



The I'm still trying to pick up the pieces home loan

If you've **been affected**
by a significant life event,
we can help.

- We can accept past bankruptcy, as well as credit card, personal loan and mortgage defaults
- You can consolidate your debt into your home loan for one easy payment, including ATO debt and business loans
- When you're back on your feet, you can apply to switch to a loan with a lower rate
- We're flexible with the types of income we accept, including Jobkeeper and Government assistance payments
- We don't credit score - we assess each application on a case-by-case basis

Key features of Bluestone home loans

- Borrow up to \$3m*
- 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)
- Unlimited debt consolidation available, including ATO debt, business loans and loans from private lenders
- Simple self-employed income verification
- Self-employed eligibility from 1 year ABN, 1 day GST
- One day discharge bankrupt accepted
- Keep your loan with us and you can apply to switch to a product with a lower interest rate, subject to review.
- Risk fees may apply
- 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

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