Brighten Rate Card – Full Doc

Brighten®

Variable rate p.a. *(Comparison rate p.a.)*		Full Doc Prime				
		Brighten Empower Prime				
		Owner Occupied		Investment		Risk Fee^
		P&I	IO	P&I	IO	
LVR	≤70%	6.99% - (7.01%)[1]	7.19% - (7.09%)[1]	7.24% - (7.26%)[1]	7.44% - (7.34%)[1]	0%
LVR	≤80%	7.09% - (7.11%)[1]	-	7.54% - (7.57%)[1]	7.74% - (7.64%)[1]	
Loading(s)		Loans > $2.5m + 0.5% p.a. and 0.5% Risk Fee 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. *(Comparison rate p.a.)*		Full Doc Near Prime				
		Brighten Empower				
		Owner Occupied		Investment		Risk Fee^
		P&I	IO	P&I	IO	
LVR	≤70%	7.73% - (7.76%)[1]	8.33% - (7.99%)[1]	8.08% - (8.11%)[1]	8.38% - (8.22%)[1]	0%
LVR	≤80%	8.23% - (8.38%)[1]	-	8.48% - (8.63%)[1]	8.78% - (8.75%)[1]	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, from $435 for standard loans plus disbursements.	
	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 With Offset: $15/month per split loan (up to 5 splits)	$0 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	

^ Of the loan amount. Risk fee can be capitalised to max LVR of 80%.
[1] 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

Brighten®

Variable rate p.a. (Comparison rate p.a.)		Alt Doc Prime				
		Brighten Boss® Prime				
		Owner Occupied		Investment		Risk Fee^
		P&I	IO	P&I	IO	
LVR	≤70%	7.34% - (7.42%)[1]	7.49% - (7.57%)[1]	7.54% - (7.61%)[1]	7.64% - (7.71%)[1]	0%
LVR	≤80%	7.59% - (7.66%)[1]	-	7.69% - (7.77%)[1]	7.79% - (7.87%)[1]	
Loading(s)		Loans > $2.5m + 0.5% p.a. and 0.5% Risk Fee 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. (Comparison rate p.a.)		Alt Doc Near Prime				
		Brighten Boss®				
		Owner Occupied		Investment		Risk Fee^
		P&I	IO	P&I	IO	
LVR	≤65%	8.09% - (8.17%)[1]	8.49% - (8.33%)[1]	8.34% - (8.42%)[1]	8.49% - (8.48%)[1]	0%
LVR	≤70%	8.09% - (8.23%)[1]	8.49% - (8.39%)[1]	8.34% - (8.48%)[1]	8.49% - (8.54%)[1]	0.5%
LVR	≤75%	8.74% - (8.94%)[1]	-	8.99% - (9.20%)[1]	9.29% - (9.32%)[1]	1%
LVR	≤80%	8.74% - (8.97%)[1]	-	8.99% - (9.23%)[1]	9.29% - (9.35%)[1]	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
Settlement	Lenders legal fees	At cost, from $435 for standard loans plus disbursements.	
Settlement	Settlement fee	$330	$330
Other fees	Account fee	$0	$0
Other fees	100% Offset Facility (optional)	$15/month	$15/month
Other fees	Split loan account fees (if applicable)	$0 With Offset: $15/month per split loan (up to 5 splits)	$0 With Offset: $15/month per split loan (up to 5 splits)
Other fees	Early repayment fees	Nil for a variable loan	
Discharge	Discharge fees	$550, plus lenders legal fees at cost	

^ Of the loan amount. Risk fee can be capitalised to max LVR of 80%. [1] 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

Brighten®

Variable rate p.a. *(Comparison rate p.a.)*		Full Doc Prime (Australian Expatriate)				
		Brighten Elevate				
		Owner Occupied		Investment		Risk Fee^
		P&I	IO	P&I	IO	
LVR	≤70%	7.49% - (7.57%)[1]	7.69% - (7.65%)[1]	7.79% - (7.87%)[1]	7.99% - (7.95%)[1]	Loans ≤$1.5m: 0.25% ; ≤$2.5m: 0.75% ; OR <=$3.5m: 1%
	≤75%	7.69% - (7.80%)[1]	-	7.99% - (8.10%)[1]	8.19% - (8.18%)[1]	Loans ≤$1.5m: 0.50% ; ≤$3.5m: 1%
	≤80%	7.79% - (7.90%)[1]	-	8.09% - (8.20%)[1]	8.29% - (8.28%)[1]	Loans ≤$1.5m: 0.50% ; ≤$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, from $435 for standard loans plus disbursements.
	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

^ Of the loan amount. Risk fee can be capitalised to max LVR of 80%.
[1] 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 – Non-Resident

