

# Brighten Rate Card – Full Doc



| Variable rate<br>p.a.<br>(Comparison<br>rate p.a.) |      | Full Doc Prime                          |                        |                        |                        |                   |
|--|------|---|------------------------|------------------------|------------------------|-------------------|
|  |      | Brighten Empower Prime                  |                        |                        |                        |                   |
|  |      | Owner Occupied                          |                        | Investment             |                        | Risk Fee^<br>/LMI |
| P&I  | IO   | P&I                                     | IO                     |                        |                        |                   |
| LVR  | ≤70% | 6.54%<br>-<br>(6.57%#)                  | 6.84%<br>-<br>(6.70%#) | 6.79%<br>-<br>(6.82%#) | 7.09%<br>-<br>(6.95%#) | 0                 |
|  | ≤75% | 6.64%<br>-<br>(6.67%#)                  | -                      | 6.89%<br>-<br>(6.92%#) | 7.19%<br>-<br>(7.05%#) | 0                 |
|  | ≤80% | 6.89%<br>-<br>(6.92%#)                  | -                      | 7.14%<br>-<br>(7.17%#) | 7.44%<br>-<br>(7.30%#) | 0                 |
|  | ≤90% | 7.79%<br>-<br>(7.82%#)                  | -                      | 8.04%<br>-<br>(8.07%#) | 8.34%<br>-<br>(8.21%#) | LMI applies       |
|  | ≤95% | 8.19%<br>-<br>(8.22%#)                  | -                      | -                      | -                      |                   |
| Possible Add On(s)                                 |      | High Density Apartment Unit + 0.5% p.a. |                        |                        |                        |                   |

| Variable rate<br>p.a.<br>(Comparison<br>rate p.a.) |      | Full Doc Near Prime      |                        |                        |                        |                   |
|--|------|--------------------------|------------------------|------------------------|------------------------|-------------------|
|  |      | Brighten Empower         |                        |                        |                        | Risk Fee^<br>/LMI |
|  |      | Owner Occupied           |                        | Investment             |                        |                   |
|  |      | P&I                      | IO                     | P&I                    | IO                     |                   |
| LVR  | ≤70% | 7.28%<br>-<br>(7.31%#)   | 7.58%<br>-<br>(7.44%#) | 7.53%<br>-<br>(7.56%#) | 7.83%<br>-<br>(7.69%#) | 0                 |
|  | ≤80% | 7.48%<br>-<br>(7.62%#)   | -                      | 7.73%<br>-<br>(7.87%#) | 8.03%<br>-<br>(8.01%#) | 1%                |
| Possible Add On(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<br>With Offset: \$15/month per split loan (up to 5 splits) | \$0<br>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                         |  |

<sup>^</sup> 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<br>p.a.<br>(Comparison<br>rate p.a.) |      | Alt Doc Prime          |                        |                        |                        | <div>Limited-time<br/>Risk Fee Waiver*</div>  |
|--|------|------------------------|------------------------|------------------------|------------------------|---|
|  |      | Brighten Boss® Prime   |                        |                        |                        |   |
|  |      | Owner Occupied         |                        | Investment             |                        |   |
|  |      | P&I                    | IO                     | P&I                    | IO                     |   |
| LVR  | ≤70% | 6.99%<br>-<br>(7.07%#) | 7.29%<br>-<br>(7.20%#) | 7.24%<br>-<br>(7.32%#) | 7.54%<br>-<br>(7.45%#) | 0   |
|  | ≤75% | 7.14%<br>-<br>(7.22%#) | -                      | 7.39%<br>-<br>(7.47%#) | 7.69%<br>-<br>(7.60%#) | 0   |
|  | ≤80% | 7.29%<br>-<br>(7.37%#) | -                      | 7.54%<br>-<br>(7.62%#) | 7.84%<br>-<br>(7.76%#) | <div><div></div>0.5%</div> <div>WAIVED*</div> |
| Possible Add On(s)                                 |      | NA                     |                        |                        |                        |   |

