

Brighten Rate Card – Full Doc



| Variable rate p.a. (Comparison rate p.a.) | | Full Doc Prime | | | | Risk Fee [^] /LMI |
|--|------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|-------------------------------|
| | | Brighten Empower Prime | | | | |
| | | Owner Occupied | | Investment | | |
| | | P&I | IO | P&I | IO | |
| LVR | ≤70% | 6.79% (6.82%#) | 7.09% 6.79% (6.82%#) | 7.04% 6.79% (6.82%#) | 7.34% 6.79% (6.82%#) | 0 |
| | ≤75% | 6.89% 6.79% (6.82%#) | - | 7.14% 6.79% (6.82%#) | 7.44% 6.79% (6.82%#) | 0 |
| | ≤80% | 7.14% 6.79% (6.82%#) | - | 7.39% 6.79% (6.82%#) | 7.69% 6.79% (6.82%#) | 0 |
| | ≤90% | 8.04% (8.07%#) | - | 8.29% (8.32%#) | 8.59% (8.46%#) | LMI applies |
| | ≤95% | 8.44% (8.47%#) | - | - | - | |
| Possible Add On(s) | | NA | | | | |

Limited-time Rate Cut*

| Variable rate p.a. (Comparison rate p.a.) | | Full Doc Near Prime | | | | Risk Fee [^] /LMI |
|--|------|--------------------------|-------------------|-------------------|-------------------|-------------------------------|
| | | Brighten Empower | | | | |
| | | Owner Occupied | | Investment | | |
| | | 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 | |

*Offer applies to new Brighten Empower Prime home loan applications up to 80% LVR. Applications must be submitted on or before 30th June 2024 and approved and settled by 30th September 2024. All applications are subject to our normal lending criteria and credit approval. Full terms and conditions will be included in our letter of offer. Fees and charges are payable on the loan product.

[^] 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) | |
| | | 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: 2.5% |
| | ≤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 |

^ 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% - (7.66%#) | 2% | | | |
| | ≤80% | | | | | |
| After Construction (P&I or IO) | | Revert to Brighten Empower Prime, Brighten Boss® Prime or Brighten Elevate variable rate. Currently starts from 6.79%p.a. depends on loan purpose, LVR, and repayment methods. | | Revert to Brighten Evergreen variable rate. Currently starts from 7.93%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. |
| | 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 | | | | Risk Fee [^] |
|--|------|---|------------------------|------------------------|------------------------|---|
| | | Brighten Evergreen | | | | |
| | | Employee (PAYG) | | Self-Employed | | |
| | | P&I | IO | P&I | IO | |
| LVR | ≤65% | 7.93% - (8.45%#) | 8.23% - (8.59%#) | 8.23% - (8.74%#) | 8.53% - (8.89%#) | Loans ≤\$1.5m: 0.5% ; OR Loans >\$1.5m: 1% |
| | ≤70% | 8.23% - (8.81%#) | 8.53% - (8.95%#) | 8.53% - (9.10%#) | 8.83% - (9.25%#) | 1% |
| | ≤75% | 8.33% - (8.90%#) | 8.63% - (9.05%#) | 8.63% - (9.20%#) | 8.93% - (9.35%#) | 1% |
| | ≤80% | 8.53% - (9.17%#) | - | 8.83% - (9.46%#) | - | 1.5% |
| Possible Add On(s) | | Loans > \$1m + 0.4% p.a. ; OR Loans > \$1.5m + 0.8% 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 |

[^] Of the loan amount. Brighten Evergreen loans >75%LVR, risk fee can be capitalised to Account 2.

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 [^] |
| LVR | ≤80% | Owner Occupied or Investment - IO | P&I | |
| | | 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 |
| Settlement | Application fee | \$660 |
| | Lenders legal fees | \$300 at cost, plus disbursements |
| | Settlement fee | \$330 |
| Other fees | Account fee | \$0 |
| | 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 | \$950, plus lenders legal fees at cost |

* Available for Brighten Empower Prime (OO P&I) loans ≤70%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 – 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 |
| Settlement | Application fee | \$0 |
| | Lenders legal fees | \$300 at cost, plus disbursements |
| | Settlement fee | \$330 |
| Other fees | Account fee | \$499 p.a. |
| | Early repayment fees | Nil for a variable loan |
| Discharge | 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 | \$1,500,000 |



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 ≤\$2,500,000 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.

