

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% - (6.71%#)			0
	≤75%	6.59% - (6.62%#)		6.99% - (7.02%#)	7.19% - (7.11%#)	
	≤80%					
	≤90%	8.09% - (8.12%#)		8.49% - (8.52%#)	8.69% - (8.62%#)	LMI applies
	≤95%	8.44% - (8.47%#)				
Possible Loading(s)		Loans > \$2.5m + 0.5% p.a. Loans > \$3.5m + 1% p.a. and 1.25% Risk Fee				

Variable rate p.a. (Comparison rate p.a.)		Full Doc Near Prime				
		Brighten Empower				
		Owner Occupied		Investment		Risk Fee [^] /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 Loading(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					
	Brighten Boss® Prime				Risk Fee [^]	
	Owner Occupied		Investment			
	P&I	IO	P&I	IO		
LVR	≤\$1m Special				0	
	≤70%	6.99% - (7.07%#)	7.39% - (7.38%#)	7.49% - (7.57%#)		7.64% - (7.64%#)
			7.24% - (7.32%#)			
≤80%	7.39% - (7.47%#)	-	7.64% - (7.72%#)	7.79% - (7.79%#)	0	
Possible Loading(s)	Loans > \$2.5m + 0.5% p.a. Loans > \$3.5m + 1% p.a. and 1.25% Risk Fee					

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
		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%
		8.24% - (8.47%#)	-	8.49% - (8.72%#)	8.79% - (8.87%#)	1.25%
Possible Loading(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
Settlement	Application fee	\$660	\$660
	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 – 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: 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 Loading(s)		Loans >\$1.5m + 0.4% 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		
		Brighten Easy Builder® – Full Doc / Alt Doc / Expat	Brighten Easy Builder® – Non-Resident	Risk Fee [^]
		Interest Only During Construction - Owner Occupied / Investment		
LVR	≤65%	8.39% - (7.01%#)	8.39% - (8.21%#)	1.25%
	≤70%	8.59% - (7.03%#)	8.59% - (8.23%#)	
	≤75%	8.59% - (7.03%#)	-	
	≤80%	8.79% - (7.05%#)	-	
Possible Loading(s)		Loans >\$2m + 0.25% p.a.	-	
After Construction (P&I or IO)		Revert to Brighten Empower Prime, Brighten Boss® Prime, Brighten Elevate or Brighten Evergreen variable rate. Currently starts from 6.59%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.
	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 [^]
P&I	IO			
LVR	≤65%	7.49% - (8.02%#)	7.79% - (8.16%#)	Loans ≤\$1.5m: 0.50% ; OR Loans >\$1.5m: 1%
	≤70%	7.49% - (8.02%#)	7.79% - (8.16%#)	0.50%
	≤75%	7.49% - (8.08%#)	7.79% - (8.22%#)	1%
	≤80%	7.49% - (8.17%#)	7.79% - (8.31%#)	1.75%
Possible Loading(s)		Loans > \$1.5m + 0.4% p.a.		

Variable rate p.a. (Comparison rate p.a.)		Non-Resident		
		Brighten Platinum		
		Employee (PAYG) and Self-Employed		Risk Fee [^]
P&I	IO			
LVR	≤70%	7.98% - (8.44%#)	8.28% - (8.58%#)	0
	≤75%	8.28% - (8.74%#)	8.58% - (8.88%#)	0
	≤80%	8.58% - (9.03%#)	8.88% - (9.18%#)	0
Possible Loading(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)
	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. 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 [^]
		Owner Occupied or Investment - IO	P&I	
LVR	≤80%	8.49% (7.22%#)	From 6.59%* (6.62%#)	1.25%
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	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.

[^] 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 – Vacant Land



Variable rate p.a. (Comparison rate p.a.)		Vacant Land	
		Brighten Land – Full Doc, Alt Doc, Expat, Non-Resident	
LVR		Owner Occupied or Investment - IO	Risk Fee [^]
	≤65%	8.39% - (8.63%#)	1.25%
≤75%	8.59% - (8.83%#)		

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
Discharge	Discharge fees	\$950, plus lenders legal fees at cost

[^] Of the loan amount. Risk fee can be capitalised to max LVR of 75%.