Limited-time  
Risk Fee Waiver\*

| Variable rate<br>p.a.<br><i>(Comparison<br/>rate p.a.)</i> |      | Alt Doc Near Prime       |                        |                        |                        |           |
|--|------|--------------------------|------------------------|------------------------|------------------------|-----------|
|  |      | Brighten Boss®           |                        |                        |                        | Risk Fee^ |
|  |      | Owner Occupied           |                        | Investment             |                        |           |
|  |      | P&I                      | IO                     | P&I                    | IO                     |           |
| LVR  | ≤65% | 7.49%<br>-<br>(7.57%#)   | 7.79%<br>-<br>(7.71%#) | 7.74%<br>-<br>(7.82%#) | 8.04%<br>-<br>(7.96%#) | 0         |
|  | ≤70% | 7.49%<br>-<br>(7.62%#)   | 7.79%<br>-<br>(7.76%#) | 7.74%<br>-<br>(7.88%#) | 8.04%<br>-<br>(8.02%#) | 0.5%      |
|  | ≤75% | 7.99%<br>-<br>(8.19%#)   | -                      | 8.24%<br>-<br>(8.44%#) | 8.54%<br>-<br>(8.58%#) | 1%        |
|  | ≤80% | 7.99%<br>-<br>(8.22%#)   | -                      | 8.24%<br>-<br>(8.47%#) | 8.54%<br>-<br>(8.61%#) | 1.25%     |
| Possible Add On(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   |
|                   | Application fee                         | \$660   | \$660   |
| Settlement        | Lenders legal fees                      | \$300 at cost, plus disbursements                       | \$300 at cost, plus disbursements                       |
|                   | Settlement fee                          | \$330   | \$330   |
|                   | Account fee                             | \$0   | \$0   |
| Other fees        | 100% Offset Facility (optional)         | \$15/month  | \$15/month  |
|                   | Split loan account fees (if applicable) | \$0   | \$0   |
|                   | Early repayment fees                    | With Offset: \$15/month per split loan (up to 5 splits) | With Offset: \$15/month per split loan (up to 5 splits) |
|                   |   | Nil for a variable loan                                 |   |
| Discharge         | Discharge fees                          | \$550, plus lenders legal fees at cost                  |   |

\*Offer applies to new home loan application submitted on or before 31 October 2023, approved and settled by 31 December 2023. All applications are subject to our normal lending criteria and credit approval. Full terms and conditions will be included in our letter of offer. Fees and charges are payable on the loan product.

<sup>^</sup> 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.<br>(Comparison rate p.a.) |      | Full Doc Prime (Australian Expatriate)  |                        |                        |                        |  |
|--|------|---|------------------------|------------------------|------------------------|--|
|  |      | Brighten Elevate  |                        |                        |                        | Risk Fee^  |
|  |      | Owner Occupied  |                        | Investment             |                        |  |
| LVR  |      | P&I   | IO                     | P&I                    | IO                     |  |
|  | ≤70% | 6.88%<br>-<br>(7.38%#)  | 7.18%<br>-<br>(7.52%#) | 7.13%<br>-<br>(7.63%#) | 7.43%<br>-<br>(7.77%#) | Loans ≤\$1.5m: 0.25% ;<br>≤\$2m: 0.75% ; OR<br>>\$2m: 2.5% |
|  | ≤75% | 7.08%<br>-<br>(7.58%#)  | -                      | 7.33%<br>-<br>(7.83%#) | 7.63%<br>-<br>(7.96%#) | Loans ≤\$1.5m: 0.25%                                       |
|  | ≤80% | 7.18%<br>-<br>(7.68%#)  | -                      | 7.43%<br>-<br>(7.92%#) | 7.73%<br>-<br>(8.06%#) | Loans ≤\$1.5m: 0.25%                                       |
| Possible Add On(s)                           |      | Loans >\$1.5m + 0.4% p.a. OR Loans >\$2m + 1.2% p.a.<br>Self-employed + 0.25% p.a.<br>High Density Apartment Unit + 0.5% 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.<br>(Comparison rate p.a.) |      | Construction – Full Doc / Alt Doc / Expat   |           | Construction – Non Resident   |                        |           |
|--|------|---|-----------|---|------------------------|-----------|
|  |      | Brighten Easy Builder® – Full Doc / Alt Doc / Expat   |           | Brighten Easy Builder® - Non Resident   |                        |           |
|  |      | Interest Only During Construction   | Risk Fee^ | Interest Only During Construction   |                        | Risk Fee^ |
| Owner Occupied / Investment                  |      | PAYG  |           | Self-employed   |                        |           |
| LVR  | ≤65% | 8.29%<br>-<br>(6.97%#)  | 1.5%      | 8.49%<br>-<br>(8.63%#)  | 8.79%<br>-<br>(8.93%#) | 1.5%      |
|  | ≤70% |   |           | 8.79%<br>-<br>(8.93%#)  | 9.09%<br>-<br>(9.23%#) |           |
|  | ≤75% | 8.79%<br>-<br>(7.35%#)  |           |   |                        |           |
|  | ≤80% |   |           |   |                        |           |
| After Construction<br>(P&I or IO)            |      | Revert to Brighten Empower Prime, Brighten Boss® Prime or Brighten Elevate variable rate. Currently starts from <b>6.54%p.a.</b> depends on loan purpose, LVR, and repayment methods. |           | Revert to Brighten Evergreen variable rate. Currently starts from <b>7.93%p.a.</b> depends on loan purpose, LVR, and repayment methods. |                        |           |

