



**Connective
Elevate**

Accreditation Training



Disclaimer

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VOTED BEST NON-BANK

RFI Group Australian Lending Awards 2019

VOTED BEST MORTGAGE PRODUCT

Property Investors Awards 2018

AWARD WINNING BDM TEAM

MFAA Excellence Awards

Business Development Manager for NSW 2018; Business Development Manager for Australia, NSW, VIC and QLD 2019, Business Development Manager for NSW 2020

Better Business Awards

Best Non-Bank Lender BDM for QLD 2019



01

Connective
Elevate Story

02

Connective
Elevate
Difference



03

Our Home
Loan Niches

04

Our Home
Loan Solutions





Connective
Elevate

1 | Connective Elevate's Story





Creating outstanding home loan experiences

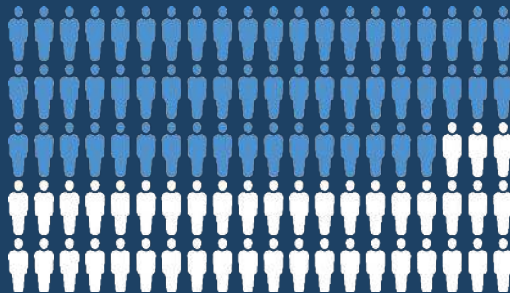
Administered by non-bank Bluestone, we are backed by many funders including NAB, Challenger, CBA, Macquarie, Deutsche Bank, International Investors and are also owned by Cerberus, a large US investor.

That means you can expect us to be here for you and your clients, now and into the future.

Connective Elevate & Bluestone Today

2,400

Active broker
relationships



+63



Aus broker NPS



\$4.6bn

APAC Book

In operation since 2000,
owned by global
investment firm Cerberus,
and are backed
by many funders including
NAB, Challenger,
CBA, Macquarie and
Deutsche Bank.

Helped over **51,000**
Aussies and **13,000**
Kiwis with their
home loan

2 day average SLA





Connective
Elevate



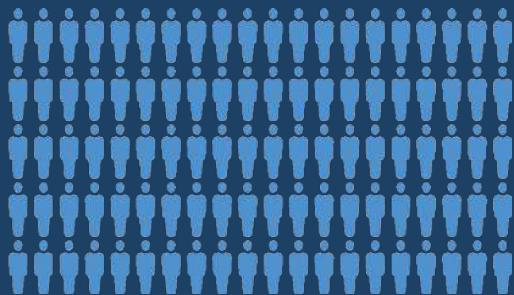
50,000 Trees

As part of our commitment to sustainability, we've partnered with OneTreePlanted and committed to planting **3 trees** for every home loan settled. So far, we've planted over **50,000** trees across our three office locations, Australia, New Zealand and the Philippines.

Connective Elevate & Bluestone 2026

4,000

Active broker
relationships



+60



broker NPS



\$8.1bn

APAC Book

\$3.3bn

Total Originations

>300

APAC Employees

>80%

Employee
Engagement Score

2 day average SLA





Connective
Elevate

2 | The Connective Elevate Difference



**Customers that
don't fit in the box?
Change the shape.**



**Connective
Elevate**



Connective Elevate can help

you service more customers
and grow your business



Service more kinds of customers

We enable you to service more kinds of customers, including those who are self-employed, credit impaired, with non traditional income, looking to consolidate debt or grow wealth with a self-managed super fund, thanks to our flexibility and broad range of products.



Your business is our business

We are 100% committed to brokers, and our BDMs are your partner to help you grow your business, identify opportunities and get you the resources you need to convert more loans.



We value your time

More complex loans often require more work, so we make it our priority to ensure brokers are well compensated for the time they spend on a loan.



The right answers, real quick

When you call our Scenario Hotline, you get immediate help from an experienced underwriter who can help you understand more complex loans, workshop scenarios, guide you through the application process and help with quick approval on the loan.



We focus on the customer, not their credit score

Our underwriters quickly assess each application on a case-by-case basis to fully understand your borrower's story, rather than focussing on their credit score.



Scenario Hotline

Save time on your application, just call



13 25 83

The Scenario Hotline is a solution focused service that provides brokers with direct access to an experienced Underwriter to discuss and workshop complex scenarios.

