

## Who is Brighten

Brighten Home Loans (“Brighten”) is an Australian owned and regulated non-bank lender with offices in Sydney, Melbourne, Brisbane, Hong Kong, Shanghai and Manila. We have well-established warehouse-funding arrangements with multiple Top Tier Banks, two public RMBS programmes and multiple wholesale credit funds to provide further funding diversification.



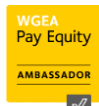
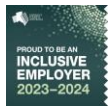
## Industry Recognition

Award-winning lender with an extensive broker and aggregator network.



## Our Values

At Brighten, we strive to be a lender that makes a positive impact on our customers, our partners, our broader communities, and our planet.



## One Home Loan, One Tree, One Hundred Years

As part of our commitment to combatting climate change, for every home loan we settle, Brighten will support Carbon Neutral to plant a tree in the Yarra Yarra Biodiversity Corridor, to help restore biodiverse habitat for future generations. All trees planted are legally protected for 100 years – long after your home loan is paid off. *Learn more:* <https://brighten.com.au/plant-a-tree/>



## Why Choose Brighten

- **Competitive Full Doc, Alt Doc and Construction loan products available to Prime and Near Prime, Resident and Non-Resident borrowers.**
- **Existing Debts Assessed at 125% of Actual Repayments**
- **Interest Rate Based on Security – Not Purpose\***
- **Application Assessed on Merits**
- **Fully Assessed Pre-Approvals**
- **Unlimited Cash Out up to 80% LVR**

\*Repayment amount must be reasonable for life of the loan.

# Brighten Product Niches

## Full Doc Prime *Brighten Empower Prime*

Full Doc home loans for Prime PAYG and self-employed borrowers.

- ✓ Up to 95%LVR Inclusive LMI
- ✓ 1-Year Financials Accepted (up to 80% LVR)
- ✓ Self-employed Regular Salary Income Accepted
- ✓ Loan Size Up to \$5,000,000

## Alt Doc Prime *Brighten Boss® Prime*

Alt Doc home loans for Prime self-employed borrowers.

- ✓ \$0 Risk Fee Up to 80%LVR
- ✓ One Form of Income Documentation
- ✓ Loan Size Up to \$5,000,000
- ✓ 100% Redraw Offset Facility Available

## Full Doc & Alt Doc Near Prime *Brighten Empower & Brighten Boss®*

Full Doc and Alt Doc home loans for Near Prime PAYG and self-employed borrowers.

- ✓ Min. 1 Day GST Registration
- ✓ Cat 1, 2 and 3 Postcodes Accepted
- ✓ Unlimited Debt Consolidation Including Payout of ATO Debts
- ✓ Unlimited Paid Defaults > \$1,000, Registered > 24 Months Accepted

## Expat *Brighten Elevate*

Full Doc home loans for Australian expats and visa holder borrowers.

- ✓ Australian Citizens, Permanent Residents or Temporary Residents with Income in AUD or an Acceptable Foreign Currency
- ✓ Loan Size Up to \$2,500,000
- ✓ Cat 1 and 2 Postcodes Accepted
- ✓ 100% Redraw Offset Facility Included

## Non-Resident *Brighten Evergreen & Brighten Platinum*

Full Doc or Alt Doc home loans available to borrowers with non-Australian sourced income and non-residents of Australia.

- ✓ Self-Employed Alt Doc Accepted
- ✓ Loan Size Up to \$2,500,000; LVR Up to 80%
- ✓ Cat 1 and 2 Postcodes Accepted
- ✓ 100% Redraw Offset Facility Included

## Construction *Brighten Easy Builder®*

House and Land construction loans with progress payments.

- ✓ Loan Size Up to \$3,500,000
- ✓ Available to Full Doc Prime, Alt Doc Prime, Expat and Non-Resident Borrowers
- ✓ IO Repayment During Construction
- ✓ After Construction, revert to Brighten Empower Prime, Brighten Boss® Prime, Brighten Elevate or Brighten Evergreen Variable Rate

## Bridging *Brighten Connect*

Bridging home loans for Full Doc Prime and Alt Doc Prime borrowers.

- ✓ Loan Size Up to \$5,000,000
- ✓ Peak Debt: ≤\$1,500,000 Max. 80% LVR; ≤\$5,000,000 Max. 70% LVR
- ✓ Bridging Period 6 –12 months
- ✓ Total loan term up to 30 years
- ✓ No repayment required during the Bridging Period

## Vacant Land *Brighten Land*

Land loans for Full Doc Prime, Alt Doc Prime, Expat and Non-resident borrowers.

- ✓ Loan Size Up to \$2,000,000
- ✓ LVR Up to 75% LVR
- ✓ Up to 2 Years Loan Term
- ✓ Cat 1 and 2 Postcodes Accepted