountants' letters are coming back!

You asked and we listened! From today, we're bringing back the use of accountants' letters on our Near Prime, Specialist and Specialist+ alt doc products. This will be available for up to 80% LVR and \$1m loan amount.

Under the new policy, we will accept one of the following forms of income verification:

- Customer declaration and accountant's declaration; OR
- 6 months' BAS; OR
- 6 months' business bank statements

Please note that the customer declaration is currently only **mandatory** for alt doc applications with an accountant's letter. Starting from 14 June, it will be mandatory for **all** alt doc applications.

Below, you'll find the form that you need to complete when using the accountants' letter to verify income along with the customer declaration for all alt doc applications.

[Download accountants letters](#)

[Download customer declaration](#)

We've reduced our rates across all Specialist and Specialist+ products

Do you have customers with a less than perfect credit history? Now's your chance to get them a great deal! We've reduced our interest rates across all Specialist and Specialist+ products by as much as 70bps.

Check out the table below for the highlights.

PRODUCT	LVR	NEW VARIABLE RATE	NEW COMPARISON RATE	CHANGE
SPECIALIST FULL DOC	≤60% to ≤65%	4.54%	4.88%	- 0.35%
SPECIALIST FULL DOC	≤70%	4.54%	4.89%	- 0.35%
SPECIALIST FULL DOC	≤75%	5.09%	5.47%	- 0.50%
SPECIALIST FULL DOC	≤80%	5.09%	5.49%	- 0.50%
SPECIALIST ALT DOC	≤60% to ≤65%	4.84%	5.18%	- 0.60%
SPECIALIST ALT DOC	≤70%	4.84%	5.19%	- 0.60%
SPECIALIST ALT DOC	≤75%	5.84%	6.22%	- 0.50%
SPECIALIST ALT DOC	≤80%	5.84%	6.24%	- 0.50%
SPECIALIST+ FULL DOC	≤60%	5.59%	5.97%	- 0.70%
SPECIALIST+ FULL DOC	≤65%	6.19%	6.60%	- 0.10%
SPECIALIST+ ALT DOC	≤60%	6.39%	6.77%	- 0.50%

*Valid for applications lodged from 21 May 2021.

For a full list of our rates, check out the Product Matrix below.

[Download Product Matrix](#)

Turnaround Times

Our turnaround times are looking fantastic at the moment, especially when you consider that a lot of other lenders are measuring their SLAs in weeks, not days. With a current SLA of just one day, we're working hard to help you exceed your customers' expectations.

as of 24/05/2021



TIME TO FIRST TOUCH

a process to confirm that we have all the information we need to make a first time credit decision.



TIME TO CREDIT DECISION

(fully packaged)

1 day turnaround for new supporting documents received.
Turnaround times are based on uploading all supporting documents via AOL at the time of submission.

YOUR BDM



Dayna Manser

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[Book a time](#)

Our BDMs are here to help. Simply select the relevant meeting type when booking a time.

Bluestone.

[Visit our website](#)

*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.

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