Step 1

Broker calls
Scenario Hotline
13 25 83
*Monday - Friday
8am - 6pm AEDT*

Step 2

Call answered by
Senior Underwriter
and the scenario
is discussed

Step 3

Record of discussion
provided in writing,
along with reference
number

Step 4

Application
submitted with
reference number



Scenario Hotline features & benefits

Features

- Policy queries
- Servicing calculations
- Exception requests
- Workshop complex scenarios
- Immediate application assistance*

Broker Benefits

- Deal Certainty - direct feedback from the underwriters on what you need to get your loan approved
- Expand your business - use the hotline to write more complex loans Alt Doc, Near Prime, Specialist, SMSF
- Get access to expertise when it suits you
- Have the same Underwriter discuss and assess your deal**



Fast turnaround times



<1 DAY

Time to first touch

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



<1 DAY

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.



Bluestone Broker community

Over 1,500 members

Our Facebook group gives accredited brokers:



Tips

Early access to tips
& industry updates



Questions

The opportunity to have
questions answered by our
lending & BDM team



Support

BDM support



Resources

To help grow
your business



Updates

On new product releases
& promotions



Live Chat

And more!



Connective Elevate

National broker service

From your **BDMs and Broker Success Managers**



Referral relationships



Workshop scenarios



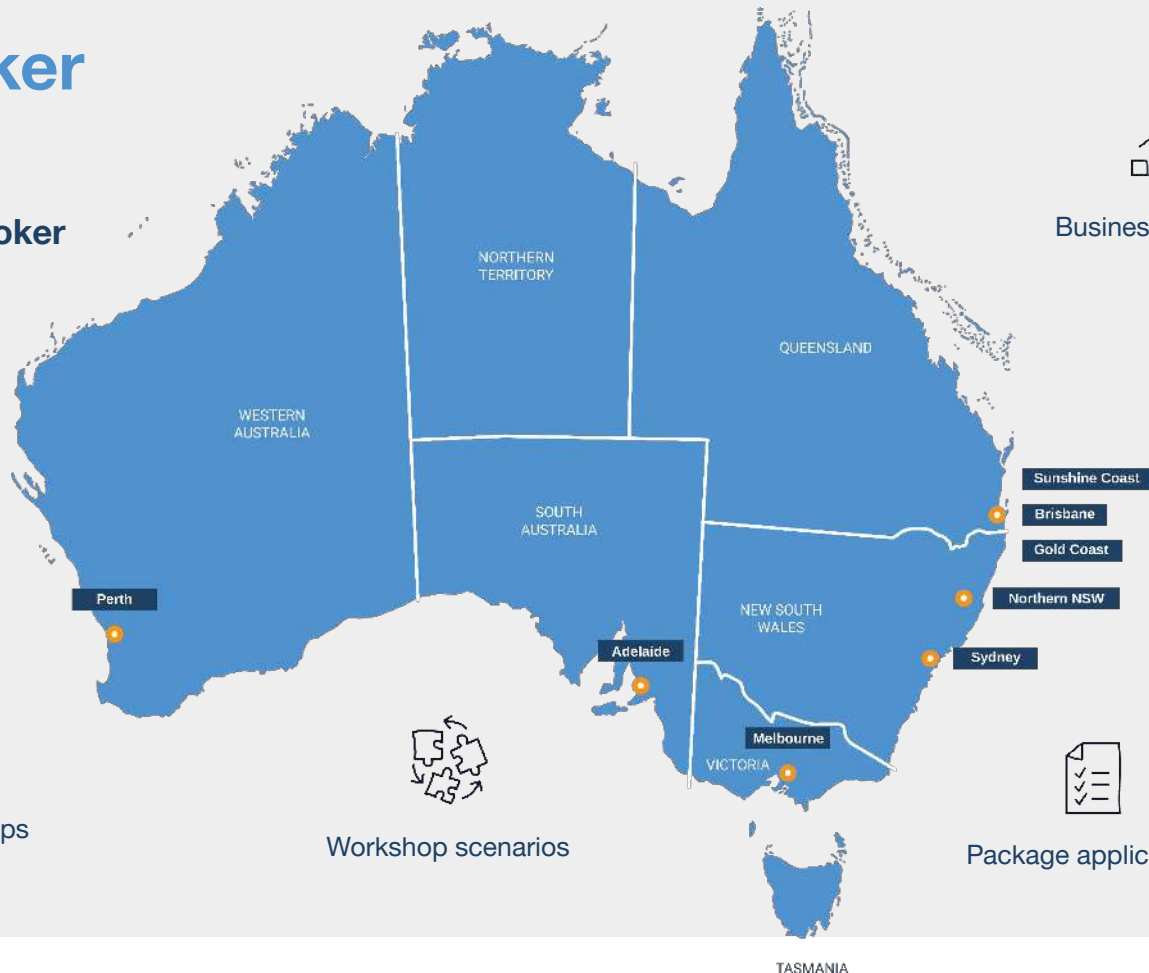
Business planning



Networking events



Package applications



Connective Elevate

Full integration with ApplyOnline



**Easy customer ID
verification with
NextGen ID**



**Real-time status
updates with
backchannel
messaging**



**Smart checklist for
mandatory
documents**



**Automated
validation of
information**



**Save time with
AVMs & EVRs**





Connective
Elevate

3 | Our Home Loan Niches



Accepted debts & defaults



Mortgage arrears
Up to 3 months



Clearing Part 9/10 debt agreements
> 6 months



Large defaults within last
1 year



Discharged bankruptcy
> 1 day



Debt consolidation



Unlimited debt consolidation. No limit on number of loans



Income types accepted



Self-employed



Commissions
& bonuses



Centrelink & pensions
(excl. newstart)



Child maintenance



Workers' comp
& insurance



Probation,
overtime & shift
allowance



Rental income
(80% of gross)



Short-term &
casual



Full-time, part-time,
contract & parental
leave



Self-employed income verification



FULL DOC

For self-employed borrowers who have access to all the income verification documents a lender needs to assess a home loan application.

Prime

- ✓ 2 years of tax returns and notice of assessment

Near Prime, Specialist and Specialist+

- ✓ 1 year's tax returns and notice of assessment



ALT DOC

Self-employed borrowers who can verify their income...but not exactly how mainstream lenders generally prefer it.

Prime, Near Prime, Specialist and Specialist+

- ✓ Customer declaration
- ✓ **PLUS ONE** of the below
 - 6 months BAS **OR**
 - 6 months business bank statements **OR**
 - Accountants Letter



Path to Prime

What is a product upgrade?

A product upgrade is a simple, three-step process that gives non-conforming customers the opportunity to switch to a different product that may have a lower interest rate, subject to review.

