



# Accreditation Training

28 September 2023



# Disclaimer

Your Mortgage Choice Home Loans Amplify Home Loan is administered by Bluestone Servicing Pty Ltd ACN 122 698 328 (Australian Credit Licence 390183) on behalf of the Credit Provider, Permanent Custodians Limited ACN 001 426 384 (Australian Credit Licence 235129). It is distributed by Mortgage Choice Pty Ltd (ABN 57 009 161 979, Australian Credit Licence 382869) and Smartline Operations Pty Limited (ABN 86 086 467 727 Australian Credit Licence 385325) which are both owned by REA Group Limited.

The information in this publication, including interest rates, fees and charges, is given in good faith, believed to be accurate at the time of publication and is subject to change. Other information relating to market share, new loans, funds under management etc are approximate numbers.

This information has been prepared on a strictly confidential basis and may neither be reproduced in whole nor in part, nor may any of its contents be divulged to any third party without the prior written consent of Bluestone.

This information is not intended to create any legal relations or agreement and is not binding on Bluestone under any circumstances whatsoever.

No responsibility or liability whatsoever (in negligence or otherwise) is accepted by Bluestone, Mortgage Choice Home Loans Amplify and their related entities for any errors, misstatements or omissions in this information or any other information or materials.

Without prejudice to the foregoing, neither Bluestone, Mortgage Choice Home Loans Amplify, nor any of their associates, directors, officers, employees nor any other person shall be liable for any loss or damage (whether direct, indirect or consequential) suffered by any person as a result of relying on any statement in or omission from this information.

Nothing in this information should be construed as legal, financial, accounting, tax or other advice.

**01**

**The Mortgage  
Choice Amplify  
Story**

**02**

**The Mortgage  
Choice Amplify  
Difference**



**03**

**Our Home  
Loan Niches**

**04**

**Our Home  
Loan Solutions**

# The Mortgage Choice Amplify 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.**

# Mortgage Choice Amplify & 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





50,000 Trees

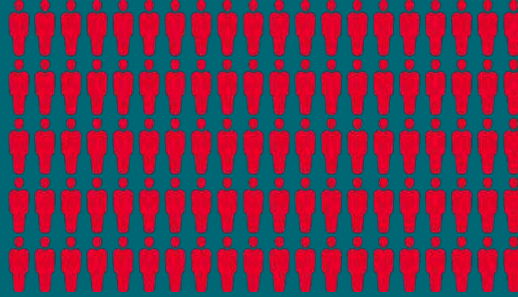
As part of our commitment to sustainability, we've partnered with OneTreePlanted and committed to planting **3 trees** for every home loan settled. So far, we've planted over **50,000** trees across our three office locations, Australia, New Zealand and the Philippines.



# Mortgage Choice Amplify & 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





A photograph of a middle-aged couple sitting on a couch in a living room, looking at a laptop screen. The man has a beard and is wearing a blue shirt. The woman has short white hair, wears red glasses and a blue jacket. They are both smiling. A teal circular graphic is overlaid on the left side of the image, containing white text.

# The Mortgage Choice Amplify Difference

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



# Mortgage Choice Amplify 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

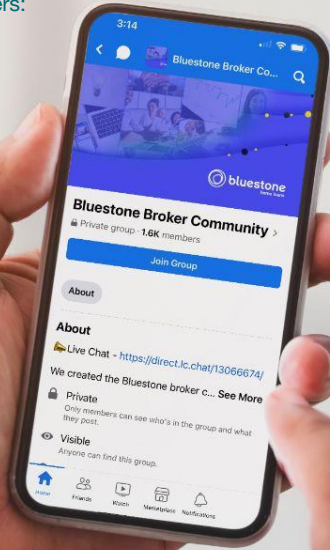
**1 day turnaround** for new supporting documents received. Turnaround times are based on uploading all supporting documents via AOL at the time of submission.



