

PRIME

LVR	FULL DOC					ALT DOC				
	Fixed 1 yr	Fixed 2 yr	Fixed 3 yr	Fixed 4 yr	Fixed 5 yr	Fixed 1 yr	Fixed 2 yr	Fixed 3 yr	Fixed 4 yr	Fixed 5 yr
60%	4.44%	4.29%	4.34%	4.39%	4.44%	4.74%	4.59%	4.64%	4.69%	4.74%
65%	4.49%	4.34%	4.39%	4.44%	4.49%	4.84%	4.69%	4.74%	4.79%	4.84%
70%	4.59%	4.44%	4.49%	4.54%	4.59%	4.94%	4.79%	4.84%	4.89%	4.94%
75%	4.69%	4.54%	4.59%	4.64%	4.69%	5.04%	4.89%	4.94%	4.99%	5.04%
80%	4.84%	4.69%	4.74%	4.79%	4.84%	5.59%	5.44%	5.49%	5.54%	5.59%
85%	5.49%	5.34%	5.39%	5.44%	5.49%	-	-	-	-	-

NEAR PRIME

LVR	FULL DOC					ALT DOC				
	Fixed 1 yr	Fixed 2 yr	Fixed 3 yr	Fixed 4 yr	Fixed 5 yr	Fixed 1 yr	Fixed 2 yr	Fixed 3 yr	Fixed 4 yr	Fixed 5 yr
60%	4.99%	4.89%	4.99%	4.99%	4.99%	5.39%	5.29%	5.39%	5.39%	5.39%
65%	5.09%	4.99%	5.09%	5.09%	5.09%	5.49%	5.39%	5.49%	5.49%	5.49%
70%	5.19%	5.09%	5.19%	5.19%	5.19%	5.59%	5.49%	5.59%	5.59%	5.59%
75%	5.29%	5.19%	5.29%	5.29%	5.29%	5.69%	5.59%	5.69%	5.69%	5.69%
80%	5.59%	5.49%	5.59%	5.59%	5.59%	5.99%	5.89%	5.99%	5.99%	5.99%
85%	6.24%	6.14%	6.24%	6.24%	6.24%	-	-	-	-	-

SPECIALIST

LVR	FULL DOC					ALT DOC				
	Fixed 1 yr	Fixed 2 yr	Fixed 3 yr	Fixed 4 yr	Fixed 5 yr	Fixed 1 yr	Fixed 2 yr	Fixed 3 yr	Fixed 4 yr	Fixed 5 yr
60%	5.94%	5.94%	5.94%	5.94%	5.94%	6.04%	6.04%	6.04%	6.04%	6.04%
65%	6.04%	6.04%	6.04%	6.04%	6.04%	6.24%	6.24%	6.24%	6.24%	6.24%
70%	6.19%	6.19%	6.19%	6.19%	6.19%	6.49%	6.49%	6.49%	6.49%	6.49%
75%	6.39%	6.39%	6.39%	6.39%	6.39%	6.79%	6.79%	6.79%	6.79%	6.79%
80%	7.24%	7.24%	7.24%	7.24%	7.24%	7.69%	7.69%	7.69%	7.69%	7.69%

SPECIALIST+

LVR	FULL DOC					ALT DOC				
	Fixed 1 yr	Fixed 2 yr	Fixed 3 yr	Fixed 4 yr	Fixed 5 yr	Fixed 1 yr	Fixed 2 yr	Fixed 3 yr	Fixed 4 yr	Fixed 5 yr
60%	6.04%	6.04%	6.04%	6.04%	6.04%	6.14%	6.14%	6.14%	6.14%	6.14%
65%	6.24%	6.24%	6.24%	6.24%	6.24%	6.44%	6.44%	6.44%	6.44%	6.44%
70%	6.49%	6.49%	6.49%	6.49%	6.49%	6.79%	6.79%	6.79%	6.79%	6.79%
75%	6.79%	6.79%	6.79%	6.79%	6.79%	7.19%	7.19%	7.19%	7.19%	7.19%
80%	7.69%	7.69%	7.69%	7.69%	7.69%	8.14%	8.14%	8.14%	8.14%	8.14%

Rates effective from 12 November 2019 for new lending applications only. Bluestone home loans are serviced by Bluestone Servicing NZ Limited NZBN 9429033576176 (FSP 181924) on behalf of the credit provider NZGT Custodians (Bluestone) Limited (FSP 40011). Terms and conditions, fees and charges, and Bluestone lending criteria apply. Any interest rate quoted throughout this publication is expressed as a nominal Annual Percentage Rate. 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 subject to change.