With easy-to-assess eligibility and a short and simple application process, a product upgrade can help eligible customers move from Specialist all the way up to Prime if approved.

There are two main criteria customers need to meet to be eligible to apply for a product upgrade:



Minimum length of loan

- **12 months after settlement** for Near Prime, Specialist & Specialist+ loans



Clear repayment history

- Customers must have clear repayments for the last 12 months
- Customers' credit history must meet the requirements of the product they are upgrading to



Path to Prime process



Assessment

We'll review the customer's credit in line with our product criteria to see if they're eligible for a product, our underwriters will assess the application and make a final decision.

Prime

1

2

3



Application

It only takes 2-3 minutes to complete and sign our application form. We'll ask for details of any changes to financial circumstances and consent to perform a credit check.



Approval

Once the product upgrade is approved, the product upgrade and new interest rate will be reflected in our system and an email confirmation is sent to the customer.

The Path to Prime process takes 3-4 business days.





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Elevate

4 | Our Home Loan Solutions



Who We Help

Customers overlooked & underserved by the banks



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

Prime

Customer Challenges

- May not meet the requirements of mainstream lenders
- It may be difficult to prove non-genuine savings e.g savings was a gift
- Late or missed credit card or loan payments

Connective Elevate Solutions

- 90% LVR no LMI
- No occupation restrictions
- Accept non-genuine savings - must show ability to pay
- No credit scoring - we assess each application on a case by case basis



The I need funds to help expand my business home loan

Prime | Near Prime | Specialist | Specialist+

Customer Challenges

- They need funds for business or personal reasons
- They could be self-employed for a short period of time or their previous years' financials don't tell the full story
- May not have their most recent financials or tax returns completed
- They may have a business loan or other debt they want to consolidate to lower their monthly repayments

Connective Elevate Solutions

- Unlimited cash out
- Flexibility with income verification
- Unlimited debt consolidation including ATO debt and business loans
- No credit scoring - we assess each application on a case by case basis



The My credit card took a battering home loan

Prime | Near Prime | Specialist | Specialist+

Customer Challenges

- Their credit history may not be perfect
- They may not meet the requirements of mainstream lenders
- They could be having trouble keeping on top of their debt repayments

Connective Elevate Solutions

- One month credit card statement accepted
- Unlimited debt consolidation
- Late or missed payments and over the limit on credit cards accepted
- One day discharge bankrupt accepted
- No credit scoring - we assess each application on a case by case basis
- Customers can upgrade to a loan with a lower rate, subject to review



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

Prime | Near Prime | Specialist | Specialist+

Customer Challenges

- They could be unable to obtain finance due to previous credit issues, bankruptcy or defaults
- They may receive financial help not accepted by mainstream lenders
- Covid may have negatively affected their business or income