# 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!



# National broker service

From your **BDMs and Broker Success Managers**



Professional development



Referral relationships



Workshop scenarios



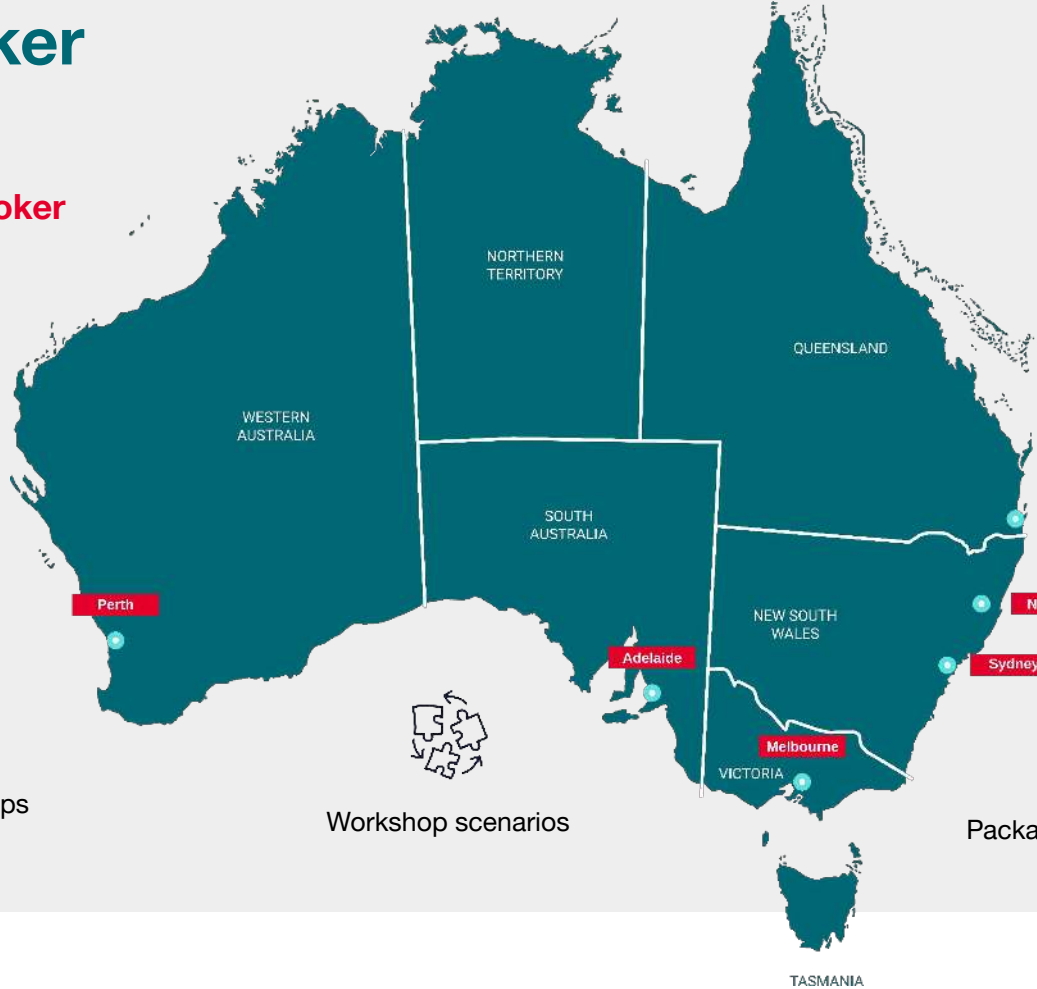
Business planning



Networking events



Package applications



# 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**



# 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

Personal &  
business loans



Credit Cards



ATO debt\*



Private Lenders



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.

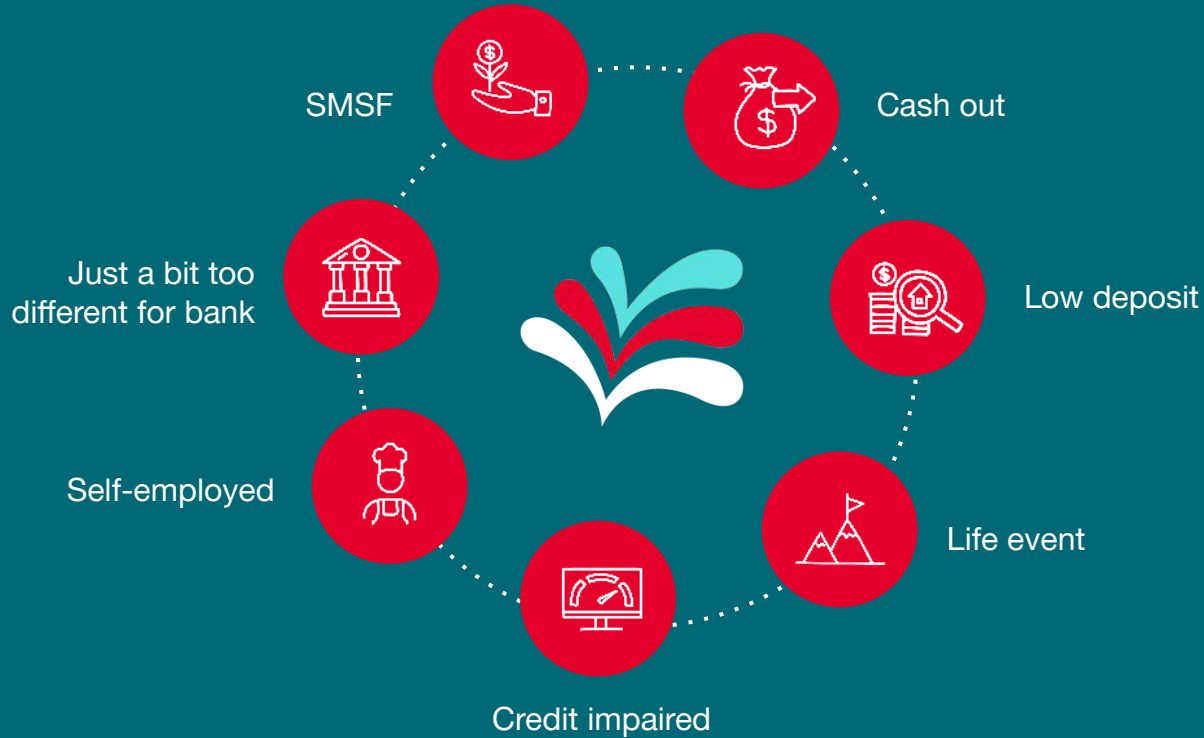
**The Path to Prime process takes 3-4 business days.**

