

Self-employed solutions.

- Business Start-ups
- Business Expansion
- ATO Debt
- Defaults and Mortgage Arrears
- Discharged Bankrupts
- Debt Consolidation

Bluestone has the solution for self-employed and SME clients no matter what stage of business. We take the time to understand your client and know that it's the detail that makes all the difference.

Self Employed

24 month ABN	<h2 style="margin: 0;">Crystal Blue NEW</h2> <p style="font-size: small; margin: 0;">Designed for borrowers with clear credit it provides an understanding approach to the income calculation and does not rely on universal criteria or rules. Perfect for contractors and tradespeople in any industry with low to medium expenses.</p>	<p style="font-size: small; transform: rotate(-45deg);">Also available for PAYG</p> <h2 style="margin: 0;">Rates from 5.39%</h2>
24 month ABN	<h2 style="margin: 0;">Clean Slate</h2> <p style="font-size: small; margin: 0;">Assisting clear and credit impaired borrowers when other lenders have been unable to. Full income verification.</p>	<p style="font-size: small; transform: rotate(-45deg);">Also available for PAYG</p> <h2 style="margin: 0;">Rates from 5.64%</h2>
12 month ABN	<h2 style="margin: 0;">Lite Blue</h2> <p style="font-size: small; margin: 0;">Designed to assist borrowers who have had difficulty securing finance from a prime lender. Flexible to suit clear and credit impaired customers verifying their income with BAS and bank statements.</p>	<h2 style="margin: 0;">Rates from 5.89%</h2>
3 month ABN	<h2 style="margin: 0;">Business Easy</h2> <p style="font-size: small; margin: 0;">Provides clear and credit-impaired owners of start up businesses with options to finance a purchase or inject additional capital into their business.</p>	<h2 style="margin: 0;">Rates from 6.39%</h2>

So why consider Bluestone:

- No credit scoring or LMI*
- Accept other lenders application form
- Unlimited number of debts consolidated*
- All mortgage arrears considered*
- Cash out options - up to \$200,000 (dependent on product type and credit impairment)*
- Defaults < \$1,000 ignored
- Income calculation determined by industry and profession



Effective for applications received from 1 October 2015
Warning: This publication is intended for Bluestone accredited introducers and referrers only and is not to be distributed to anyone else, including consumers, under any circumstance.
 *Lending criteria, terms & conditions, fees and charges apply.

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