

Commercial Product Niches

- Commercial loans up to \$15M
- LVR up to 80%
- Maximum loan term 30 years with 5 years IO
- Flat rate structure for OO & INV and P&I & IO
- No annual review
- Unlimited cash out
- Standard commercial and residential securities accepted
- Specialised securities considered



Brighten Commercial Full Doc

Ideal for property purchasers or refinance with full income documentation

- Rate starting from 7.74%
- No AT0 portal required
- No annual review
- 1 year financials option available

Brighten Commercial Alt Doc

A flexible solution for self employed borrowers without full income documentation

- Rate starting from 8.54%
- No annual review
- One form of income doc
 - Accountant declaration OR
 - Most recent 6-month BAS OR
 - Most recent 6-month business bank statements

Brighten Commercial Lease Doc

A simple solution for property investors via lease income only

- Rate starting from 8.14%
- 1.25 Interest coverage
- Loan term up to 30 years
- LVR up to 70%

Brighten Super Star® Commercial SMSF

A competitive Full Doc and Alt Doc loan for SMSF borrowers

- Rate starting from 7.79%
- Loan sizes up to \$3mil
- Individual Trustees accepted (min 2)
- LVR up to 80%

Brighten Lift® – Asset Lending

A simple, fast and short-term solution with no income docs required

- Rate starting from 8.74%
- Max loan amount up to \$15mil
- LVR up to 70%
- Loan term up to 3 years
- Vacant land accepted

Acceptable securities	
<ul style="list-style-type: none"> Category 1 and 2 locations accepted (please refer to Brighten post code tool for details) Standard securities accepted up to normal LVRs, specialised securities considered on a case-by-case basis Additional securities not listed below may be considered, please confirm with your BDM 	
Standard securities	Specialised securities to be considered
<ul style="list-style-type: none"> Offices Retail shops Industrial warehouses / factories Professional / medical suites Residential Residential unit blocks (single title) Mixed use Shopping centres 	<ul style="list-style-type: none"> Childcare centres Boarding houses / Rooming houses Function centres Hotels / motels / pubs Serviced apartments > 50m² Storage units > 50m² Vacant land (<i>Brighten Lift</i>® only and excludes rural) Car yards Car parks Car washes Panel beaters Fast food franchise premises

All other types of securities to be referred. Product, lending and location restrictions may apply.

