

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



## Why Choose Brighten



**Fully Assessed Pre-Approvals**  
All Brighten Products



**Application Assessed on Merits**  
All Brighten Products



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



**Interest Rate Based on Security – Not Purpose**  
All Brighten Products



**Unlimited Cash Out up to 80% LVR**  
All Brighten Products



**Cash Out up to \$500k for Business Purpose**  
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



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



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



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



**Up to 95% LVR Inclusive LMI**  
Brighten Empower Prime



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



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



**Refinance of Non-Conforming and Private Loans Accepted**  
Brighten Boss® | Brighten Empower



**CAT 3 Postcodes 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

Full Doc

## Brighten Empower

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

### Product Niches

- ✓ 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.

### Product Niches

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

### Product Niches

- ✓ 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.

### Product Niches

- ✓ 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.

### Product Niches

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

Bridging

## Brighten Connect

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

### Product Niches

- ✓ 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