

# Who is Brighten

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





Fully Assessed Pre-Approvals
All Brighten Products



Existing Debts Assessed at 125% of Actual Repayments All Brighten Products\*



Unlimited Cash Out up to 80% LVR All Brighten Products



CAT 1 & 2 Postcodes Accepted (Prime Products)

Brighten Empower Prime | Brighten Elevate Brighten Boss® Prime | Brighten Connect Brighten Easy Builder® - Full Doc/Alt Doc/Expat



One Form of Income Documentation Required (Alt Doc)

Brighten Boss® Prime | Brighten Boss® Brighten Easy Builder® - Alt Doc



Up to 95% LVR Inclusive LMI Brighten Empower Prime



Unlimited Debt Consolidation Including Payout of ATO Debts Brighten Boss® | Brighten Empower



CAT 3 Postcodes Accepted Brighten Boss® | Brighten Empower

\*Repayment amount must be reasonable for life of the loan. ^Up to 80%LVR



Application Assessed on Merits All Brighten Products



Interest Rate Based on Security – Not Purpose All Brighten Products



Cash Out up to \$500k for Business Purpose All Brighten Products



I-Year Financials (Available to Prime Borrowers) Brighten Empower Prime<sup>^</sup> | Brighten Empower



**Up to \$2,500,000 Loan Size** Brighten Empower | Brighten Boss® Brighten Elevate | Brighten Connect

Brighten Elevate | Brighten Premium



Non-Australian Sourced Income Accepted Brighten Elevate | Brighten Evergreen Brighten Easy Builder® - Expat / Non-Resident



Refinance of Non-Conforming and Private Loans Accepted Brighten Boss® | Brighten Empower



Construction and Bridging Home Loans Brighten Easy Builder® | Brighten Connect



## Full Doc Brighten Empower

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

## **Product Niches**

- Up to 95%LVR Inclusive LMI (Prime only)
- 1-Year Financials Accepted (Incl. Prime)^

Loan Size Up to \$2,500,000

Cat 1, 2 and 3 Postcodes Accepted

Unlimited Debt Consolidation Including Payout of ATO Debts

## Australian Expatriate Brighten Elevate

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

#### **Product Niches**

- 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

## Alt Doc Brighten Boss®

Alternative documentation home loans for Prime and Near Prime self-employed borrowers.

of Income Documentation (Incl. Prime)

#### **Product Niches**

$\oslash$	\$0 Risk Fee up to 80%LVR* (Prime only)
$\oslash$	One Form of Income Documentation (Incl
$\oslash$	Loan Size Up to \$2,500,000
$\oslash$	Min. 1 Day GST Registration
$\bigtriangledown$	100% Redraw Offset Facility Available

## Non-Resident Brighten Evergreen

#### Product Niches



Non-Residents or Residents Borrowers with Non-Australian Sourced Income

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Self-employed Alt Doc Accepted

Max. Loan Size \$2,000,000; Max. LVR 80%

100% Redraw Offset Facility Included

## Construction Brighten Easy Builder®

House and Land construction loans with progress payments.

#### **Product Niches**



IO Repayment During Construction



Max. Loan Size Full Doc, Alt Doc, Expat: \$1,500,000 Non-Resident: \$1,000,000

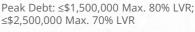
## Bridging **Brighten Connect**

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

### **Product Niches**



Loan Size up to \$2,500,000





Bridging Period 6 - 12 months; Total loan term up to 30 years

During the Bridging Period, the interest budget will be retained, and no repayment will be required.

#### ^Up to 80%LVR

\*Offer applies to new Brighten Boss® Prime 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

