



From
11.49% p.a.
Fixed interest rate*
Comparison rate
12.69% p.a.^

Personal Loan Rate Card

✓ Home improvement projects

✓ Approval within 1-3 business days

✓ No fee for early repayment

	2 yr fortnightly		3 yr fortnightly		4 yr fortnightly		5 yr fortnightly		6 yr fortnightly		7 yr fortnightly	
	From	To	From	To	From	To	From	To	From	To	From	To
\$1k	\$34	\$35	\$26	\$27	\$22	\$23	\$19	\$20	\$17	\$19	\$16	\$18
\$2k	\$56	\$58	\$41	\$43	\$34	\$36	\$29	\$31	\$26	\$29	\$24	\$27
\$3k	\$77	\$80	\$56	\$59	\$46	\$49	\$39	\$43	\$35	\$39	\$32	\$36
\$4k	\$99	\$103	\$71	\$75	\$58	\$62	\$50	\$54	\$44	\$49	\$40	\$45
\$5k	\$121	\$125	\$87	\$91	\$70	\$75	\$60	\$65	\$53	\$58	\$48	\$54
\$6k	\$142	\$148	\$102	\$108	\$82	\$88	\$70	\$76	\$62	\$68	\$57	\$63
\$7k	\$164	\$170	\$117	\$124	\$94	\$101	\$80	\$87	\$71	\$78	\$65	\$72
\$8k	\$186	\$193	\$132	\$140	\$106	\$114	\$90	\$98	\$80	\$88	\$73	\$81
\$9k	\$207	\$216	\$148	\$156	\$118	\$127	\$100	\$109	\$89	\$98	\$81	\$90
\$10k	\$229	\$238	\$163	\$172	\$130	\$140	\$111	\$121	\$98	\$108	\$89	\$99
\$11k	\$251	\$261	\$178	\$188	\$142	\$153	\$121	\$132	\$107	\$118	\$97	\$108
\$12k	\$272	\$283	\$193	\$205	\$154	\$166	\$131	\$143	\$116	\$128	\$105	\$117
\$13k	\$294	\$306	\$209	\$221	\$166	\$179	\$141	\$154	\$124	\$138	\$113	\$126
\$14k	\$316	\$328	\$224	\$237	\$178	\$192	\$151	\$165	\$133	\$148	\$121	\$135
\$15k	\$337	\$351	\$239	\$253	\$190	\$205	\$161	\$176	\$142	\$158	\$129	\$144
\$16k	\$359	\$373	\$254	\$269	\$202	\$218	\$172	\$187	\$151	\$167	\$137	\$154
\$17k	\$381	\$396	\$270	\$285	\$215	\$231	\$182	\$198	\$160	\$177	\$145	\$163
\$18k	\$402	\$418	\$285	\$301	\$227	\$244	\$192	\$210	\$169	\$187	\$153	\$172
\$19k	\$424	\$441	\$300	\$318	\$239	\$257	\$202	\$221	\$178	\$197	\$161	\$181
\$20k	\$445	\$464	\$315	\$334	\$251	\$270	\$212	\$232	\$187	\$207	\$169	\$190
\$21k	\$467	\$486	\$331	\$350	\$263	\$283	\$222	\$243	\$196	\$217	\$177	\$199
\$22k	\$489	\$509	\$346	\$366	\$275	\$296	\$233	\$254	\$205	\$227	\$185	\$208
\$23k	\$510	\$531	\$361	\$382	\$287	\$309	\$243	\$265	\$214	\$237	\$193	\$217
\$24k	\$532	\$554	\$376	\$398	\$299	\$322	\$253	\$276	\$223	\$247	\$201	\$226
\$25k	\$554	\$576	\$392	\$415	\$311	\$335	\$263	\$287	\$231	\$257	\$209	\$235
\$26k	\$575	\$599	\$407	\$431	\$323	\$348	\$273	\$299	\$240	\$267	\$217	\$244
\$27k	\$597	\$621	\$422	\$447	\$335	\$361	\$283	\$310	\$249	\$276	\$225	\$253
\$28k	\$619	\$644	\$437	\$463	\$347	\$374	\$294	\$321	\$258	\$286	\$233	\$262
\$29k	\$640	\$666	\$453	\$479	\$359	\$387	\$304	\$332	\$267	\$296	\$241	\$271
\$30k	\$662	\$689	\$468	\$495	\$371	\$400	\$314	\$343	\$276	\$306	\$249	\$280

The repayments above are indicative only and have been calculated using our lowest rate and our highest rate.

***Interest rate:** The advertised interest rate is our lowest rate based on a customer with an excellent credit profile. The final interest rate and repayment amount will be provided if an application for credit is approved. Information and interest rates are current as at Feb 2023 and are subject to change.

^Comparison rate: Calculated on an unsecured \$30,000 loan over 5 years, based on fortnightly repayments.

Late payment fee: \$4.99 applied if a repayment is missed. **All applications:** Subject to Brighte's approval criteria. **Fortnightly amounts:** Include a weekly account keeping fee of \$2.70 and an establishment fee of \$299. **WARNING:** Our comparison rate is only an example. Different terms, fees or loan amounts may result in a different comparison rate. **Terms and conditions apply.** This rate card is not to be used on any website or advertising without Brighte approval.

About the Brighte Personal Loan



Apply for
\$1,000 - \$30,000



Pay back over
2 - 7 years



Approvals take
1-3 business days

- 1 Use this rate card to give customers a fortnightly repayment estimate.** Exact repayment amounts for the loan are available through the Brighte Personal Loan application process. This is a guide and repayments are indicative only.
- 2 Refer your customers to apply for a Brighte Personal Loan. We will take care of the process from here.** If you are receiving a referral fee please advise your customer.
- 3** We'll let you know as soon as the customer is approved so you can commence with installation.
- 4** Once installation is complete **you get paid the same day** if you request payment before 3pm AEDT/AEST business days Monday to Friday.

Eligibility

- Be an Australian resident
- Be 18 years old or over
- Have an Australian drivers license, passport or Medicare card
- Provide your own email address and mobile number

Eligible products

- Landscaping
- Electrical and plumbing
- Blinds, curtains and shutters
- Electric heating and cooling improvements
- Hot water systems
- Pool heating systems
- Outdoor blinds and awnings

Awards



Customer fees

- **From 11.49% p.a.*** Fixed interest rate
- **12.69% p.a.^** Comparison rate
- **Establishment fee of \$299** added to the loan amount
- **\$2.70/weekly** account keeping fee included in your repayments

Need some help?

Email or call our friendly staff. Or contact your local account manager.



customercare@brighte.com.au



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