

Brighten Rate Card – Full Doc



| Variable rate p.a. (Comparison rate p.a.) | | Full Doc Prime | | | | |
|--|------|---|------------------------|------------------------|------------------------|-------------------------------|
| | | Brighten Empower Prime | | | | |
| | | Owner Occupied | | Investment | | Risk Fee [^] /LMI |
| P&I | IO | P&I | IO | | | |
| LVR | ≤70% | | 6.79% - (6.71%#) | | | 0 |
| | ≤75% | 6.59% - (6.62%#) | | 6.99% - (7.02%#) | 7.19% - (7.11%#) | |
| | ≤80% | | | | | |
| | ≤90% | 8.09% - (8.12%#) | | 8.49% - (8.52%#) | 8.69% - (8.62%#) | LMI applies |
| | ≤95% | 8.44% - (8.47%#) | | | | |
| Possible Loading(s) | | Loans > \$2.5m + 0.5% p.a. Loans > \$3.5m + 1% p.a. and 1.25% Risk Fee | | | | |

| Variable rate p.a. (Comparison rate p.a.) | | Full Doc Near Prime | | | | |
|--|------|--------------------------|------------------------|------------------------|------------------------|-------------------------------|
| | | Brighten Empower | | | | |
| | | Owner Occupied | | Investment | | Risk Fee [^] /LMI |
| P&I | IO | P&I | IO | | | |
| LVR | ≤70% | 7.53% - (7.56%#) | 7.83% - (7.69%#) | 7.78% - (7.81%#) | 8.08% - (7.95%#) | 0 |
| | ≤80% | 7.73% - (7.87%#) | | 7.98% - (8.12%#) | 8.28% - (8.27%#) | 1% |
| Possible Loading(s) | | Loans > \$2m + 0.5% p.a. | | | | |

| Fees and Charges | | Brighten Empower Prime | Brighten Empower |
|-------------------|---|--|--|
| Conditional Offer | Valuation and administration fee | At cost | At cost |
| Settlement | Lenders legal fees | \$300 at cost, plus disbursements | \$300 at cost, plus disbursements |
| | Settlement fee | \$330 | \$330 |
| Other fees | Account fee | \$0 | \$0 |
| | 100% Offset Facility (optional) | \$15/month | \$15/month |
| | Split loan account fees (if applicable) | \$0 With Offset: \$15/month per split loan (up to 5 splits) | \$0 With Offset: \$15/month per split loan (up to 5 splits) |
| | Early repayment fees | Nil for a variable loan | |
| Discharge | Discharge fees | \$550, plus lenders legal fees at cost | |

[^] Of the loan amount. Risk fee can be capitalised to max LVR of 80%.

[#] The comparison rate is based on a secured loan of \$150,000 and a term of 25 years. **WARNING:** This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.



Brighten Rate Card – Alt Doc



| Variable rate p.a. (Comparison rate p.a.) | Alt Doc Prime | | | | | |
|--|---|------------------------|------------------------|------------------------|-----------------------|------------------------|
| | Brighten Boss® Prime | | | | Risk Fee [^] | |
| | Owner Occupied | | Investment | | | |
| | P&I | IO | P&I | IO | | |
| LVR | ≤\$1m Special | | | | 0 | |
| | ≤70% | 6.99% - (7.07%#) | 7.39% - (7.38%#) | 7.49% - (7.57%#) | | 7.64% - (7.64%#) |
| | | 7.24% - (7.32%#) | | | | |
| ≤80% | 7.39% - (7.47%#) | - | 7.64% - (7.72%#) | 7.79% - (7.79%#) | 0 | |
| Possible Loading(s) | Loans > \$2.5m + 0.5% p.a. Loans > \$3.5m + 1% p.a. and 1.25% Risk Fee | | | | | |

