

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 | Brighten Premium



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 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