



# The **my** **credit card** **took a battering** home loan

If it's been **difficult to**  
**keep up** with payments,  
**we can help.**

- You can consolidate your debt into your home loan for one easy payment, including credit cards and personal loans
- We accept most types of defaults, late or missed payments as well as over the limit credit cards
- We don't credit score - we assess each application on a case-by-case basis
- When you're back on your feet, you can apply to switch to a loan with a lower rate.

## Key features of Bluestone home loans

- Borrow up to \$3m\*
- Borrow up to 90% of the value of your property\*
- 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)
- Risk fees may apply
- Unlimited debt consolidation available, including ATO debt, business loans and loans from private lenders
- One day discharge bankrupt accepted
- One month credit card statement accepted
- Keep your loan with us and you can apply to switch to a product with a lower interest rate, subject to review.

## 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

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