



Referrer Information Pack



Reshaping non-bank lending

We're Reshaping Non-Bank Lending



Who is Brighten?

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

We are a full-service non-bank lender, responsible for the origination, underwriting, servicing and funding of our mortgage portfolio. We have well-established warehouse-funding arrangements with multiple Top Tier Banks, 2 public RMBS programmes and a wholesale credit fund to provide further funding diversification.

We offer a range of competitive Full Doc, Alt Doc and Construction loan products available to Prime and Near Prime, Resident and Non-Resident borrowers.

Our Mission?

Our mission is 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.

Why Choose Brighten?



Diverse and Resilient Funding

Well-established warehouse-funding arrangements with multiple Top Tier Banks, a public RMBS programme and a wholesale credit fund to provide further funding diversification.



Superior Product Offering

Comprehensive offering to support diverse customer needs – Full Doc, Alt Doc, Construction, Expat and Non-Resident.



Best in Class Platform

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



Trusted Partner

Award-winning non-bank lender with an extensive broker and aggregator network across Australia.



Better Service Proposition

Enhanced customer experience supported by our experienced and professional team.



Environmental, Social, and Governance

Good governance, social responsibility and sustainability are key pillars of our culture.



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

26 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

29 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.



Jason Azzopardi
Chief Executive Officer

30 years of experience in finance, working for financial institutions in Australia and in London. Former CFO for Resimac. He also led Resimac's Manila operations as the Head of Manila Operations and concurrently served as CEO of Resimac NZ.



Craig Thompson
Chief Technology Officer

21 years of experience in building and implementing technology solutions across financial services, legal and hospitality sectors; Previously worked for MA Financial Group as Head of Technology across its Asset Management, Corporate Advisory and Lending divisions.



Adam Moore
Head of Securitisation & Funding

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



Stuart Murray
Head of Credit

23 years of experience in Credit Assessment and Mortgage Underwriting; Former Head of Lending Australia and Responsible Manager for Resimac. Previously worked for St George Bank and Bluestone Mortgages.



Stephen Murphy
Head of Operations

26 years of experience in Financial Service; Former Senior Customer Service Operations Manager at Pepper Money. Former Head of Credit Service at Community First Credit Union and Bluestone.



Jennifer Xu
Head of Marketing

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



Chris Meaker
Head of Sales

20 years of experience in the finance industry with a focus on lending, business development and sales management; Former Executive General Manager and Head of Origination channels at La Trobe Financial.



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.

Our Values



At Brighten, we strive to be a lender that makes a positive impact on our customers, our partners, our broader communities, and our planet. We believe we share a responsibility to lead the way advocating for positive changes in the financial services industry. Our values consist of :



Sustainability



Diversity and Inclusion



Social Responsibility



Innovation



Principled



Integrity

Our Partnerships

We partner with and support organisations that share similar values as Brighten to promote positive change in our communities.



MEMBER 2023



One Home Loan, One Tree, One Hundred Years

Restore Biodiverse Habitat for Future Generations

As part of our commitment to combatting climate change, for every home loan we settle, Brighten will support Carbon Neutral to plant a tree in the Yarra Yarra Biodiversity Corridor.

With the goal to restore landscapes and reproduce natural ecosystems, the Plant-a-Tree program forms an integral part of the award-winning Yarra Yarra Biodiversity Corridor reforestation project. It not only has a positive impact on climate change but also directly contributes to the United Nations Global Goals for Sustainable Development.



Legally Protected for 100 Years

All trees planted are legally protected for 100 years – long after your home loan is paid off – by a Carbon Covenant and Carbon Right registered with the WA state government on the land title. This ensures the trees cannot be removed or compromised, even if the land is sold.



Scan QR code to learn more about how your home loan can make a difference

Why Choose Brighten



Fully Assessed Pre-Approvals
All Brighten Products



Existing Debts Assessed at 125% of Actual Repayments
All Brighten Products*



Unlimited Cash Out up to 80% LVR
All Brighten Products



CAT 1 & 2 Postcodes Accepted (Prime Products)
Brighten Empower Prime | Brighten Elevate
Brighten Boss® Prime | Brighten Connect
Brighten Easy Builder® | Brighten Evergreen



One Form of Income Documentation Required (Alt Doc)
Brighten Boss® Prime | Brighten Boss®
Brighten Easy Builder® - Alt Doc



Up to 95% LVR Inclusive LMI
Brighten Empower Prime



Unlimited Debt Consolidation Including Payout of ATO Debts
Brighten Boss® | Brighten Empower



CAT 3 Postcodes Accepted
Brighten Boss® | Brighten Empower



Application Assessed on Merits
All Brighten Products



Interest Rate Based on Security – Not Purpose
All Brighten Products



Cash Out up to \$500k for Business Purpose
All Brighten Products



1-Year Financials (Available to Prime Borrowers)
Brighten Empower Prime^ | Brighten Empower
Brighten Elevate | Brighten Premium



Up to \$2,500,000 Loan Size
Brighten Empower | Brighten Boss®
Brighten Elevate | Brighten Connect |
Brighten Premium | Brighten Evergreen



Non-Australian Sourced Income Accepted
Brighten Elevate | Brighten Evergreen
Brighten Easy Builder® - Expat / Non Resident



Refinance of Non-Conforming and Private Loans 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

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



Kay Yang, Licensed Conveyancer

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Location: Brisbane, QLD



Get Accredited Today

Not yet accredited with Brighten?
Scan the QR code to submit a request
and we will be in touch

Contact Us

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 www.brighten.com.au

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 [Brighten Home Loans](#)

Lender: Brighten Home Loans Pty Ltd ACN 620 839 983

Servicer: Brighten Financial Pty Ltd Australian Credit Licence 512386