

## Who is Brighten

Brighten is an Australian-owned, full-service non-bank lender, originating, underwriting and servicing residential and commercial loans. Backed by a diversified global funding program and working closely with brokers across Australia, we offer a broad range of lending solutions, from full doc and alt doc to SMSF, construction and commercial. At Brighten, we're focused on smart, flexible lending designed to meet the evolving needs of brokers and their clients.



## 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 Loan, One Tree, One Hundred Years

As part of our commitment to combatting climate change, for every 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, Construction and SMSF 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.

- ✓ Competitive borrowing capacity
- ✓ 1-Year Financials for Self employed borrowers
- ✓ Self-employed Regular Salary Income Accepted
- ✓ Loan Size Up to \$15,000,000

## 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 \$15,000,000
- ✓ 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 \$15,000,000
- ✓ 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 \$15,000,000
- ✓ Cat 1 and 2 Postcodes Accepted
- ✓ 100% Redraw Offset Facility Included

## Construction *Brighten Easy Builder®*

House and Land construction loans with progress payments.

- ✓ Loan Size Up to \$15,000,000
- ✓ 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

## Bridging *Brighten Connect*

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

- ✓ Loan Size Up to \$15,000,000, max 80% LVR
- ✓ Accept both single and multiple security structure with No End Debt or End Debt options.
- ✓ Bridging Period 6 -12 months
- ✓ Total loan term up to 30 years, if there is End Debt
- ✓ 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 \$15,000,000
- ✓ LVR Up to 75% LVR
- ✓ Up to 2 Years Loan Term
- ✓ Cat 1 and 2 Postcodes Accepted

## SMSF Full Doc & Alt Doc *Brighten Super Star®*

Competitive Full Doc and Alt Doc loans for SMSF borrowers.

- ✓ LVR up to 80%, Max \$3M
- ✓ Alt Doc solution for proposed superannuation contribution
- ✓ Maximum loan term 30 years with 5 years IO
- ✓ Cat 1 and 2 Postcodes Accepted (investment property only)