

# Brighten Rate Card – Full Doc



| Variable rate p.a.<br>(Comparison rate p.a.) |      | Full Doc Prime  |                        |                        |                        |                        |
|--|------|---|------------------------|------------------------|------------------------|------------------------|
|  |      | Brighten Empower Prime  |                        |                        |                        | Risk Fee <sup>^</sup>  |
|  |      | Owner Occupied  |                        | Investment             |                        |                        |
| LVR  |      | P&I   | IO                     | P&I                    | IO                     |                        |
|  | ≤70% |   | 6.49%<br>-<br>(6.52%#) | 6.79%<br>-<br>(6.66%#) | 7.14%<br>-<br>(7.17%#) | 7.54%<br>-<br>(7.35%#) |
| ≤80%   |      | 6.59%<br>-<br>(6.62%#)  | -                      | 7.34%<br>-<br>(7.37%#) | 7.64%<br>-<br>(7.51%#) |                        |
| Loading(s)                                   |      | Loans > \$2.5m + 0.5% p.a. and 0.5% Risk Fee<br>Loans > \$3.5m + 1% p.a. and 1.25% Risk Fee |                        |                        |                        |                        |
| Jumbo Loans                                  |      | Loans up to \$15m, POA, please speak with your BDM.   |                        |                        |                        |                        |

| Variable rate p.a.<br>(Comparison rate p.a.) |      | Full Doc Near Prime      |                        |                        |                        |                        |
|--|------|--------------------------|------------------------|------------------------|------------------------|------------------------|
|  |      | Brighten Empower         |                        |                        |                        | Risk Fee <sup>^</sup>  |
|  |      | Owner Occupied           |                        | Investment             |                        |                        |
| LVR  |      | P&I                      | IO                     | P&I                    | IO                     |                        |
|  | ≤70% |                          | 7.23%<br>-<br>(7.26%#) | 7.83%<br>-<br>(7.54%#) | 7.58%<br>-<br>(7.61%#) | 7.88%<br>-<br>(7.75%#) |
| ≤80%   |      | 7.73%<br>-<br>(7.88%#)   | -                      | 7.98%<br>-<br>(8.13%#) | 8.28%<br>-<br>(8.27%#) | 1%                     |
| Possible Loading(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                      | At cost (approx. \$435) plus disbursement                      | At cost (approx. \$435) plus disbursement                      |
|                   | 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<br>With Offset: \$15/month per split loan (up to 5 splits) | \$0<br>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                         |  |

<sup>^</sup> Of the loan amount. Risk fee can be capitalised to max LVR of 80%.

<sup>#</sup> 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.

***This product is subject to commission clawback***



# Brighten Rate Card – Alt Doc



| Variable rate p.a.<br>(Comparison rate p.a.) |      | Alt Doc Prime<br>Brighten Boss® Prime   |                        |                        |                        |                       |
|--|------|---|------------------------|------------------------|------------------------|-----------------------|
|  |      | Owner Occupied  |                        | Investment             |                        | Risk Fee <sup>^</sup> |
|  |      | P&I   | IO                     | P&I                    | IO                     |                       |
| LVR  | ≤70% | 7.09%<br>-<br>(7.17%#)  | 7.24%<br>-<br>(7.24%#) | 7.29%<br>-<br>(7.37%#) | 7.54%<br>-<br>(7.49%#) | 0%                    |
|  | ≤80% | 7.14%<br>-<br>(7.22%#)  | -                      | 7.39%<br>-<br>(7.47%#) | 7.64%<br>-<br>(7.59%#) |                       |
| Loading(s)                                   |      | Loans > \$2.5m + 0.5% p.a. and 0.5% Risk Fee<br>Loans > \$3.5m + 1% p.a. and 1.25% Risk Fee |                        |                        |                        |                       |
| Jumbo Loans                                  |      | Loans up to \$15m, POA, please speak with your BDM.   |                        |                        |                        |                       |

