

## Eligibility Criteria

To be eligible to apply for the Brighte Personal Loan you must:

- ✓ Be over 18 years old and an Australian resident or citizen
- ✓ Own or be purchasing your home
- ✓ Be employed, self-employed, a self-funded retiree; or is receiving the Government Age Pension
- ✓ Have an Australian driver's license or Passport
- ✓ Provide two most recent payslips or 90 days of bank statements

Need more information on products available?



Reach out to your local vendor:

Questions?

Contact the Brighte Customer Care team on **1300 274 448** for all your application needs and credit assistance.

# Turn someday into today with the Brighte Personal Loan

We're unlocking your potential to achieve your dream home with the power of choice! After all, who doesn't love choice? With a competitive fixed interest loan for all your home improvements, creating your sustainable and comfortable home has never been easier!

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Technology Fast 500  
2019 APAC WINNER



1300 274 448 (BRIGHTE)  
customer@brighte.com.au | brighte.com.au  
BPL 8 June 2020

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## Why choose Brighte?

Our mission is to make paying easy, so you can live your best life today.

The Brighte Personal Loan offers a competitive 8.99% p.a. fixed interest rate\* | Comparison rate 9.71% p.a. ^



**A fixed interest rate!**

A fixed interest rate means we won't change the interest rate on you!



**Fund purchases between \$1k to \$30k**

Our fixed interest rate is the same, regardless of the amount you need to borrow



**Repay over 2 – 7 years**

You choose the loan term and repayment amount that works for you



**Make additional repayments**

We understand the benefits of making additional repayments. You can pay the Brighte Personal Loan off quicker at no additional cost

**Get your project started today!**

## How it works

Making your home improvement projects easy, from start to finish



### Step 1: Decide on your purchase

Agree with your vendor on the products you are purchasing.



### Step 2: Be referred for the Brighte Personal Loan

Your vendor will refer your contact details to Brighte. We will be in contact with how to complete your application online



### Step 3: Complete your application

Once you provide all the required documents, you receive an outcome within 1 - 3 business days and your loan contract.



### Step 4: Start your repayments

Once the job is complete, Brighte will pay your vendor, this activates your Brighte Personal Loan and your repayments begin in 28 days!

## The Nitty Gritty

So, what are the fees and charges?

- ✓ 8.99% p.a fixed low-interest rate\* | Comparison rate 9.71% p.a. ^
- ✓ Establishment fee of \$299 added to the loan amount
- ✓ \$1 weekly account keeping fee included in repayments

The Brighte Personal Loan exclusively finances the following improvements:



Garden and outdoors



Heating and cooling improvements



Electrical and plumbing



Bathroom and kitchen renovations



Blinds and shutters



Pools and spa



Carports, patios & sheds

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\*Information and interest rates are current as at 8 June 2020 and are subject to change. Loan term range 24 months – 84 months. Late payment fee of \$4.99 may be charged by Brighte if you miss a repayment. All applications for credit are subject to Brighte's credit approval. Fees, terms and conditions apply.

^ Comparison rate calculated on unsecured loan amount of \$30,000 over a term of 5 years based on fortnightly repayments.

WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.