



The payment plan from Brighte was a big motivator for us. It meant we didn't need a large deposit or a down payment and instead we could make regular manageable fortnightly payments.

**Simon Astley**

Brighte customer from Rosewater,  
South Australia

We've helped invest over **\$380,000,000**  
into helping everyday Australians achieve  
their sustainable and comfortable homes.  
**And we're still counting!**



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## Questions?

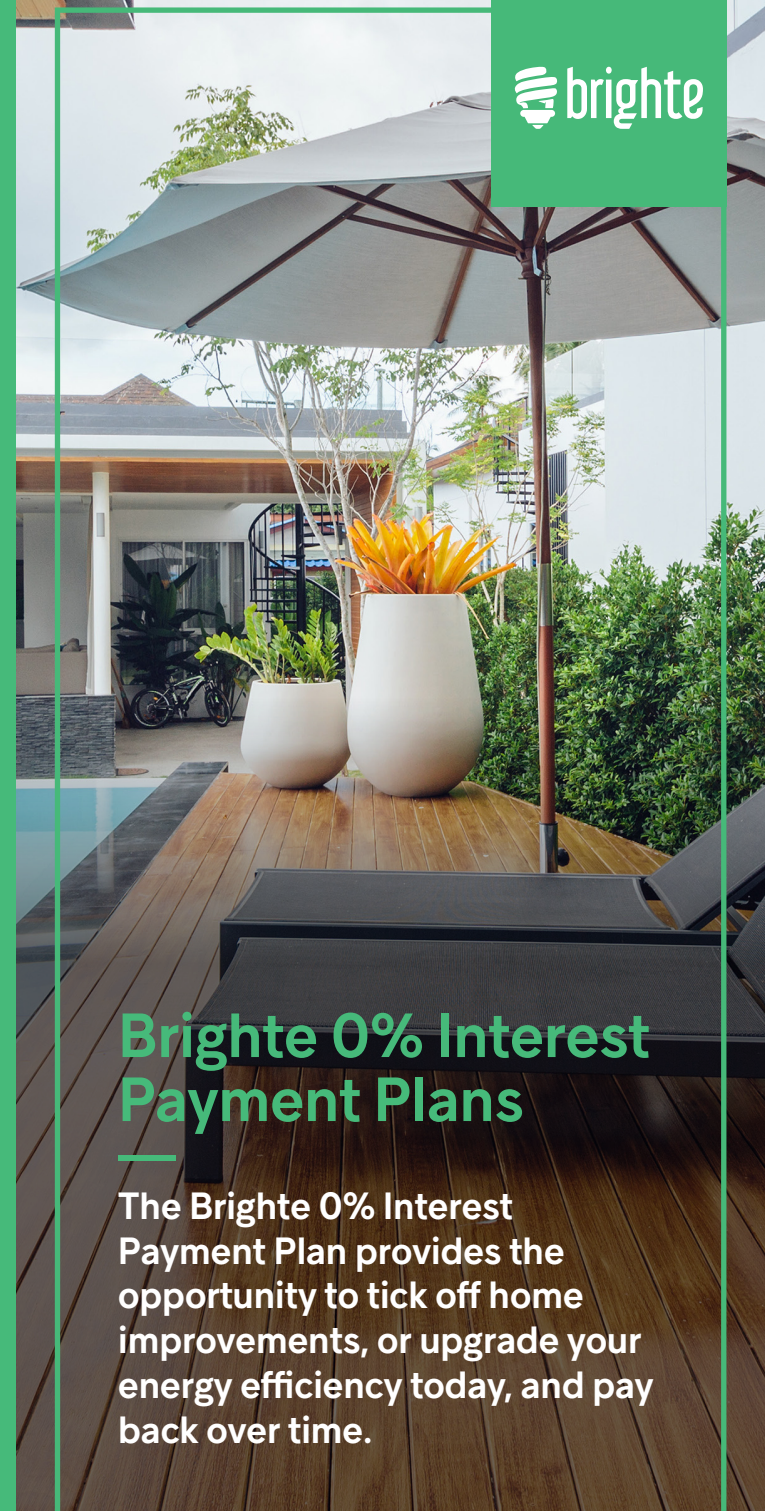
Reach out to your local vendor:

You can also contact the Brighte Customer Care team on **1300 274 448** for all your application needs and credit assistance.



1300 274 448 (BRIGHTE)  
customer@brighte.com.au | brighte.com.au  
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Australian Credit License Number 508217



## Brighte 0% Interest Payment Plans

The Brighte 0% Interest Payment Plan provides the opportunity to tick off home improvements, or upgrade your energy efficiency today, and pay back over time.

## Why choose Brighte?



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

With repayment terms between 6- 60 months



### Repay between 6 months to 60 months

Your vendor will offer term's available for you to choose from\*



### Apply and receive an outcome in minutes!

Apply once you receive your quote and watch how fast your application is processed.



### Reuse your account

Once you have an active Brighte 0% Interest Payment Plan, you may be eligible to reuse the amount already repaid or increase your limit for additional purchases\*\*



### Track your repayments

The BrightePay app allows you to track your repayments on the go!



### Make additional repayments

We understand no one likes being locked into a long term repayment plan, so pay it off quicker at no additional cost.

\*Not all vendors offer all terms and products. You should consult with your chosen vendor for more information.

\*\*All reuse applications are subject to Brighte's lending criteria & fees.

## How it works



### Step 1:

Agree with your vendor on the products you are purchasing.



### Step 2:

Apply for your payment plan - most get a decision within minutes!



### Step 3:

Complete your home and energy improvements.



### Step 4:

Your Brighte payment plan will be activated once your job is complete!

### Brighte's 0% Interest Payment Plans finance the following home and energy improvements:



Home improvements



Solar and Batteries



Heating and cooling solutions



And much more

## The Nitty Gritty

Let's talk about the Brighte fees & charges ^

- ✓ \$1 weekly account keeping free included in your fortnightly repayments
- ✓ NO FEE's for early repayments or payout!
- ✓ NO FEE's for requesting quotes through the Marketplace.
- ✓ NO FEE's to download and access the BrightePay app!
- ✓ NO FEE's to change your repayment date.

You should not pay any more for your goods just because you have chosen to use Brighte 0% Interest Payment Plan over paying with cash, a debit card, credit card or any other payment method.

### Do I qualify for a Brighte 0% Interest Payment Plans?

Standard eligibility criteria:

1. Be a homeowner
2. Be 18 years or over
3. Be employed, self employed, self funded retiree or receiving the Aged Pension
4. Have a good credit history
5. Be a permanent Australian resident or citizen

^\$4.99 late payment fee may be applied if you miss a repayment (Late fees are capped at \$49.90 per calendar year). Other fees and charges may be applicable. All applications for credit are subject to Brighte's credit approval. Terms and conditions apply.