Connective Elevate Solutions

- Past bankruptcy, credit card, personal loan and mortgage defaults accepted
- Unlimited debt consolidation, including ATO debt and business debts
- Customers can upgrade to a loan with a lower rate, subject to review
- Flexibility with income types including Jobkeeper and Government assistance payments
- No credit scoring - we assess each application on a case by case basis



Just a bit too different for a bank

The I'm a single parent with two jobs home loan

Prime | Near Prime | Specialist | Specialist+

Customer Challenges

- They may have only been with their primary employer for a short time
- Banks may not treat their second job as stable income and are likely to only accept 50% of their income from their second job

Connective Elevate Solutions

- Flexibility with income verification, including casual income, child maintenance and Family Tax benefit A&B
- Flexibility with employment history
- No credit scoring - we assess each application on a case by case basis



Self-employed

The I'm self-employed home loan

Prime | Near Prime | Specialist | Specialist+

Customer Challenges

- They may be self-employed for a short period of time
- Their previous years' financials don't tell the full story
- They may not have their most recent financials or tax returns completed

Connective Elevate Solutions

- Unlimited cash out for business purposes, home renovations or a large purchase
- Flexibility with income verification
- Unlimited debt consolidation including ATO debt and business loans
- Only one income verification document is required for Alt Doc loans
- No credit scoring - we assess each application on a case by case basis



Connective Elevate's product range



Prime

Borrowers with clear credit & strong employment history.



Near Prime

Clear credit borrowers who don't quite fit the qualifying criteria for Prime.



SMSF

SMSF can help borrowers achieve their property investment goals.



Specialist

Borrowers who have had financial difficulties in the past.



Specialist+

Borrowers who are recovering from financial difficulties.



Key home loan features

	Prime	Near Prime	Specialist	Specialist+
Max loan amount*	\$3m		\$2.5m	\$2m
Max LVR*	90% (no LMI)		85% (no LMI)	80% (no LMI)
ABN & GST	ABN 24 months, GST 12 months	ABN 12 months, GST 1 day	Full Doc - ABN 12 months, GST 1 day Alt Doc - ABN 6 months, GST 1 day	
Debt consolidation	Unlimited	Unlimited, including ATO debt, business debt or privately funded loans		
Cash out	Unlimited - where >\$200k or 50% of value evidence of purpose required		Unlimited up to 80%, 200k >80%	
Defaults/judgements	Ignored if paid up to \$500	Up to \$2000 or over 24 months ignored	Up to \$2000 or over 12 months ignored	All ignored
Mortgage arrears	Up to 14 days	Less than 1 month	Less than 2 months	Less than 3 months
Discharge bankruptcy		Acceptable if more than 2 years	Acceptable if more than 1 day	
Part IX, X agreements		Discharge more than 2 years	Discharge more than 1 day	6 months' clear repayments



Our offset account

Separate BSB / account number

Separate statements to make it more convenient for customers to manage their funds & keep everyday personal spending funds separate from their home loan.



One offset facility

Per variable rate loan split



Real time transfer

to accounts at other financial institutions to give customers easy access to their funds for everyday spending.



Variable loan terms

available (excluding fixed rate loans & lines of credit)



Future versions

No BPay, debit card or other POS payment capability at this time, but will be available in future versions.



The we want to invest our super in property home loan

Customer Challenges

- There's a lack of information on investing in a self-managed super
- Understanding the complex rules around SMSF compliance
- They may be paying a higher rate with a lender or bank that no longer services SMSF loans

Connective Elevate Solutions

- Support from SMSF specialists with 15 years of experience
- Transparent digital application process and fast turnaround times
- A loan that has a focus on SMSF compliance for peace of mind for you and your customers
- We make it easy to refinance to a Connective Elevate SMSF loan and can help with new purchases



