

## 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.



## Why Choose Brighten



**Fully Assessed Pre-Approvals**  
All Brighten Products



**Application Assessed on Merits**  
All Brighten Products



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



**Interest Rate Based on Security – Not Purpose**  
All Brighten Products



**Unlimited Cash Out up to 80% LVR**  
All Brighten Products



**Cash Out up to \$500k for Business Purpose**  
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



**1-Year Financials (Available to Prime Borrowers)**  
Brighten Empower Prime^ | Brighten Empower  
Brighten Elevate | Brighten Premium



**One Form of Income Documentation Required (Alt Doc)**  
Brighten Boss® Prime | Brighten Boss®  
Brighten Easy Builder® - Alt Doc



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



**Up to 95% LVR Inclusive LMI**  
Brighten Empower Prime



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



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



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



**CAT 3 Postcodes Accepted**  
Brighten Boss® | Brighten Empower



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

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

## 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

## Alt Doc Brighten Boss®

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

### Product Niches

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

## 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

## Non-Resident Brighten Evergreen

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

### Product Niches

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

- ✓ 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
- ✓ 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
- ✓ Peak Debt: ≤\$1,500,000 Max. 80% LVR;  
≤\$2,500,000 Max. 70% LVR
- ✓ 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