| Variable rate p.a.<br>(Comparison rate p.a.) |      | Alt Doc Near Prime<br>Brighten Boss® |                        |                        |                        |                       |
|--|------|--------------------------------------|------------------------|------------------------|------------------------|-----------------------|
|  |      | Owner Occupied                       |                        | Investment             |                        | Risk Fee <sup>^</sup> |
|  |      | P&I                                  | IO                     | P&I                    | IO                     |                       |
| LVR  | ≤65% | 7.59%<br>-<br>(7.67%#)               | 7.99%<br>-<br>(7.86%#) | 7.84%<br>-<br>(7.92%#) | 7.99%<br>-<br>(7.99%#) | 0%                    |
|  | ≤70% | 7.59%<br>-<br>(7.73%#)               | 7.99%<br>-<br>(7.92%#) | 7.84%<br>-<br>(7.98%#) | 7.99%<br>-<br>(8.05%#) | 0.5%                  |
|  | ≤75% | 8.24%<br>-<br>(8.44%#)               | -                      | 8.49%<br>-<br>(8.70%#) | 8.79%<br>-<br>(8.84%#) | 1%                    |
|  | ≤80% | 8.24%<br>-<br>(8.73%#)               | -                      | 8.49%<br>-<br>(8.73%#) | 8.79%<br>-<br>(8.87%#) | 1.25%                 |
| Possible Loading(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  |
| Settlement        | Application fee                         | \$660  | \$660  |
|                   | Lenders legal fees                      | At cost (approx. \$435) plus disbursement                      | At cost (approx. \$435) plus disbursement                      |
|                   | 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<br>With Offset: \$15/month per split loan (up to 5 splits) | \$0<br>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                         |  |

<sup>^</sup> 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.

**This product is subject to commission clawback**



# Brighten Rate Card – Australian Expatriate



| Variable rate p.a.<br>(Comparison rate p.a.) |      | Full Doc Prime (Australian Expatriate)              |                        |                        |                        |  |
|--|------|---|------------------------|------------------------|------------------------|--|
|  |      | Brighten Elevate                                    |                        |                        |                        |  |
|  |      | Owner Occupied                                      |                        | Investment             |                        | Risk Fee <sup>^</sup>  |
| P&I  | IO   | P&I   | IO                     |                        |                        |  |
| LVR  | ≤70% | 6.99%<br>-<br>(7.50%#)                              | 7.19%<br>-<br>(7.59%#) | 7.29%<br>-<br>(7.79%#) | 7.49%<br>-<br>(7.88%#) | Loans ≤\$1.5m: 0.25% ;<br>≤\$2.5m: 0.75% ; OR<br>≤\$3.5m: 1% |
|  | ≤75% | 7.19%<br>-<br>(7.72%#)                              | -                      | 7.49%<br>-<br>(8.02%#) | 7.69%<br>-<br>(8.11%#) | Loans ≤\$1.5m: 0.50% ;<br>≤\$3.5m: 1%                        |
|  | ≤80% | 7.29%<br>-<br>(7.82%#)                              | -                      | 7.59%<br>-<br>(8.12%#) | 7.79%<br>-<br>(8.21%#) | Loans ≤\$1.5m: 0.50% ;<br>≤\$3m: 1%                          |
| Loading(s)                                   |      | Loans >\$2.5m + 0.5% p.a.                           |                        |                        |                        |  |
| Jumbo Loans                                  |      | Loans up to \$15m, POA, please speak with your BDM. |                        |                        |                        |  |

| Fees and Charges  |                                  |  |
|-------------------|----------------------------------|--|
| Conditional Offer | Valuation and administration fee | At cost                                    |
|                   | Application fee                  | \$660                                      |
| Settlement        | Lenders legal fees               | At cost (approx. \$435) plus disbursement  |
|                   | 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     |

<sup>^</sup> 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.