| Fees and Charges  |                                  | Brighten Easy Builder®<br>Full Doc   | Brighten Easy Builder®<br>Alt Doc  | Brighten Easy Builder® Expats     | Brighten Easy Builder®<br>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<br>After construction, optional<br>Offset Facility: \$15/month                               | \$0 during construction<br>After construction, optional<br>Offset Facility: \$15/month | \$499 p.a.                        | \$499 p.a.                             |
|                   | Undrawn line fee                 | If construction is not completed within 12 months, a 2% Undrawn Line Fee will be charged on the undrawn line amount. |  |                                   |  |
|                   | 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.<br>(Comparison rate p.a.) |      | Non-Resident  |                        |                        |                        |   |
|--|------|---|------------------------|------------------------|------------------------|---|
|  |      | Brighten Evergreen  |                        |                        |                        |   |
|  |      | Employee (PAYG)   |                        | Self-Employed          |                        | Risk Fee^                                     |
|  |      | P&I   | IO                     | P&I                    | IO                     |   |
| LVR  | ≤65% | 7.93%<br>-<br>(8.45%#)                                      | 8.23%<br>-<br>(8.59%#) | 8.23%<br>-<br>(8.74%#) | 8.53%<br>-<br>(8.89%#) | Loans ≤\$1.5m: 0.5% ; OR<br>Loans >\$1.5m: 1% |
|  | ≤70% | 8.23%<br>-<br>(8.81%#)                                      | 8.53%<br>-<br>(8.95%#) | 8.53%<br>-<br>(9.10%#) | 8.83%<br>-<br>(9.25%#) | 1%  |
|  | ≤75% | 8.33%<br>-<br>(8.90%#)                                      | 8.63%<br>-<br>(9.05%#) | 8.63%<br>-<br>(9.20%#) | 8.93%<br>-<br>(9.35%#) | 1%  |
|  | ≤80% | 8.53%<br>-<br>(9.17%#)                                      | -                      | 8.83%<br>-<br>(9.46%#) | -                      | 1.5%  |
| Possible Add On(s)                           |      | Loans > \$1m + 0.4% p.a. ; OR<br>Loans > \$1.5m + 0.8% 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)                          |
|                   | Construction administration fee  | NA  |
|                   | Construction inspection fee      | NA  |
|                   | 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. Brighten Evergreen loans >75%LVR, risk fee can be capitalised to Account 2.

# 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.<br>(Comparison rate p.a.) |      | Full Doc Prime & Alt Doc Prime (Bridging)  |                     |           |
|--|------|--|---------------------|-----------|
|  |      | Brighten Connect   |                     |           |
|  |      | Bridging Period<br>Owner Occupied or Investment - IO   | End Debt<br>P&I     | Risk Fee^ |
| LVR  | ≤80% | 8.24% (7.29%#)   | From 6.54% (6.54%#) | 1.5%      |
| Repayments                                   |      | During the Bridging Period, the interest budget will be retained, and no repayment will be required.<br>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.<br>Optional 100% Offset Facility available to end debt: <ul style="list-style-type: none"> <li>▪ Brighten Empower Prime: \$15/month</li> <li>▪ Brighten Boss® Prime: \$15/month</li> <li>▪ Brighten Elevate: \$499 p.a.</li> </ul> |
|                   | Early repayment fees             | Nil for a variable loan  |
|                   | Additional repayments            | Unlimited  |
|                   | Discharge fees                   | \$950, plus lenders legal fees at cost   |

\* Available for Brighten Empower Prime (OO P&I) loans ≤70%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%.

