

Dealing with us



At Bluestone Mortgages, we understand that everyone's circumstances are different and whether you are a new or existing customer, we are here to make your experience as smooth as possible and ensure we provide you with the support you need.

Listed below are just some examples of different situations that you may encounter as a Bluestone Mortgages customer and how we can help.



1 Vision Impaired customers

We can provide any required documentation to you in large font format, braille or in audio format. Your documents may take a few extra days to reach you as we organise this so please let us know as soon as possible so we can make the necessary arrangements for you.

2 Language barriers

Unfortunately, our documentation and verbal dialogue with our customers can only be provided in English. However, should you require any advice in a language more suited to you, please refer to the Law Society Register for information on Solicitors and Legal Representatives who will be able to assist you. The register can be located here: <https://solicitors.lawsociety.org.uk/>

3 Mental Health, change in circumstances and bereavement

We understand that sometimes things can change unexpectedly and that it can get on top of us. Bluestone staff are trained to assist customers suffering with mental health issues, those experiencing a change in circumstances (such as a diagnosis of an illness, or a loss of employment for example) and those dealing with the recent loss of a loved one. There are various options available to you which can be carefully tailored to suit your current circumstances if they affect your ability to maintain your mortgage payments.

You may elect to authorise us to discuss your account with a trusted third party if you feel unable to do so yourself. We can also provide details of third party organisations who are qualified to assist you in reviewing your finances during a period of difficulty and where you authorise us to, we can liaise with them directly.

We will always aim to work with you in providing some breathing space until your situation improves. All we ask is that where possible, you let us know as soon as possible once your situation changes so that we can help you proactively.

4 Not sure about an aspect of your mortgage?

We understand that a new mortgage can seem complicated. If you are a new Bluestone Mortgages customer, your broker is on hand to clarify any aspect of your mortgage which you may be unsure about. We ask that you carefully consider all the information contained in your mortgage offer before proceeding and ensure that your broker explains any part of it that you are unsure about so that you accept a mortgage you are fully comfortable with.

If you are an existing Bluestone Mortgages customer and have received information or correspondence from us which you are unsure about, please contact our Mortgage Servicing team and we will be happy to talk you through anything that is unclear. Where you feel that you need some additional support, you can elect to authorise a trusted third party individual or organisation to discuss your account on your behalf and we can provide you with instructions on how to organise this.

5 Payment difficulties

Depending on your circumstances, we have various available options available to you. We can assist in providing breathing space until your situation improves and can agree both short term and long term payment options for the repayment of arrears. We will always look to agree the most suitable option for you without any undue pressure or obligation in order for you to get back on track as smoothly as possible.

6 Anything else

We know that life can create unexpected challenges and changes in circumstances. If you feel you need tailored support from Bluestone Mortgages, please let us know and we'll do our best to help.

For further information or to discuss any other support that you require, please give us a call on 0800 368 1834 or feel free to email us to customersupport@bluestone.co.uk.

Our opening hours are Monday - Friday, 9.00am - 5.30pm