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# Brighten Rate Card – Non-Resident



| Variable rate p.a.<br>(Comparison rate p.a.) |      | Non-Resident  |                        |  |
|--|------|---|------------------------|--|
|  |      | Brighten Evergreen                                  |                        |  |
|  |      | Employee (PAYG) and Self-Employed                   |                        | Risk Fee <sup>^</sup>                      |
| P&I  | IO   |   |                        |  |
| LVR  | ≤70% | 7.33%<br>-<br>(7.86%#)                              | 7.63%<br>-<br>(8.00%#) | Loans ≤\$1.5m: 0.5%<br>; OR<br>>\$1.5m: 1% |
|  | ≤75% | 7.33%<br>-<br>(7.92%#)                              | 7.63%<br>-<br>(8.06%#) |  |
|  | ≤80% | 7.33%<br>-<br>(8.01%#)                              | 7.63%<br>-<br>(8.15%#) | 1.75%                                      |
| Loading(s)                                   |      | Loans > \$1.5m + 0.4% p.a.                          |                        |  |
| Jumbo Loans                                  |      | Loans up to \$15m, POA, please speak with your BDM. |                        |  |

| Variable rate p.a.<br>(Comparison rate p.a.) |      | Non-Resident                      |                        |                       |
|--|------|-----------------------------------|------------------------|-----------------------|
|  |      | Brighten Platinum                 |                        |                       |
|  |      | Employee (PAYG) and Self-Employed |                        | Risk Fee <sup>^</sup> |
| P&I  | IO   |                                   |                        |                       |
| LVR  | ≤70% | 7.98%<br>-<br>(8.47%#)            | 8.28%<br>-<br>(8.61%#) | 0%                    |
|  | ≤75% | 8.28%<br>-<br>(8.76%#)            | 8.58%<br>-<br>(8.91%#) |                       |
|  | ≤80% | 8.58%<br>-<br>(9.06%#)            | 8.88%<br>-<br>(9.20%#) | 0%                    |
| Loading(s)                                   |      | Loans > \$1.5m + 0.4% p.a.        |                        |                       |

## Fees and Charges

|                   |                                  |   |
|-------------------|----------------------------------|---|
| Conditional Offer | Application fee                  | \$660   |
|                   | Valuation and administration fee | \$330 at cost, plus disbursements                                   |
| Settlement        | Lenders legal fees               | At cost (approx. \$435) plus disbursement                           |
|                   | Settlement fee                   | \$0   |
| Other fees        | Account fee                      | \$499 p.a. (100% Offset Facility included)                          |
|                   | 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                              |

<sup>^</sup> 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.

***This product is subject to commission clawback***



# Brighten Easy Builder<sup>®</sup> - Construction



| Variable rate p.a.<br>(Comparison rate p.a.) |      | Construction   |   |                       |
|--|------|--|---|-----------------------|
|  |      | Brighten Easy Builder <sup>®</sup> - Full Doc / Alt Doc / Expat  | Brighten Easy Builder <sup>®</sup> - Non-Resident | Risk Fee <sup>^</sup> |
|  |      | Interest Only During Construction - Owner Occupied / Investment  |   |                       |
| LVR  | ≤65% | 8.04%<br>-<br>(6.87%#)   | 8.04%<br>-<br>(8.03%#)                            | 1.25%                 |
|  | ≤70% | 8.24%<br>-<br>(6.90%#)   | 8.24%<br>-<br>(8.05%#)                            |                       |
|  | ≤75% | 8.24%<br>-<br>(6.99%#)   | -   |                       |
|  | ≤80% | 8.44%<br>-<br>(7.01%#)   | -   |                       |
| Loading(s)                                   |      | Loans >\$2m + 0.25% p.a.   |   | -                     |
| Jumbo Loans                                  |      | Loans up to \$15m, POA, please speak with your BDM.  |   |                       |
| After Construction<br>(P&I or IO)            |      | Revert to Brighten Empower Prime, Brighten Boss <sup>®</sup> Prime, Brighten Elevate or Brighten Evergreen variable rate.<br>Currently starts from <b>6.49%p.a.</b> depends on loan purpose, LVR, and repayment methods. |   |                       |