SMSF residential loan key features



Apply Online

Fully integrated
for broker ease



Corporate Trustee

Up to 80% LVR & \$1.5m



Net Assets

Value > \$200,000
In the SMSF



Purpose

Purchase of an
acceptable property



Simplified Assessment

When historic contributions
are evident



Compliance focus

Through understanding the
obligations on trustees

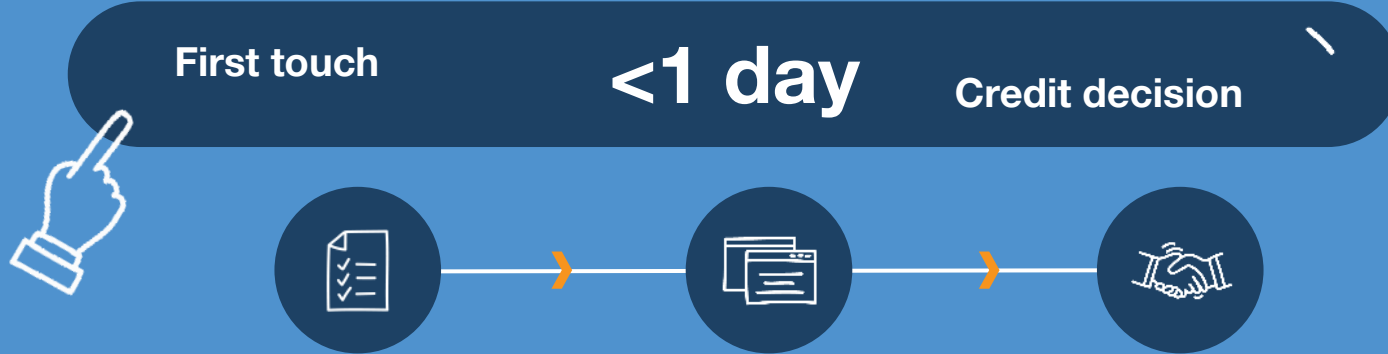


Repayment options

P&I or IO



The Path to fast decisions



Gather

All info for our first touch:

- App form/consents
- Application notes
- ID docs
- Income docs
- Repayment history evidence
- Council rates (refi)
- Refer to Online Credit Policy for full list of document requirements

Submit

Application electronically

- Directly through ApplyOnline or your aggregator software
- Automated validation of information
- Smart checklist for mandatory documents

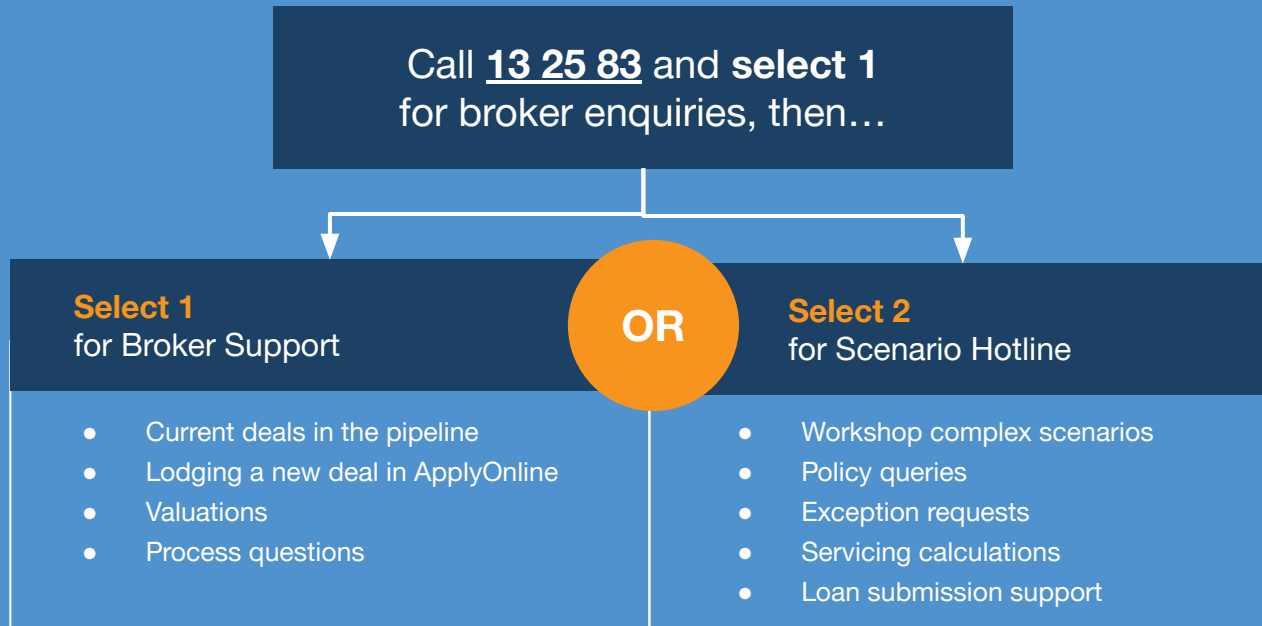
Approval

We'll order the valuation.

- Connective Elevate covers 1 standard per app
- We'll also advise of anything needed prior to unconditional/settlement
- Real-time status updates
- Faster valuations through AVMs and EVRs



Help is just a phone call away



You can also refer to our [online credit policy](#) for policy queries



Next Steps