| Variable rate p.a. (Comparison rate p.a.) | Alt Doc Near Prime | | | | | |
|--|--------------------------|------------------------|------------------------|------------------------|------------------------|-------|
| | Brighten Boss® | | | | Risk Fee [^] | |
| | Owner Occupied | | Investment | | | |
| | P&I | IO | P&I | IO | | |
| LVR | ≤65% | 7.74% - (7.82%#) | 8.04% - (7.96%#) | 7.99% - (8.07%#) | 8.29% - (8.21%#) | 0 |
| | | 7.74% - (7.88%#) | 8.04% - (8.02%#) | 7.99% - (8.13%#) | 8.29% - (8.27%#) | 0.5% |
| | ≤75% | 8.24% - (8.44%#) | - | 8.49% - (8.69%#) | 8.79% - (8.84%#) | 1% |
| | | 8.24% - (8.47%#) | - | 8.49% - (8.72%#) | 8.79% - (8.87%#) | 1.25% |
| Possible Loading(s) | Loans > \$2m + 0.5% p.a. | | | | | |

| Fees and Charges | | Brighten Boss® Prime | Brighten Boss® |
|-------------------|---|--|--|
| Conditional Offer | Valuation and administration fee | At cost | At cost |
| Settlement | Application fee | \$660 | \$660 |
| | Lenders legal fees | \$300 at cost, plus disbursements | \$300 at cost, plus disbursements |
| | Settlement fee | \$330 | \$330 |
| Other fees | Account fee | \$0 | \$0 |
| | 100% Offset Facility (optional) | \$15/month | \$15/month |
| | Split loan account fees (if applicable) | \$0 With Offset: \$15/month per split loan (up to 5 splits) | \$0 With Offset: \$15/month per split loan (up to 5 splits) |
| | Early repayment fees | Nil for a variable loan | |
| Discharge | Discharge fees | \$550, plus lenders legal fees at cost | |

[^] Of the loan amount. Risk fee can be capitalised to max LVR of 80%.

The comparison rate is based on a secured loan of \$150,000 and a term of 25 years. **WARNING:** This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.



Brighten Rate Card – Australian Expatriate



| Variable rate p.a. (Comparison rate p.a.) | | Full Doc Prime (Australian Expatriate) | | | | |
|--|------|--|------------------------|------------------------|------------------------|--|
| | | Brighten Elevate | | | | |
| | | Owner Occupied | | Investment | | Risk Fee [^] |
| P&I | IO | P&I | IO | | | |
| LVR | ≤70% | 7.13% - (7.63%#) | 7.43% - (7.77%#) | 7.38% - (7.88%#) | 7.68% - (8.01%#) | Loans ≤\$1.5m: 0.25% ; ≤\$2m: 0.75% ; OR >\$2m: 1% |
| | ≤75% | 7.33% - (7.86%#) | - | 7.58% - (8.10%#) | 7.88% - (8.24%#) | Loans ≤\$1.5m: 0.5% ; OR >\$1.5m: 1% |
| | ≤80% | 7.43% - (7.95%#) | - | 7.68% - (8.20%#) | 7.98% - (8.34%#) | Loans ≤\$1.5m: 0.5% ; OR >\$1.5m: 1% |
| Possible Loading(s) | | Loans >\$1.5m + 0.4% p.a. | | | | |

| Fees and Charges | | |
|-------------------|----------------------------------|--|
| Conditional Offer | Valuation and administration fee | At cost |
| | Application fee | \$660 |
| Settlement | Lenders legal fees | \$300 at cost, plus disbursements |
| | Settlement fee | \$0 |
| Other fees | Account fee | \$499 p.a. (100% Offset Facility included) |
| | Early repayment fees | Nil for a variable loan |
| Discharge | Discharge fees | \$950, plus lenders legal fees at cost |

[^] Of the loan amount. Risk fee can be capitalised to max LVR of 80%.

