

# Bluestone.

# NEAR PRIME



## NEAR PRIME AT A GLANCE

Bluestone Near Prime is a simple home loan for clear credit borrowers who don't quite fit the qualifying criteria for our Prime product.

RATES FROM  
**3.94%-5.15%\***

\*Rates are for fixed & variable

Bluestone Servicing NZ Limited (1913755) (FSP181924) as manager for the lender, NZGT Custodians (Bluestone) Limited (1262490) (FSP40011). Lending criteria, terms & conditions, fees and charges apply. The information in this publication is correct as at 1 April 2021 and is subject to change without notice. The information that this article provides is general information only. It is not intended as or suitable to be acted upon as advice or a recommendation and must not be relied upon or construed as such. If you require advice, please seek independent professional advice.

### KEY LOAN FEATURES

- Up to \$1.5m max loan amount
- Up to 85% Loan to Value Ratio (LVR) for owner occupied
- Standalone investment properties up to 80% LVR
- Interest only for investments up to 80% LVR
- Unlimited debt consolidation / IRD debt
- Cash out up to \$500,000
- No credit scoring
- Debts and/or judgements less than \$1,000 or more than 24 months old ignored
- Self-employed income verification through 6 months' business bank statements and either: 1 year full financials or 1 year personal and business tax returns or 6 months GST returns

## WHAT DOES A NEAR PRIME BORROWER LOOK LIKE?

- PAYE or self-employed for a minimum of 12 months
- Income or employment history doesn't quite fit the criteria for our Prime product
- In need of cash out up to \$500,000 for home renovations, weddings or other milestones
- Desires a large amount of unsecured debt/IRD debt to be consolidated into one easy monthly payment
- In search of a flexible home loan to suit their circumstances



For information on our fees and charges scan the QR code below or head to [www.bluestone.net.nz](http://www.bluestone.net.nz)

## WHO IS BLUESTONE?

At Bluestone, we believe home loans should be simple, personal, and able to meet borrowers' changing financial needs. We have helped over 11,500 Kiwi borrowers whose circumstances meant they did not fit in with main banks. With case by case assessment of each loan, personal support for every step of the application, and complete transparency, we want to take the stress out of the home loan process.



Simple Products



Personal Support



More Solutions

## SUPPORT AT YOUR FINGERTIPS

Please always contact your financial adviser in the first instance.

### Customer Service Enquiries

For enquiries about our options on loan repayment frequencies, fixed rates, or other general queries please contact us by using one of the options below:

- ☎ 0800 668 333
- ✉ [nzcustomerservice@bluestone.net.nz](mailto:nzcustomerservice@bluestone.net.nz)
- 📍 Bluestone  
PO BOX 914, Shortland Street,  
Auckland, NZ, 1140

### If You Cannot Make a Repayment

Contact us immediately on **0800 668 333** or [nzcustomerservice@bluestone.net.nz](mailto:nzcustomerservice@bluestone.net.nz) to discuss your situation.

You could also contact our financial hardship team at [hardship@bluestone.net.nz](mailto:hardship@bluestone.net.nz)

If there is a reason you cannot make repayments we may be able to help you by varying your contract. The sooner you contact us, the easier it will be to assist you.

**0800 668 333**  
[www.bluestone.net.nz](http://www.bluestone.net.nz)

**Bluestone.**