

WHAT IS THE SAPPHIRE CLUB?

These initiatives have been designed to reward our biggest supporters and recognise the quality business we get from you. To strengthen the support we provide, we've produced exclusive criteria alongside other benefits only you, as members of the Sapphire Club have access to!

These benefits will be accessible on Bluelink, and if you've any questions, please feel free to contact your Key Account Manager.



NEW

PAYDAY LOAN CRITERIA

As a member of our exclusive Sapphire Club, we're delighted to add an additional exclusive policy with the introduction of new Pay Day Loans criteria.

Bluestone's definition of Pay Day loans is any loan that appears on the clients Experian credit report or loans that appear on the clients bank statements that relates to lenders operating in the space of loan terms of 12 months or less and APR of at least 39%.

	Clear	AAA	AA	A	BBB
MAX LTV	85%	80%		75%	70%
Bankruptcy/ DRO	6 years	3 years	2 years	Over 1 year	Not Available
IVA	6 years	3 years	2 years	Over 1 year	Current (repaid on completion)
NEW					
Pay Day Loans	No new loans taken out in last 12 months	No new loans taken out in last 6 months	Current/Recent loans acceptable subject to no signs of financial stress		

*Only one applicant can have had a Pay Day loan in the last 12 months
*All pay day loans must be cleared on or prior to completion