| Fees and Charges  |                                  | Brighten Easy Builder <sup>®</sup><br>Full Doc   | Brighten Easy Builder <sup>®</sup><br>Alt Doc  | Brighten Easy Builder <sup>®</sup><br>Expats | Brighten Easy Builder <sup>®</sup><br>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               | At cost (approx. \$435) plus disbursement  | At cost (approx. \$435) plus disbursement  | At cost (approx. \$435) plus disbursement    | At cost (approx. \$435) plus disbursement          |
|                   | Settlement fee                   | \$330  | \$330  | \$330  | \$0  |
| Other fees        | Account fee                      | \$0 during construction<br>After construction, optional<br>Offset Facility: \$15/month | \$0 during construction<br>After construction, optional<br>Offset Facility: \$15/month | \$499 p.a.                                   | \$499 p.a.   |
|                   | 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   |  |  |  |

<sup>^</sup> 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.

***This product is not subject to commission clawback***



# Brighten Rate Card – Vacant Land



| Variable rate p.a.<br>(Comparison rate p.a.) |      | Vacant Land  |                       |
|--|------|--|-----------------------|
|  |      | Brighten Land – Full Doc, Alt Doc, Expat, Non-Resident |                       |
|  |      | Owner Occupied or Investment - IO                      | Risk Fee <sup>^</sup> |
| LVR  | ≤65% | 8.14%<br>-<br>(8.38%#)                                 | 1.25%                 |
|  | ≤75% | 8.34%<br>-<br>(8.54%#)                                 |                       |
| Jumbo Loans                                  |      | Loans up to \$15m, POA, please speak with your BDM.    |                       |

| Fees and Charges  |                                  |   |
|-------------------|----------------------------------|---|
| Conditional Offer | Valuation and administration fee | At cost                                   |
|                   | Application fee                  | \$660                                     |
| Settlement        | Lenders legal fees               | At cost (approx. \$435) plus disbursement |
|                   | Settlement fee                   | \$330                                     |
| Discharge         | Discharge fees                   | \$950, plus lenders legal fees at cost    |

<sup>^</sup> Of the loan amount. Risk fee can be capitalised to max LVR of 75%.

<sup>#</sup> 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.

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# Brighten Rate Card – Bridging



| Variable rate p.a.<br>(Comparison rate p.a.) |      | Full Doc Prime & Alt Doc Prime (Bridging)  |                                 |                                     |
|--|------|--|---------------------------------|-------------------------------------|
|  |      | Brighten Connect   |                                 |                                     |
|  |      | Bridging Period  | End Debt                        | Risk Fee^                           |
| LVR  | ≤70% | 8.39%<br>-<br>(6.94%#)   | From<br>6.49%*<br>-<br>(6.50%#) | 0.95% No end Debt<br>1.25% End Debt |
|  | ≤80% | 8.49%<br>-<br>(7.05%#)   | From<br>6.59%*<br>-<br>(6.60%#) |                                     |
| Repayments                                   |      | During the Bridging Period, interest will be capitalised, and no repayment will be required.<br>P&I repayments will be required on the end debt. |                                 |                                     |
| Jumbo Loans                                  |      | Loans up to \$15m, POA, please speak with your BDM.  |                                 |                                     |

| Fees and Charges  |                                  |  |
|-------------------|----------------------------------|--|
| Conditional Offer | Valuation and administration fee | At cost  |
| Settlement        | Application fee                  | \$660  |
|                   | Lenders legal fees               | At cost (approx. \$435) plus disbursement  |
|                   | Settlement fee                   | \$695  |
| Other fees        | Account fee                      | \$0  |
|                   | 100% Offset Facility             | Unavailable during the Bridging Period.<br>Optional 100% Offset Facility available to end debt: <ul style="list-style-type: none"> <li>▪ Brighten Empower Prime: \$15/month</li> <li>▪ Brighten Boss® Prime: \$15/month</li> <li>▪ Brighten Elevate: \$499 p.a.</li> </ul> |
|                   | 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 ≤80%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.