# 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

#### Mortgage Choice 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

### Mortgage Choice Amplify 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

### Mortgage Choice Amplify 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

### Mortgage Choice Amplify 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

### Mortgage Choice Amplify 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

### Mortgage Choice Amplify 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





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

## Mortgage Choice 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 Mortgage Choice Amplify SMSF loan and can help with new purchases

SMSF





# 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

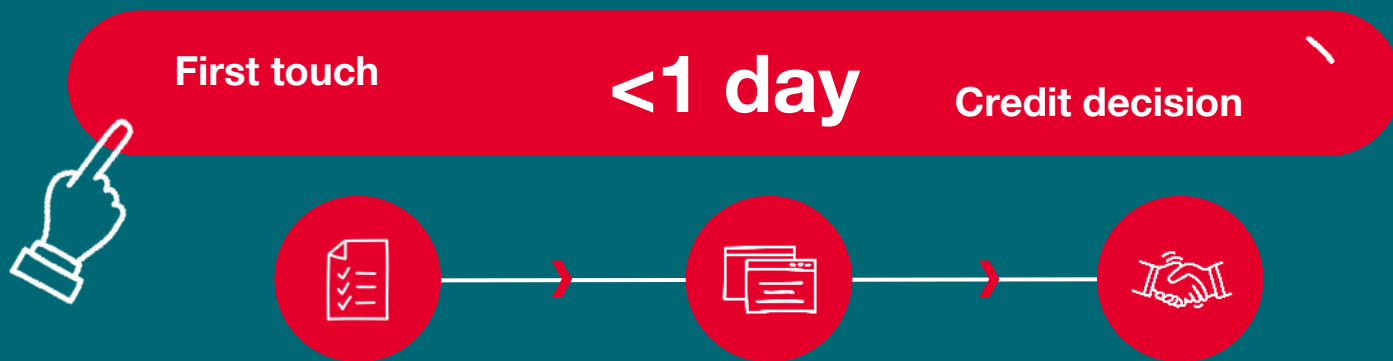
Through understanding the obligations on trustees



## 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

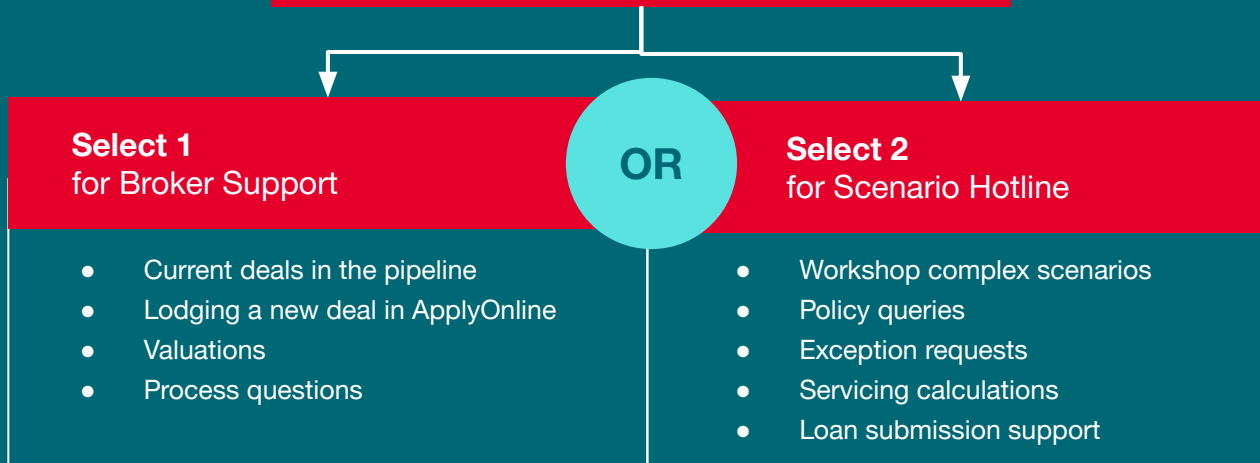
## Approval

### We'll order the valuation.

- Mortgage Choice Amplify 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

Call **13 25 83** and **select 1**  
for broker enquiries, then...



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

# Next Steps

**1 Complete**  
The online quiz



**2 Meet**  
Your Mortgage Choice Amplify BDM  
(Or call the Scenario  
Hotline on **13 28 83** for help!)



**3 Submit**  
Your first application



## Helpful Resources

Join the [Bluestone Broker Community](#)

[Product Matrix](#)

[Online Credit Policy](#)

[Acceptable Securities Location Calculator](#)

[PropertyHub](#)