[#] 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.



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	\$5m (OO) \$3.5m (Investment)	\$3.5m	\$2m	\$1m	\$750k	\$2.5m	\$2.5m	\$2m
Category 2 Postcodes	\$1.25m	\$1m	\$750k	\$500k	\$500k	\$1.5m	\$1.25m	\$1m
Category 3 Postcodes	NA					\$750k	\$500k	NA

	Alt Doc Prime				Alt Doc Near Prime		
Product Name	Brighten Boss® Prime				Brighten Boss®		
Location/LVR (≤)	60%	65%	70%	80%	65%	70%	80%
Category 1 Postcodes	\$5m (OO) \$3.5m (Investment)	\$3.5m	\$3.5m	\$2m*	\$2.5m	\$2.5m	\$2m
Category 2 Postcodes	\$1.25m	\$1.25m	\$750k	\$500k	\$1.5m	\$1m	NA
Category 3 Postcodes	NA				\$750k	\$500k	NA

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

	Full Doc Prime (Expat)		
Product Name	Brighten Elevate		
Location/LVR (≤)	65%	70%	80%
Category 1 Postcodes	\$2.5m	\$2.5m	\$2m
Category 2 Postcodes	\$1.25m	\$1m	\$750k

	Full Doc Prime & Alt Doc Prime (Bridging)	
Product Name	Brighten Connect	
Loan	Peak Debt	End Debt
Category 1 & 2 Postcodes	≤\$1.5m Max. 80% LVR ≤\$5m Max. 70% LVR	Max. 80% LVR Refer to end debt loan product (if applicable)



Loan Size & LVR Guide



	Construction			
Product Name	Brighten Easy Builder® – Full Doc, Alt Doc		Brighten Easy Builder® – Expat	
Location/LVR (≤)	70%	80%	70%	80%
Max Loan Size	\$3.5m	\$2m	\$2.5m	\$2m
Additional LVR and Postcode restrictions	Refer to revert product Loan Size & LVR guide			

	Vacant Land (Resident)	
Product Name	Brighten Land – Full Doc, Alt Doc, Expat	
Location/LVR (≤)	65%	75%
Category 1 Postcodes	\$2m	\$2m
Category 2 Postcodes	\$1.25m	\$1m

	Non-Resident			
Product Name	Brighten Evergreen & Brighten Platinum			
Location/LVR (≤)	60%	65%	70%	80%
Sydney & Melbourne metropolitan	\$2.5m	\$2.5m	\$1.5m	\$1m
Brisbane and Gold Coast metropolitan	\$1.5m	\$1.5m	\$1.5m	\$1m
Other metro cities	\$1.5m	\$1.5m	\$900k	\$750k
Category 2 postcodes	\$1.5m	-	-	-
High Density Apartment Unit	Max. 75% LVR			

	Non-Resident Construction		
Product Name	Brighten Easy Builder® – Non-Resident		
Location/LVR (≤)	60%	65%	70%
Sydney & Melbourne metropolitan	\$2.5m	\$1.5m	\$1m
Brisbane and Gold Coast metropolitan	\$1.5m	\$1.5m	\$1m
Other metro cities	\$1.5m	\$900k	-

	Vacant Land (Non-Resident)		
Product Name	Brighten Land – Non-Resident		
Location/LVR (≤)	60%	65%	70%
Sydney & Melbourne metropolitan	\$2m	\$1.5m	\$1m
Brisbane and Gold Coast metropolitan	\$1.5m	\$1.5m	\$1m
Other metro cities	\$1.5m	\$900k	-

Aggregation of loans and exposure loading:

Facilities that involve related parties must be aggregated as a single group for application assessment purposes. Brighten's maximum loan exposure per applicant (or cumulatively to associated applicants) is \$5,000,000. **NOTE:** A rate loading of 0.3% p.a. applies for exposure over \$3,500,000 across multiple loans.