***This product is not subject to commission clawback***



# Brighten Rate Card – SMSF



| Interest rates<br>(variable) |      | SMSF Full Doc                                  | SMSF Alt Doc                               |
|------------------------------|------|--|--|
|                              |      | Brighten Super Star® – Residential Full Doc    | Brighten Super Star® – Residential Alt Doc |
| LVR                          | ≤70% | 7.14%<br>-<br>(7.48%#)                         | 7.14%<br>-<br>(7.48%#)                     |
|                              | ≤80% | 7.39%<br>-<br>(7.72%#)                         | 7.39%<br>-<br>(7.72%#)                     |
| Loading(s)                   |      | IO: +0.3% p.a.<br>Loans above 2mil: +0.5% p.a. |  |

| Fees and Charges  |                                  |  |
|-------------------|----------------------------------|--|
| Conditional Offer | Valuation and administration fee | At cost                                    |
|                   | Application fee                  | \$660                                      |
| Settlement        | Lenders legal fees               | At cost (approx. \$1095) plus disbursement |
|                   | Settlement fee                   | \$330                                      |
| Other fees        | Annual fee                       | \$299 p.a.                                 |
| Discharge         | Discharge fees                   | \$950, 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.

***This product is subject to commission clawback***



# Loan Size & LVR Guide



|                      | Full Doc Prime                                      |        |        | Full Doc Near Prime |         |      |
|----------------------|---|--------|--------|---------------------|---------|------|
| Product Name         | Brighten Empower Prime                              |        |        | Brighten Empower    |         |      |
| Location/LVR (≤)     | 65%   | 70%    | 80%    | 65%                 | 70%     | 80%  |
| Category 1 Postcodes | \$5m (OO)<br>\$3.5m (Investment)                    | \$3.5m | \$3m   | \$2.5m              | \$2.5m  | \$2m |
| Category 2 Postcodes | \$1.25m   | \$1m   | \$750k | \$1.5m              | \$1.25m | \$1m |
| Category 3 Postcodes | NA  |        |        | \$750k              | \$500k  | NA   |
| Jumbo Loans          | Loans up to \$15m, POA, please speak with your BDM. |        |        | N/A                 |         |      |

|                      | Alt Doc Prime   |        |        | Alt Doc Near Prime |        |      |
|----------------------|---|--------|--------|--------------------|--------|------|
| Product Name         | Brighten Boss® Prime  |        |        | Brighten Boss®     |        |      |
| Location/LVR (≤)     | 60%   | 70%    | 80%    | 65%                | 70%    | 80%  |
| Category 1 Postcodes | \$5m (OO)<br>\$3.5m (Investment)  | \$3.5m | \$3m   | \$2.5m             | \$2.5m | \$2m |
| Category 2 Postcodes | \$1.25m   | \$750k | \$500k | \$1.5m             | \$1m   | NA   |
| Category 3 Postcodes | NA  |        |        | \$750k             | \$500k | NA   |
| Jumbo Loans          | Loans up to \$15m considered.<br><b>Speak to your BDM for more information.</b> |        |        | N/A                |        |      |



