

Who is Brighten

Brighten Home Loans (“Brighten”) is an Australian owned and regulated non-bank lender with offices in Sydney, Melbourne, Brisbane, Hong Kong, Shanghai and Manila. We have well-established warehouse-funding arrangements with multiple Top Tier Banks, two public RMBS programmes and multiple wholesale credit funds to provide further funding diversification.



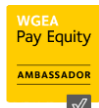
Industry Recognition

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 Prime *Brighten Empower Prime*

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

- ✓ Up to 95%LVR Inclusive LMI
- ✓ 1-Year Financials Accepted (up to 80% LVR)
- ✓ Self-employed Regular Salary Income Accepted
- ✓ Loan Size Up to \$5,000,000

Alt Doc Prime *Brighten Boss® Prime*

Alt Doc home loans for Prime self-employed borrowers.

- ✓ \$0 Risk Fee Up to 80%LVR
- ✓ One Form of Income Documentation
- ✓ Loan Size Up to \$5,000,000
- ✓ 100% Redraw Offset Facility Available

Full Doc & Alt Doc Near Prime *Brighten Empower & Brighten Boss®*

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

- ✓ Min. 1 Day GST Registration
- ✓ Cat 1, 2 and 3 Postcodes Accepted
- ✓ Unlimited Debt Consolidation Including Payout of ATO Debts
- ✓ Unlimited Paid Defaults > \$1,000, Registered > 24 Months Accepted

Expat *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 & Brighten Platinum*

Full Doc or Alt Doc home loans available to borrowers with non-Australian sourced income and non-residents of Australia.

- ✓ Self-Employed Alt Doc Accepted
- ✓ Loan Size Up to \$2,500,000; LVR Up to 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. \$2,000,000; 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 \$5,000,000
- ✓ Peak Debt: ≤\$1,500,000 Max. 80% LVR; ≤\$5,000,000 Max. 70% LVR
- ✓ Bridging Period 6 –12 months
- ✓ Total loan term up to 30 years
- ✓ No repayment required during the Bridging Period

Vacant Land *Brighten Land*

Land loans for Full Doc Prime, Alt Doc Prime, Expat and Non-resident borrowers.

- ✓ Loan Size Up to \$1,500,000
- ✓ LVR Up to 75% LVR
- ✓ Up to 2 Years Loan Term
- ✓ Cat 1 and 2 Postcodes Accepted