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# Brighten Rate Card – Premium



| Variable rate p.a.<br>(Comparison rate p.a.) |      | Full Doc Prime (Australian 188B/C or 888B/C Visa Holder) |                        |                        |                        |
|--|------|--|------------------------|------------------------|------------------------|
|  |      | Brighten Premium   |                        |                        |                        |
|  |      | Owner Occupied   |                        | Investment             |                        |
|  |      | P&I  | IO                     | P&I                    | IO                     |
| LVR  | ≤70% | 6.88%<br>-<br>(7.33%#)                                   | 7.18%<br>-<br>(7.46%#) | 7.13%<br>-<br>(7.57%#) | 7.43%<br>-<br>(7.71%#) |
|  | ≤80% | 7.38%<br>-<br>(7.82%#)                                   | 7.68%<br>-<br>(7.95%#) | 7.63%<br>-<br>(8.06%#) | 7.93%<br>-<br>(8.20%#) |

| Fees and Charges  |                                  |  |
|-------------------|----------------------------------|--|
| Conditional Offer | Valuation and administration fee | At cost                                |
|                   | Application fee                  | \$0                                    |
| Settlement        | Lenders legal fees               | \$300 at cost, plus disbursements      |
|                   | Settlement fee                   | \$330                                  |
|                   | Account fee                      | \$499 p.a.                             |
| Other fees        | Early repayment fees             | Nil for a variable loan                |
|                   | Discharge fees                   | \$550, plus lenders legal fees at cost |

# 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.

## How can your home loan make a difference?

For every home loan we settle, Brighten will plant a tree via Carbon Neutral to help restore an important biodiverse habitat for future generations. **Scan QR code to learn more.**



# 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        | \$2,000,000   | \$2,000,000 | \$1,500,000 | \$1,000,000 | \$750,000 | \$2,500,000         | \$2,500,000 | \$1,500,000 |
| Category 2 Postcodes        | \$1,250,000   | \$1,000,000 | \$750,000   | \$500,000   | \$500,000 | \$1,500,000         | \$1,250,000 | \$1,000,000 |
| Category 3 Postcodes        | NA  |             |             |             |           | \$750,000           | \$500,000   | NA          |
| High Density Apartment Unit | Max. 70% LVR  |             |             |             |           | Max. 70% LVR        |             |             |
| Apartment Unit              | Unit dwelling size must be greater than 40sqm, excluding balcony & car parking. Unit with <50sqm internal space has a maximum LVR of 60%.<br>High Density Apartment Unit dwelling size must be greater than 50sqm, excluding balcony & car parking. |             |             |             |           |                     |             |             |

|                             | Alt Doc Prime   |             |             | Alt Doc Near Prime |             |             |
|-----------------------------|---|-------------|-------------|--------------------|-------------|-------------|
| Product Name                | Brighten Boss® Prime  |             |             | Brighten Boss®     |             |             |
| Location/LVR (≤)            | 65%   | 70%         | 80%         | 65%                | 70%         | 80%         |
| Category 1 Postcodes        | \$2,000,000   | \$2,000,000 | \$1,500,000 | \$2,500,000        | \$2,000,000 | \$1,500,000 |
| Category 2 Postcodes        | \$1,250,000   | \$750,000   | \$500,000   | \$1,500,000        | \$1,000,000 | NA          |
| Category 3 Postcodes        | NA  |             |             | \$750,000          | \$500,000   | NA          |
| High Density Apartment Unit | NA  |             |             | Max. 70% LVR       |             |             |
| Apartment Unit              | Unit dwelling size must be greater than 40sqm, excluding balcony & car parking. Unit with <50sqm internal space has a maximum LVR of 60%.<br>High Density Apartment Unit dwelling size must be greater than 50sqm, excluding balcony & car parking. |             |             |                    |             |             |