Brighten®

Variable rate p.a. *(Comparison rate p.a.)*		Non-Resident – Brighten Evergreen		
		Employee (PAYG) and Self-Employed		Risk Fee^
		P&I	IO	
LVR	≤70%	7.83% - (7.94%[1])	8.13% - (8.06%[1])	Loans ≤$1.5m: 0.5% ; *OR* >$1.5m: 1%
LVR	≤75%	7.83% - (8.00%[1])	8.13% - (8.12%[1])	1%
LVR	≤80%	7.83% - (8.09%[1])	8.13% - (8.21%[1])	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. *(Comparison rate p.a.)*		Non-Resident – Brighten Platinum		
		Employee (PAYG) and Self-Employed		Risk Fee^
		P&I	IO	
LVR	≤70%	8.48% - (8.53%[1])	8.78% - (8.65%[1])	0%
LVR	≤75%	8.78% - (8.83%[1])	9.08% - (8.95%[1])	0%
LVR	≤80%	9.08% - (9.13%[1])	9.38% - (9.26%[1])	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, from $435 for standard loans plus disbursements.
	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

^ Of the loan amount. Risk fee can be capitalised to max LVR of 80%.
[1] 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® – Construction

Brighten®

Variable rate p.a. *(Comparison rate p.a.)*		Construction		
		Brighten Easy Builder® – Full Doc / Alt Doc / Expat	Brighten Easy Builder® – Non-Resident	Risk Fee^
		Interest Only During Construction - Owner Occupied / Investment		
LVR	≤65%	8.49% - (8.72%[1])	8.49% - (8.72%[1])	1.25%
	≤70%	8.69% - (8.92%[1])	8.69% - (8.92%[1])	
	≤75%	8.69% - (8.92%[1])	-	
	≤80%	8.84% - (9.07%[1])		
Loading(s)		Loans >$2m + 0.25% p.a.		
Jumbo Loans		Loans up to $15m, POA, please speak with your BDM.		
After Construction (P&I or IO)		Currently starts from 6.99%p.a. depends on loan purpose, LVR, and repayment methods.		

Fees and Charges		Brighten Easy Builder® Full Doc	Brighten Easy Builder® Alt Doc	Brighten Easy Builder® Expats	Brighten Easy Builder® 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, from $435 for standard loans plus disbursements.			
	Settlement fee	$330	$330	$330	$0
Other fees	Account fee	$0 during construction After construction, optional Offset Facility: $15/month	$0 during construction After construction, optional 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			

^ Of the loan amount.
[1] 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 | Builders must be a current member of Housing Industry Association (HIA) or Master Builders Association (MBA).

Brighten Rate Card – Vacant Land

Brighten®

Variable rate p.a. *(Comparison rate p.a.)*		Vacant Land	
		Brighten Land – Full Doc, Alt Doc, Expat, Non-Resident	
		Owner Occupied or Investment - IO	Risk Fee^
LVR	≤65%	8.99% - (9.23%[1])	1.25%
LVR	≤75%	9.19% - (9.43%[1])	1.25%
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
Settlement	Lenders legal fees	At cost, from $435 for standard loans plus disbursements.
Settlement	Settlement fee	$330
Discharge	Discharge fees	$950, plus lenders legal fees at cost

^ Of the loan amount. Risk fee can be capitalised to max LVR of 75%.
[1] 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 – Bridging

Brighten®

Variable rate p.a. *(Comparison rate p.a.)*		Full Doc Prime & Alt Doc Prime (Bridging)		
		Brighten Connect		
		Bridging Period	End Debt	Risk Fee^
		Owner Occupied or Investment - IO	P&I	
LVR	≤70%	8.89% - (9.00%[1])	From 6.99%* - (7.01%)[1]	If there is no end debt - 0.95% If there is end debt - 1.25%
LVR	≤80%	8.99% - (9.10%[1])	From 7.09%* - (7.11%)[1]	
Repayments		During the Bridging Period, interest will be capitalised, and no repayment will be required. 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, from $435 for standard loans plus disbursements.
	Settlement fee	$695
Other fees	Account fee	$0
	100% Offset Facility	Unavailable during the Bridging Period. Optional 100% Offset Facility available to end debt: ▪ Brighten Empower Prime: $15/month ▪ Brighten Boss® Prime: $15/month ▪ Brighten Elevate: $499 p.a.
	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 peak debt amount. Risk fee can be capitalised to max LVR of 80%. [1] 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

Brighten®

Interest rates *(variable)*		SMSF Full Doc	SMSF Alt Doc
		Brighten Super Star® – Residential Full Doc	Brighten Super Star® – Residential Alt Doc
LVR	≤70%	7.64% - (7.71%[1])	7.64% - (7.71%[1])
LVR	≤80%	7.89% - (7.97%[1])	7.89% - (7.97%[1])
Loading(s)		IO: +0.3% p.a. 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

[1] 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

Brighten®

	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) $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) $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. **Speak to your BDM for more information.**			N/A		

Loan Size & LVR Guide

Brighten®

	Construction	
Product Name	**Brighten Easy Builder® 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 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 – 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

Brighten®

	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. **Speak to your BDM for more information.**			

	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. **Speak to your BDM for more information.**		

	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. **Speak to your BDM for more information.**		

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).