



Broker Information Pack



Reshaping non-bank lending

Brighten Reshaping Non-Bank Lending



Who is Brighten?

Brighten Home Loans (“Brighten”) is an Australian owned, Australian based and Australian regulated non-bank lender with offices in Sydney, Melbourne, Brisbane, Hong Kong and Shanghai.

Our loans are fully funded by a mix of Top Tier Banks and Multi-Institutional Capital and are specifically designed to suit the needs of a diverse range of customers.

We are a genuine, innovative and effective alternative for those seeking home loans beyond the sphere of traditional banks.

Our Mission?

To reshape non-bank lending in Australia. At Brighten we believe in creating effective and innovative lending solutions — helping more home-buyers achieve their goal of home ownership within Australia.

We are leading the way in challenging the status quo to establish a real alternative to the major banks by focusing on new ideas and technologies to provide our customers and partners with intuitive, tailored and easy to use lending solutions.

As we reshape the lending space, our goal is to support more brokers as they introduce their clients to the Australian Property Market.

Why Choose Brighten?



Diverse and Resilient Funding

Brighten's loans are fully funded by multiple sources of institutional capital including top tier international banks.



Industry Recognition

Brighten has an established broker and aggregator network and holds industry memberships with the MFAA and FBAA.



Best in Class Platform

True end to end digital mortgage solution platform that drives innovation to achieve cost and service efficiencies.



Superior Product Offering

Competitive, tailored home loans designed to support diverse customer needs.



Better Service Proposition

Enhanced customer experience supported by our experienced and professional team.



Compliance

Strong group governance, compliance and risk control framework.

Our Management

Brighten is led by an experienced and dynamic executive team. Our managing directors include former executives from UBS, holding an average of over 20 years of experience in the financial industry. Among our departments leaders are former executives from major non-bank lenders in Australia.



Scott Wehl

Chairman

21 years of experience in Global Wealth Management and Corporate Banking; Founder and Group CEO of Real Asset Management Group. Former Managing Director and Head of Banking Products International for UBS Wealth Management.



Scott Kelly

Managing Director

24 years of experience in Global Wealth Management and Asset Management; CEO Australia of Real Asset Management Group. Former Managing Director and Head of Investment Products and Services for UBS Wealth Management Australia.



Adam Moore

Director, Head of Securitisation & Funding

9 years of experience in Debt Funding; Former member of the Treasury and Securitisation team at Resimac, responsible for funding Resimac's residential mortgage portfolio.



Jason Ford

Director, Head of Operations

19 years of experience in Banking and Mortgage Lending; Formerly responsible for the management of service across Firstmac's businesses including loans.com.au.



Natalie Sheehan

Director, Head of Distribution

30 years of experience in Banking and Finance; Former General Manager at Resicom Financial, former COO and the Head of Distribution of Better Choice Home Loans. A MFAA and FBAA accredited mentor under the More than Mentoring programme.



Jennifer Xu

Head of Product Design and Marketing

7 years of experience in Marketing and Public Relations; Associate Director, Marketing of Real Asset Management Group. Previously worked for Classic Magazine, SPRG Group and Television Broadcasts Limited.



Yvonne Ching

Head of Client Services

17 years of experience in Financial Services; Former Senior Accountant at Holt Baker Pty Ltd specialised in SMSFs audits, and tax planning for SMEs and High Net Worth individuals. A CPA, a registered Tax Agent, a registered SMSF Auditor and a Certified Xero Advisor.



Andrew Macadam

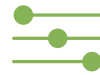
Head of Credit

38 years of experience in Credit Risk; Former Head of Credit of Australian Defence Credit Union. Previously worked for G&C Mutual Bank Ltd, Yellow Brick Road Group Lending, HSBC Australia, AMP Bank, Citibank and State Bank of NSW (now CBA).

Key Features of Brighten Offering



Accept apartments, townhouses and houses in all Australian States



Genuine Alt Doc solution available to all Self-Employed borrowers



Fast turnaround times supported by proprietary loan processing platform



Complimentary pre-assessment and conditional written approval



Comprehensive offering for every purpose - Purchase, Refinance, Equity Release and Construction



Also available to Non-residents of Australia and residents with income from abroad

How does it work?

Our simple and efficient broker platform is designed to save you and your clients time. It simplifies the home loan process to help you get to 'yes' more quickly.



Borrowers start with our free assessment. Conditional Approval issued within 48 hours.



We begin our valuation and income verification process after Application Fee and Valuation Fee are settled.



We issue borrowers the formal loan approval, then we forward all the necessary documents borrowers need to sign.



We finalise the settlement.

Where Are We Going?

Brighten see significant opportunities in the non-bank space, particularly as majors and other ADI's have pulled back from certain lending activities. In 2020, we expect to launch our Prime, Near Prime and Alt Doc lending products.



Become a Brighten Broker



At Brighten we value long term partnership and we strive to become a reliable and credible partner to our brokers. With Brighten, you're working with an innovative lender committed to reshaping non-bank lending for the better.

As a broker, working with a lender that understands you and your customers is key to

succeeding in your business. We recognise our greatest opportunity lies within the network of brokers promoting our brand.

We invite you to reach out to our BDM and get started with our simple and straightforward accreditation process!

Contact Our BDMs



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