



# The I've spent too much of my deposit home loan

If you **don't have** a 20%  
deposit, **we can help**

- Borrow up to 90% of the value of your property
- We don't have Lender's Mortgage Insurance (LMI), which could save you thousands and get you into your home sooner
- We accept many types of employment, including part time and casual
- We accept non-genuine savings, such as monetary gifts, but you must show ability to repay your loan
- We don't credit score - we assess each application on a case-by-case basis

## Key features of Bluestone home loans

- No Lender Mortgage Insurance (LMI), which could save you thousands
- Use your home's equity to get unlimited cash out of your loan (evidence of purpose required over \$200k or 50% of valuation)
- We accept many types of employment, including part time and casual
- Borrow up to \$3m\*
- Consolidate your debt into your home loan for one easy payment
- Loan defaults up to \$500 are accepted if they are paid
- Borrow up to 90% of the value of your property\*

## Who is Bluestone?

At Bluestone, we believe everyone deserves the chance to own a home. We focus on your story, not the boxes you tick. We're experts in home loans, refinancing, investing in property, and debt consolidation. Since launching in Sydney in 2000, we've helped over 51,000 Aussies buy or refinance their properties.

We are a non-bank lender owned by global investment firm Cerberus, and are backed by many funders including NAB, Challenger, CBA, Macquarie and Deutsche Bank. That means you can expect us to be here for you, now and into the future.



## Why Bluestone?

**More paths to 'yes':** We're in the business of finding loans to fit people, not the other way around. With flexible loan solutions and no credit scoring, we make it more likely for more people to get their home loan approved.

**Personalised to your situation:** Whether you're working for yourself, or a member of the growing gig economy, we'll work with you to find a solution to match your personal goals and circumstances.

**Ongoing support:** Life doesn't end at loan approval. If you need help renovating, consolidating debt, or your situation has changed and you want to switch products, we have a range of services that move with you.

**Speak to your broker**  
about a home loan that's shaped around you

**13 BLUE**  
[bluestone.com.au](https://bluestone.com.au)

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