|                             | Full Doc Prime (Australian Expatriate)  |             |             |
|-----------------------------|---|-------------|-------------|
| Product Name                | Brighten Elevate  |             |             |
| Location/LVR (≤)            | 65%   | 70%         | 80%         |
| Category 1 Postcodes        | \$2,500,000   | \$2,500,000 | \$1,500,000 |
| Category 2 Postcodes        | \$1,250,000   | \$1,000,000 | \$750,000   |
| High Density Apartment Unit | Max. 70% LVR  |             |             |
| Apartment Unit              | Unit dwelling size must be greater than 40sqm, excluding balcony & car parking. Unit with <50sqm internal space has a maximum LVR of 60%.<br>High Density Apartment Unit dwelling size must be greater than 50sqm, excluding balcony & car parking. |             |             |





# Loan Size & LVR Guide

|  | Construction - Full Doc, Alt Doc, Expat & Non Resident |                                       |
|--|--|---------------------------------------|
| Product Name                             | Brighten Easy Builder®                                 | Brighten Easy Builder® - Non Resident |
| Max, Loan Size /LVR                      | \$1,500,000<br>80% LVR                                 | \$1,000,000<br>70% LVR                |
| Additional LVR and Postcode restrictions | Refer to revert product Loan Size & LVR guide          |                                       |

|   | Non-Resident  |             |             |             |
|---|---|-------------|-------------|-------------|
| Product Name                                | Brighten Evergreen  |             |             |             |
| Location/LVR (≤)                            | 60%   | 65%         | 70%         | 80%         |
| Sydney and Melbourne metropolitan           | \$2,000,000   | \$2,000,000 | \$1,500,000 | \$1,000,000 |
| Sydney, Melbourne and Brisbane metropolitan | \$1,500,000   | \$1,500,000 | \$1,500,000 | \$1,000,000 |
| Other metro cities                          | \$1,500,000   | \$1,500,000 | \$900,000   | \$750,000   |
| Other Category 1 locations                  | \$500,000   | -           | -           | -           |
| High Density Apartment Unit                 | Max. 70% LVR  |             |             |             |
| Apartment Unit                              | 40 - 45sqm: max 60% LVR   45 - 50sqm: max 65% LVR   >50sqm: Standard LVR<br>Unit dwelling size must be greater than 40sqm, excluding balcony & car parking. |             |             |             |

|                             | Full Doc Prime (Australian 188B/C & 888B/C Visa Holder)   |             |             |
|-----------------------------|---|-------------|-------------|
| Product Name                | Brighten Premium  |             |             |
| Location/LVR (≤)            | 65%   | 70%         | 80%         |
| Category 1 Postcodes        | \$2,000,000   | \$2,000,000 | \$1,500,000 |
| High Density Apartment Unit | -   |             |             |
| Apartment Unit              | Unit dwelling size must be greater than 40sqm, excluding balcony & car parking. Unit with <50sqm internal space has a maximum LVR of 60%.<br>High Density Apartment Unit dwelling size must be greater than 50sqm, excluding balcony & car parking. |             |             |

|                             | Full Doc Prime & Alt Doc Prime (Bridging)   |  |
|-----------------------------|---|--|
| Product Name                | Brighten Connect  |  |
| Loan                        | Peak Debt   | End Debt   |
| Category 1 & 2 Postcodes    | ≤\$1,500,000 Max. 80% LVR<br>≤\$2,500,000 Max. 70% LVR  | Max. 80% LVR<br>Refer to end debt loan product (if applicable) |
| High Density Apartment Unit | Subject to requirements of the end debt loan product (if applicable):<br><ul style="list-style-type: none"> <li><i>Brighten Empower Prime</i> and <i>Brighten Elevate</i>: High Density Apartment Unit ≥50sqm: Max. 70% LVR</li> <li><i>Brighten Boss® Prime</i>: High Density Apartment Unit <b><u>not accepted</u></b></li> </ul> |  |
| Apartment Unit              | Unit dwelling size must be greater than 40sqm, excluding balcony & car parking. Unit with <50sqm internal space has a maximum LVR of 60%.<br>High Density Apartment Unit dwelling size must be greater than 50sqm, excluding balcony & car parking.   |  |

Where multiple restrictions apply, the lowest LVR is applied as the maximum.