

# Bluestone.

# SPECIALIST



## SPECIALIST AT A GLANCE

**A flexible home loan for borrowers who have had financial difficulties in the past and are looking for a clean slate.**

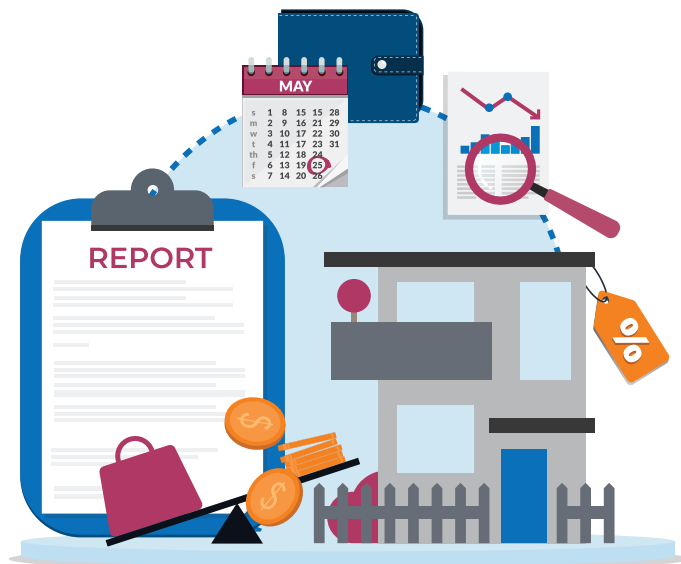
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### KEY LOAN FEATURES

- Up to \$1.5m max loan amount
- Up to 80% Loan to Value Ratio (LVR) for owner occupied
- Standalone investment properties up to 80% LVR
- Interest only options for investments up to 75% LVR
- Unlimited debt consolidation
- No credit scoring
- Debts and/or judgements less than \$1,000 or which are more than 12 months old ignored
- Bankruptcy greater than 1 day discharged ignored
- Self-employed income verification through either: 1 year full financials or 1 year personal and business tax returns or 6 months business bank statements and GST returns or a Bluestone Accountant's Letter

## WHAT DOES A SPECIALIST BORROWER LOOK LIKE?

- Difficulty accessing main bank products due to credit history
- Paid or unpaid defaults that are less than \$1,000 or more than 12 months old
- Bankrupt discharged 1 day
- Looking to clean up the past and start fresh
- Looking to take the complexity out of the home loan process



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.**