# Loan Size & LVR Guide



|  | Construction  |      |
|--|---|------|
| Product Name                             | Brighten Easy Builder®<br>Full Doc, Alt Doc, Expat  |      |
| Location/LVR (≤)                         | 70%   | 80%  |
| Max Loan Size                            | \$3.5m  | \$2m |
| Additional LVR and Postcode restrictions | Refer to revert product Loan Size & LVR guide       |      |
| Jumbo Loans                              | Loans up to \$15m, POA, please speak with your BDM. |      |

|                          | Full Doc Prime & Alt Doc Prime (Bridging)           |  |
|--------------------------|---|--|
| Product Name             | Brighten Connect                                    |  |
| Loan                     | Peak Debt   | End Debt   |
| Category 1 & 2 Postcodes | ≤\$5m Max. 80% LVR                                  | Max. 80% LVR<br>Refer to end debt loan product (if applicable) |
| Jumbo Loans              | Loans up to \$15m, POA, please speak with your BDM. |  |

|                      | Full Doc Prime (Expat)                              |      |        |     |
|----------------------|---|------|--------|-----|
| Product Name         | Brighten Elevate                                    |      |        |     |
| Location/LVR (≤)     | 60%   | 70%  | 75%    | 80% |
| Category 1 Postcodes | \$3.5m  |      | \$3m   |     |
| Category 2 Postcodes | \$1.25m   | \$1m | \$750k |     |
| Jumbo Loans          | Loans up to \$15m, POA, please speak with your BDM. |      |        |     |

|                      | Vacant Land (Resident)                              |      |
|----------------------|---|------|
| Product Name         | Brighten Land -<br>Full Doc, Alt Doc, Expat         |      |
| Location/LVR (≤)     | 65%   | 75%  |
| Category 1 Postcodes | \$2m  | \$2m |
| Category 2 Postcodes | \$1.25m   | \$1m |
| Jumbo Loans          | Loans up to \$15m, POA, please speak with your BDM. |      |

|                          | Full Doc & Alt Doc SMSF |
|--------------------------|-------------------------|
| Product Name             | Brighten Super Star®    |
| Location /LVR            | 80%                     |
| Category 1 & 2 Postcodes | ≤\$3m Max               |

# Loan Size & LVR Guide



|                             | Non-Resident  |        |        |      |
|-----------------------------|---|--------|--------|------|
| Product Name                | Brighten Evergreen & Brighten Platinum  |        |        |      |
| Location/LVR (≤)            | 60%   | 65%    | 70%    | 80%  |
| Category 1 postcodes        | \$2.5m  | \$2.5m | \$1.5m | \$1m |
| Category 2 postcodes        | \$1.5m  | -      | -      | -    |
| High Density Apartment Unit | Max. 75% LVR  |        |        |      |
| Jumbo Loans                 | Loans up to \$15m considered.<br><b>Speak to your BDM for more information.</b> |        |        |      |

|                      | Non-Resident Construction   |        |      |
|----------------------|---|--------|------|
| Product Name         | Brighten Easy Builder® - Non-Resident   |        |      |
| Location/LVR (≤)     | 60%   | 65%    | 70%  |
| Category 1 postcodes | \$2.5m  | \$1.5m | \$1m |
| Jumbo Loans          | Loans up to \$15m considered.<br><b>Speak to your BDM for more information.</b> |        |      |

|                      | Vacant Land (Non-Resident)  |        |      |
|----------------------|---|--------|------|
| Product Name         | Brighten Land - Non-Resident  |        |      |
| Location/LVR (≤)     | 60%   | 65%    | 70%  |
| Category 1 postcodes | \$2m  | \$1.5m | \$1m |
| Jumbo Loans          | Loans up to \$15m considered.<br><b>Speak to your BDM for more information.</b> |        |      |

**Aggregation of loans and exposure loading:** facilities that involve related parties must be aggregated as a single group for application assessment purposes. **NOTE:** A rate loading may apply for exposure over \$3,500,000 across multiple loans.

**Units in Victoria:** please note for properties classified as units in Victoria, the maximum allowable LVR is capped at 70%.

**Trust applicants:** Category 2 postcodes will be limited to 70% LVR (SMSF trusts may be considered).

