

## 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, 2 public RMBS programmes and a wholesale credit fund to provide further funding diversification.



## Industry Recognition

Award-winning lender with an extensive broker and aggregator network.



## 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.



## One Home Loan, One Tree, One Hundred Years

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, to help restore biodiverse habitat for future generations. All trees planted are legally protected for 100 years – long after your home loan is paid off. Learn more: <https://brighten.com.au/plant-a-tree/>



## Why Choose Brighten

- ◆ Competitive Full Doc, Alt Doc and Construction loan products available to Prime and Near Prime, Resident and Non-Resident borrowers.
- ◆ Existing Debts Assessed at 125% of Actual Repayments
- ◆ Interest Rate Based on Security – Not Purpose\*
- ◆ Application Assessed on Merits
- ◆ Fully Assessed Pre-Approvals
- ◆ Unlimited Cash Out up to 80% LVR

\* Repayment amount must be reasonable for life of the loan.

# Brighten Product Niches

## Full Doc

### Brighten Empower

Full Doc home loans for Prime and Near Prime PAYG and self-employed borrowers.

- ✓ Up to 95%LVR Inclusive LMI (Prime only)
- ✓ 1-Year Financials Accepted (Incl. Prime)^
- ✓ Self-employed Regular Salary Income Accepted
- ✓ Loan Size Up to \$2,500,000
- ✓ Unlimited Debt Consolidation Including Payout of ATO Debts

## Alt Doc

### Brighten Boss®

Alternative documentation home loans for Prime and Near Prime self-employed borrowers.

- ✓ \$0 Risk Fee up to 80%LVR (Prime only)
- ✓ One Form of Income Documentation
- ✓ 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.

- ✓ 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.

- ✓ Non-Residents or Residents Borrowers with Non-Australian Sourced Income
- ✓ Self-employed Alt Doc Accepted
- ✓ Max. Loan Size \$2,500,000; Max. LVR 80%
- ✓ Cat 1 and 2 Postcodes Accepted
- ✓ 100% Redraw Offset Facility Included

## Construction

### Brighten Easy Builder®

House and Land construction loans with progress payments.

- ✓ 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
- ✓ Full Doc, Alt Doc, Expat: Max. \$1,500,000  
Non Resident: Max. \$1,000,000

## Bridging

### Brighten Connect

Bridging home loans for Full Doc Prime and Alt Doc Prime borrowers.

- ✓ 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