



Employed



Self-Employed



Complex Credit



Contractors



Right to Buy

What is the Sapphire Club:

Bluestone's Sapphire Club is designed to provide you, our key partners, with exclusive criteria alongside other benefits only members, can access. This exclusive club is a collection of broker and packager firms who have grown with us along the journey in the complex credit world of mortgage lending. Here is a quick roundup of the benefits of the Sapphire Club.

Key Benefits:

- Enhanced service and lending criteria
- 1 working day turnaround times
- Dedicated support teams
- Wider criteria product selection

Our Proposition:

We have several exclusive criteria products only available via the Sapphire club. The dedicated support teams assigned to the Sapphire club are experts on our criteria and can give you the best support when helping customers.

IVA and Bankruptcy Policy:

Whilst non-Sapphire club members can bring applicants to us who have had previous IVAs or Bankruptcies, we ask that they are discharged for a minimum of 3 years first. Those in Sapphire club can bring applicants to us before entering that time frame.

	Clear	AAA	AA	A	BBB
MAX LTV	85%	80%		70%	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

Over 4.5x LTI ratio:

We recently released a product that allows applicants who meet certain parameters to exceed our standard 4.5x income multiple. This is a brand new exclusive product that is only available via the Sapphire club.

- Bluestone monthly mortgage payment must be equal to, or less than 90% of the current mortgage / rental payment
- Full 12 month payment history required
- In these cases, an LTI ratio over 4.5x will be available
- Available across all residential credit tiers, including Help to Buy and Right to Buy, with no LTV restrictions



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