

# Brighten Rate Card – Full Doc



Variable rate p.a. (Comparison rate p.a.)		Full Doc Prime				
		Brighten Empower Prime				
		Owner Occupied		Investment		Risk Fee <sup>^</sup> /LMI
P&I	IO	P&I	IO			
LVR	≤70%	6.79% - (6.82%#)	6.99% - (6.91%#)	6.99% - (7.02%#)	7.29% - (7.16%#)	0
	≤75%	6.79% - (6.82%#)	-	6.99% - (7.02%#)	7.29% - (7.16%#)	0
	≤80%	6.79% - (6.82%#)	-	6.99% - (7.02%#)	7.29% - (7.16%#)	0
	≤90%	8.09% - (8.12%#)	-	8.29% - (8.32%#)	8.59% - (8.46%#)	LMI applies
	≤95%	8.44% - (8.47%#)	-	-	-	
Possible Add On(s)		NA				

Variable rate p.a. (Comparison rate p.a.)		Full Doc Near Prime				
		Brighten Empower				
		Owner Occupied		Investment		Risk Fee <sup>^</sup> /LMI
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	

<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 p.a. (Comparison rate p.a.)		Alt Doc Prime				
		Brighten Boss® Prime				Risk Fee^
		Owner Occupied		Investment		
		P&I	IO	P&I	IO	
LVR	≤70%	7.24% - (7.32%#)	7.39% - (7.38%#)	7.49% - (7.57%#)	7.64% - (7.64%#)	0
	≤80%	7.39% - (7.47%#)	-	7.64% - (7.72%#)	7.79% - (7.79%#)	0
Possible Add On(s)		NA				

Variable rate p.a. (Comparison rate p.a.)		Alt Doc Near Prime				
		Brighten Boss®				Risk Fee^
		Owner Occupied		Investment		
		P&I	IO	P&I	IO	
LVR	≤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)	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	

^ 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 <sup>^</sup>
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: 1%
	≤75%	7.33% - (7.86%#)	-	7.58% - (8.10%#)	7.88% - (8.24%#)	Loans ≤\$1.5m: 0.5% ; OR >\$1.5m: 1%
	≤80%	7.43% - (7.95%#)	-	7.68% - (8.20%#)	7.98% - (8.34%#)	Loans ≤\$1.5m: 0.5% ; OR >\$1.5m: 1%
Possible Add On(s)		Loans >\$1.5m + 0.4% p.a. OR Loans >\$2m + 0.8% p.a. Self-employed + 0.25% 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

<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.



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 Owner Occupied / Investment	Risk Fee^	Interest Only During Construction		Risk Fee^
	PAYG	Self-employed				
LVR	≤65%	8.49% - (7.19%#)	1.25%	8.49% - (8.63%#)	8.79% - (8.93%#)	1.5%
	≤70%			8.79% - (8.93%#)	9.09% - (9.23%#)	
	≤75%	8.99% - (7.25%#)	1.25%			
	≤80%					
After Construction (P&I or IO)		Revert to Brighten Empower Prime, Brighten Boss® Prime or Brighten Elevate variable rate. Currently starts from <b>6.79%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® 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) and Self-Employed		Risk Fee <sup>^</sup>
	P&I	IO		
LVR	≤65%	7.93% - (8.42%#)	8.23% - (8.56%#)	Loans ≤\$1.5m: 0.25% ; OR Loans >\$1.5m: 1%
	≤70%	7.93% - (8.42%#)	8.23% - (8.56%#)	0.25%
	≤75%	8.33% - (8.85%#)	8.63% - (8.99%#)	0.5%
	≤80%	8.53% - (9.11%#)	8.83% - (9.25%#)	1%
Possible Add On(s)		Loans > \$1.5m + 0.4% 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

<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 – Bridging



Variable rate p.a. (Comparison rate p.a.)		Full Doc Prime & Alt Doc Prime (Bridging)		
		Brighten Connect		
		Bridging Period	End Debt	Risk Fee <sup>^</sup>
		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"> <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	Discharge fees

\* Available for Brighten Empower Prime (OO P&I) loans ≤80%LVR. After the Bridging Period, standard Brighten Empower Prime, Brighten Boss® Prime or Brighten Elevate interest rate applies.

<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 – 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	\$2,500,000	\$2,500,000	\$2,000,000	\$1,000,000	\$750,000	\$2,500,000	\$2,500,000	\$2,000,000
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

	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	\$2,500,000	\$2,500,000	\$2,000,000*	\$2,500,000	\$2,500,000	\$2,000,000
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

\*For loans >70% LVR and >\$2,000,000, please refer to your BDM.

	Full Doc Prime (Australian Expatriate)		
Product Name	Brighten Elevate		
Location/LVR (≤)	65%	70%	80%
Category 1 Postcodes	\$2,500,000	\$2,500,000	\$2,000,000
Category 2 Postcodes	\$1,250,000	\$1,000,000	\$750,000

	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	\$2,000,000





# 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	\$2,000,000 70% LVR	\$1,500,000 80% LVR	\$1,000,000 70% LVR
Additional LVR and Postcode restrictions	Refer to revert product Loan Size & LVR guide		

	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 ≤\$5,000,000 Max. 70% LVR	Max. 80% LVR Refer to end debt loan product (if applicable)

	Non-Resident			
Product Name	Brighten Evergreen			
Location/LVR (≤)	60%	65%	70%	80%
Sydney and Melbourne metropolitan	\$2,500,000	\$2,500,000	\$1,500,000	\$1,000,000
Brisbane and Gold Coast 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
Category 2 postcodes	\$1,500,000	-	-	-
High Density Apartment Unit	Max. 75% LVR			

Where multiple restrictions apply, the lowest LVR is applied as the maximum. Please refer to the Product Guide for Apartment Unit LVR restrictions.