The comparison rate is based on a secured loan of \$150,000 and a term of 25 years. **WARNING:** This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.



| Variable rate p.a. (Comparison rate p.a.) | | Construction | | |
|--|------|--|---------------------------------------|-----------|
| | | Brighten Easy Builder® – Full Doc / Alt Doc / Expat | Brighten Easy Builder® – Non-Resident | Risk Fee^ |
| | | Interest Only During Construction - Owner Occupied / Investment | | |
| LVR | ≤65% | 8.39% - (7.01%#) | 8.39% - (8.21%#) | 1.25% |
| | ≤70% | 8.59% - (7.03%#) | 8.59% - (8.23%#) | |
| | ≤75% | 8.59% - (7.03%#) | - | |
| | ≤80% | 8.79% - (7.05%#) | - | |
| Possible Loading(s) | | Loans >\$2m + 0.25% p.a. | - | |
| After Construction (P&I or IO) | | Revert to Brighten Empower Prime, Brighten Boss® Prime, Brighten Elevate or Brighten Evergreen variable rate. Currently starts from 6.59%p.a. depends on loan purpose, LVR, and repayment methods. | | |

| Fees and Charges | | Brighten Easy Builder® Full Doc | Brighten Easy Builder® Alt Doc | Brighten Easy Builder® Expats | Brighten Easy Builder® Non-Resident |
|-------------------|----------------------------------|--|--|-----------------------------------|--|
| Conditional Offer | Application fee | \$660 | \$660 | \$660 | \$660 |
| | Valuation and administration fee | At cost | At cost | At cost | At cost |
| Settlement | Lenders legal fees | \$300 at cost, plus disbursements | \$300 at cost, plus disbursements | \$300 at cost, plus disbursements | \$300 at cost, plus disbursements |
| | Settlement fee | \$330 | \$330 | \$330 | \$0 |
| Other fees | Account fee | \$0 during construction After construction, optional Offset Facility: \$15/month | \$0 during construction After construction, optional Offset Facility: \$15/month | \$499 p.a. | \$499 p.a. |
| | Construction inspection fee | \$300 or at cost (per progress payment) | | | |
| | Early repayment fees | Nil for a variable loan | | | |
| Discharge | Discharge fees | \$950, plus lenders legal fees at cost | | | |

^ Of the loan amount.

The comparison rate is based on a secured loan of \$150,000 and a term of 25 years. **WARNING:** This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

Brighten Rate Card – Non-Resident



| Variable rate p.a. (Comparison rate p.a.) | | Non-Resident | | |
|--|------|-----------------------------------|------------------------|---|
| | | Brighten Evergreen | | |
| | | Employee (PAYG) and Self-Employed | | Risk Fee [^] |
| P&I | IO | | | |
| LVR | ≤65% | 7.49% - (8.02%#) | 7.79% - (8.16%#) | Loans ≤\$1.5m: 0.50% ; OR Loans >\$1.5m: 1% |
| | ≤70% | 7.49% - (8.02%#) | 7.79% - (8.16%#) | 0.50% |
| | ≤75% | 7.49% - (8.08%#) | 7.79% - (8.22%#) | 1% |
| | ≤80% | 7.49% - (8.17%#) | 7.79% - (8.31%#) | 1.75% |
| Possible Loading(s) | | Loans > \$1.5m + 0.4% p.a. | | |

| Variable rate p.a. (Comparison rate p.a.) | | Non-Resident | | |
|--|------|-----------------------------------|------------------------|-----------------------|
| | | Brighten Platinum | | |
| | | Employee (PAYG) and Self-Employed | | Risk Fee [^] |
| P&I | IO | | | |
| LVR | ≤70% | 7.98% - (8.44%#) | 8.28% - (8.58%#) | 0 |
| | ≤75% | 8.28% - (8.74%#) | 8.58% - (8.88%#) | 0 |
| | ≤80% | 8.58% - (9.03%#) | 8.88% - (9.18%#) | 0 |
| Possible Loading(s) | | Loans > \$1.5m + 0.4% p.a. | | |

Fees and Charges

| | | |
|-------------------|----------------------------------|---|
| Conditional Offer | Application fee | \$660 |
| | Valuation and administration fee | \$330 at cost, plus disbursements |
| Settlement | Lenders legal fees | \$300 at cost, plus disbursements |
| | Settlement fee | \$0 |
| Other fees | Account fee | \$499 p.a. (100% Offset Facility included) |
| | Early repayment fees | Nil for a variable loan. Break fees may apply for fixed rate loans. |
| Discharge | Discharge fees | \$950, plus lenders legal fees at cost |

[^] Of the loan amount. Risk fee can be capitalised to max LVR of 80%.

