

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% - (6.82%#)	7.09% - (6.95%#)	7.04% - (7.07%#)	7.34% - (7.20%#)	0
	≤75%	6.89% - (6.92%#)	-	7.14% - (7.17%#)	7.44% - (7.30%#)	0
	≤80%	7.14% - (7.17%#)	-	7.39% - (7.42%#)	7.69% - (7.55%#)	0
	≤90%	8.04% - (8.07%#)	-	8.29% - (8.32%#)	8.59% - (8.46%#)	LMI applies
	≤95%	8.44% - (8.47%#)	-	-	-	
Possible Add On(s)		High Density Apartment Unit + 0.5% p.a.				

Variable rate p.a. (Comparison rate p.a.)		Full Doc Near Prime				
		Brighten Empower				Risk Fee^ /LMI
		Owner Occupied		Investment		
		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 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 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				Limited-time Risk Fee Waiver*	
		Brighten Boss® Prime					
		Owner Occupied		Investment			Risk Fee^
		P&I	IO	P&I	IO		
LVR	≤70%	7.24% - (7.32%#)	7.54% - (7.45%#)	7.49% - (7.57%#)	7.79% - (7.71%#)	0	
	≤75%	7.39% - (7.47%#)	-	7.64% - (7.72%#)	7.94% - (7.86%#)	0	
	≤80%	7.54% - (7.54%#)	-	7.79% - (7.87%#)	8.09% - (8.01%#)	0.5% WAIVED*	
Possible Add On(s)		NA					

Variable rate p.a. (Comparison rate p.a.)		Alt Doc Near Prime				
		Brighten Boss®				Risk Fee^
		Owner Occupied		Investment		
LVR		P&I	IO	P&I	IO	
	≤65%	7.74% - (7.82%#)	8.04% - (7.96%#)	7.99% - (8.07%#)	8.29% - (8.21%#)	0
	≤70%	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%
	≤80%	8.24% - (8.47%#)	-	8.49% - (8.72%#)	8.79% - (8.87%#)	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)	
		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 December 2023, approved and settled by 29 February 2024. 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.

^ 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: 2.5%
	≤75%	7.33% - (7.83%#)	-	7.58% - (8.07%#)	7.88% - (8.21%#)	Loans ≤\$1.5m: 0.25%
	≤80%	7.43% - (7.92%#)	-	7.68% - (8.17%#)	7.98% - (8.31%#)	Loans ≤\$1.5m: 0.25%
Possible Add On(s)		Loans >\$1.5m + 0.4% p.a. OR Loans >\$2m + 0.8% p.a. Self-employed + 0.25% p.a. 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. (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%	8.49% - (7.22%#)	1.5%	8.49% - (8.63%#)	8.79% - (8.93%#)	1.5%
	≤70%			8.79% - (8.93%#)	9.09% - (9.23%#)	
	≤75%	8.99% - (7.60%#)				
	≤80%					
After Construction (P&I or IO)		Revert to Brighten Empower Prime, Brighten Boss® Prime or Brighten Elevate variable rate. Currently starts from 6.79%p.a. depends on loan purpose, LVR, and repayment methods.		Revert to Brighten Evergreen variable rate. Currently starts from 7.93%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.
	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. (Comparison rate p.a.)		Non-Resident				
		Brighten Evergreen				
		Employee (PAYG)		Self-Employed		Risk Fee^
		P&I	IO	P&I	IO	
LVR	≤65%	7.93% - (8.45%#)	8.23% - (8.59%#)	8.23% - (8.74%#)	8.53% - (8.89%#)	Loans ≤\$1.5m: 0.5% ; OR Loans >\$1.5m: 1%
	≤70%	8.23% - (8.81%#)	8.53% - (8.95%#)	8.53% - (9.10%#)	8.83% - (9.25%#)	1%
	≤75%	8.33% - (8.90%#)	8.63% - (9.05%#)	8.63% - (9.20%#)	8.93% - (9.35%#)	1%
	≤80%	8.53% - (9.17%#)	-	8.83% - (9.46%#)	-	1.5%
Possible Add On(s)		Loans > \$1m + 0.4% p.a. ; OR 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. (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 6.79% (6.82%#)	1.5%
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 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%.

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 – Premium



Variable rate p.a. (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%	7.13% - (7.57%#)	7.43% - (7.71%#)	7.38% - (7.82%#)	7.68% - (7.95%#)
	≤80%	7.63% - (8.06%#)	7.93% - (8.20%#)	7.88% - (8.31%#)	8.18% - (8.45%#)

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%. 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%. 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%. 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 80% LVR	\$1,000,000 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 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	\$2,500,000	\$2,500,000	\$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%. 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 ≤\$2,500,000 Max. 70% LVR	Max. 80% LVR Refer to end debt loan product (if applicable)
High Density Apartment Unit	Subject to requirements of the end debt loan product (if applicable): • <i>Brighten Empower Prime</i> and <i>Brighten Elevate</i> : High Density Apartment Unit ≥50sqm: Max. 70% LVR • <i>Brighten Boss® Prime</i> : High Density Apartment Unit not accepted	
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%. 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.