



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

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

## Bluestone **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

Speak to your BDM or call Adviser Support on 0800 668 333

# Key loan features

	Near Prime	Specialist	Specialist+
Max loan amount*	\$1.5m	\$1.5m	\$1.25m
Max LVR*	80%	80%	80%
NZBN	12 months		
Debt consolidation	Unlimited, including tax debt, business debt or privately funded loans		
Cash out	\$500,000 <75% LVR; \$100,000 >75% LVR	Up to \$200,000	
Defaults/judgements	Up to \$1,000 or over 24 months ignored	Up to \$1,000 or over 12 months ignored	Up to 2 over \$1,000 in the last 12 months ignored
Mortgage arrears	Less than 1 month	Less than 2 months	Less than 3 months
Discharged bankruptcy	Acceptable if more than 2 years	Acceptable if more than 1 day	

## Got a question about our process or a deal in the pipeline?

Call our Adviser Support team on **0800 668 333**. They can also help with valuations, loan statements, rate information and loan statements.



## What you need for your customer's application

### Full Documentation

**PAYE:** we'll need your customer's 2 most recent payslips with corresponding salary credits via bank statement

**Self-employed:** We'll need either 1 year full financials **or** 1 year personal and business tax returns (Prime loans require 2 years).

### Alternative Documentation

We require **one** of either 6 months GST returns, 6 months Business Bank Statements **or** an Accountant's Letter (with the exception of Prime loans, which requires two of these documents).



View our [Product Matrix](#)



View our [Fees & Charges](#)

Speak to your BDM or Adviser  
Support on **0800 668 333**



[bluestone.net.nz/advisers](https://bluestone.net.nz/advisers)

Bluestone Servicing NZ Limited (1913755) (FSP181924), Level 21, 151 Queen Street, Auckland, 1010 as manager for the lender, NZGT Custodians (Bluestone) Limited (1262490) (FSP40011). Lending criteria, terms & conditions, fees and charges apply. This document is current as at 3 July 2023 and is subject to change without notice. \*Subject to location, LVR and product selected.