The comparison rate is based on a secured loan of \$150,000 and a term of 25 years. **WARNING:** This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.



Brighten Rate Card – Bridging



| Variable rate p.a. (Comparison rate p.a.) | | Full Doc Prime & Alt Doc Prime (Bridging) | | |
|--|------|---|----------------------|-----------------------|
| | | Brighten Connect | | |
| | | Bridging Period | End Debt | Risk Fee [^] |
| | | Owner Occupied or Investment - IO | P&I | |
| LVR | ≤80% | 8.49% (7.22%#) | From 6.59%* (6.62%#) | 1.25% |
| Repayments | | During the Bridging Period, the interest budget will be retained, and no repayment will be required. P&I repayments will be required on the end debt. | | |

| Fees and Charges | | |
|-------------------|----------------------------------|--|
| Conditional Offer | Valuation and administration fee | At cost |
| | Application fee | \$660 |
| Settlement | Lenders legal fees | \$300 at cost, plus disbursements |
| | Settlement fee | \$330 |
| | Account fee | \$0 |
| Other fees | 100% Offset Facility | Unavailable during the Bridging Period. Optional 100% Offset Facility available to end debt: <ul style="list-style-type: none"> ▪ Brighten Empower Prime: \$15/month ▪ Brighten Boss® Prime: \$15/month ▪ Brighten Elevate: \$499 p.a. |
| | Early repayment fees | Nil for a variable loan |
| | Additional repayments | Unlimited |
| | Discharge | Discharge fees |

* Available for Brighten Empower Prime (OO P&I) loans ≤80%LVR. After the Bridging Period, standard Brighten Empower Prime, Brighten Boss® Prime or Brighten Elevate interest rate applies.

[^] Of the loan amount. Risk fee can be capitalised to max LVR of 80%.

The comparison rate is based on a secured loan of \$150,000 and a term of 25 years. **WARNING:** This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.



Brighten Rate Card – Vacant Land



| Variable rate p.a. (Comparison rate p.a.) | | Vacant Land | |
|--|------|--|------------------------|
| | | Brighten Land – Full Doc, Alt Doc, Expat, Non-Resident | |
| LVR | ≤65% | Owner Occupied or Investment - IO | Risk Fee [^] |
| | | ≤65% | 8.39% - (8.63%#) |
| | ≤75% | 8.59% - (8.83%#) | |

| Fees and Charges | | |
|-------------------|----------------------------------|--|
| Conditional Offer | Valuation and administration fee | At cost |
| | Application fee | \$660 |
| Settlement | Lenders legal fees | \$300 at cost, plus disbursements |
| | Settlement fee | \$330 |
| Discharge | Discharge fees | \$950, plus lenders legal fees at cost |

[^] Of the loan amount. Risk fee can be capitalised to max LVR of 75%.

The comparison rate is based on a secured loan of \$150,000 and a term of 25 years. **WARNING:** This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

Loan Size & LVR Guide



| | Full Doc Prime | | | | | Full Doc Near Prime | | |
|----------------------|----------------------------------|--------|--------|--------|--------|---------------------|---------|------|
| Product Name | Brighten Empower Prime | | | | | Brighten Empower | | |
| Location/LVR (≤) | 65% | 70% | 80% | 90% | 95% | 65% | 70% | 80% |
| Category 1 Postcodes | \$5m (OO) \$3.5m (Investment) | \$3.5m | \$2m | \$1m | \$750k | \$2.5m | \$2.5m | \$2m |
| Category 2 Postcodes | \$1.25m | \$1m | \$750k | \$500k | \$500k | \$1.5m | \$1.25m | \$1m |
| Category 3 Postcodes | NA | | | | | \$750k | \$500k | NA |

| | Alt Doc Prime | | | | Alt Doc Near Prime | | |
|----------------------|----------------------------------|---------|--------|--------|--------------------|--------|------|
| Product Name | Brighten Boss® Prime | | | | Brighten Boss® | | |
| Location/LVR (≤) | 60% | 65% | 70% | 80% | 65% | 70% | 80% |
| Category 1 Postcodes | \$5m (OO) \$3.5m (Investment) | \$3.5m | \$3.5m | \$2m* | \$2.5m | \$2.5m | \$2m |
| Category 2 Postcodes | \$1.25m | \$1.25m | \$750k | \$500k | \$1.5m | \$1m | NA |
| Category 3 Postcodes | NA | | | | \$750k | \$500k | NA |

*For loans >70% LVR and >\$2m, please refer to your BDM.

| | Full Doc Prime (Expat) | | |
|----------------------|------------------------|--------|--------|
| Product Name | Brighten Elevate | | |
| Location/LVR (≤) | 65% | 70% | 80% |
| Category 1 Postcodes | \$2.5m | \$2.5m | \$2m |
| Category 2 Postcodes | \$1.25m | \$1m | \$750k |



Loan Size & LVR Guide



| | Construction | | | |
|--|---|------|--------------------------------|------|
| Product Name | Brighten Easy Builder® - Full Doc, Alt Doc | | Brighten Easy Builder® - Expat | |
| Location/LVR (≤) | 70% | 80% | 70% | 80% |
| Max Loan Size | \$3.5m | \$2m | \$2.5m | \$2m |
| Additional LVR and Postcode restrictions | Refer to revert product Loan Size & LVR guide | | | |

| | Vacant Land (Resident) | |
|----------------------|--|------|
| Product Name | Brighten Land - Full Doc, Alt Doc, Expat | |
| Location/LVR (≤) | 65% | 75% |
| Category 1 Postcodes | \$2m | \$2m |
| Category 2 Postcodes | \$1.25m | \$1m |

| | Non-Resident | | | |
|--------------------------------------|--|--------|--------|--------|
| Product Name | Brighten Evergreen & Brighten Platinum | | | |
| Location/LVR (≤) | 60% | 65% | 70% | 80% |
| Sydney & Melbourne metropolitan | \$2.5m | \$2.5m | \$1.5m | \$1m |
| Brisbane and Gold Coast metropolitan | \$1.5m | \$1.5m | \$1.5m | \$1m |
| Other metro cities | \$1.5m | \$1.5m | \$900k | \$750k |
| Category 2 postcodes | \$1.5m | - | - | - |
| High Density Apartment Unit | Max. 75% LVR | | | |

| | Non-Resident Construction | | |
|--------------------------------------|---------------------------------------|--------|------|
| Product Name | Brighten Easy Builder® - Non-Resident | | |
| Location/LVR (≤) | 60% | 65% | 70% |
| Sydney & Melbourne metropolitan | \$2.5m | \$1.5m | \$1m |
| Brisbane and Gold Coast metropolitan | \$1.5m | \$1.5m | \$1m |
| Other metro cities | \$1.5m | \$900k | - |

| | Vacant Land (Non-Resident) | | |
|--------------------------------------|------------------------------|--------|------|
| Product Name | Brighten Land - Non-Resident | | |
| Location/LVR (≤) | 60% | 65% | 70% |
| Sydney & Melbourne metropolitan | \$2m | \$1.5m | \$1m |
| Brisbane and Gold Coast metropolitan | \$1.5m | \$1.5m | \$1m |
| Other metro cities | \$1.5m | \$900k | - |

Aggregation of loans and exposure loading:

Facilities that involve related parties must be aggregated as a single group for application assessment purposes. Brighten's maximum loan exposure per applicant (or cumulatively to associated applicants) is \$5,000,000. **NOTE:** A rate loading of 0.3% p.a. applies for exposure over \$3,500,000 across multiple loans.

