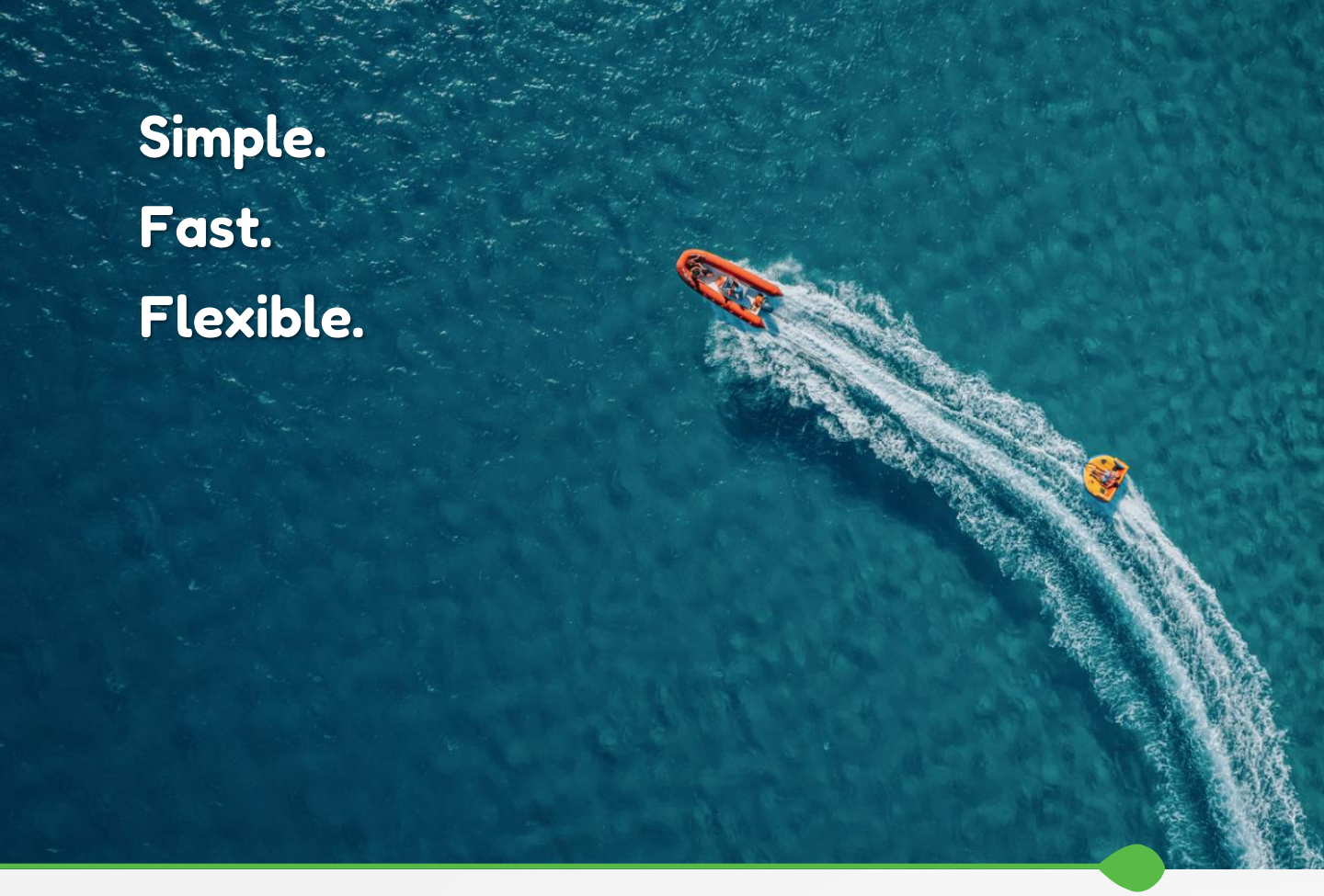


BrightQ Lift

Short-term commercial loans

BrightQ

Version: 11 November 2026
Lender: Brighten Commercial Pty Ltd ACN 625 549 126
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BrightQ Lift variable rate from

9.24% p.a.*

Simple, fast and flexible commercial loans no income docs required

- Max loan amount $15 million
- Max LVR 70%
- Max loan term 3 years
- No annual reviews
- Acceptable securities:
  - ✓ Residential
  - ✓ Commercial

BrightQ

*Applicable for new BrightQ Lift loans ≤60% LVR. Interest rates may vary and are subject to change. Final rates are determined based on assessment criteria, including the LVR.



BrightQ Lift is designed for SMEs and investors, who...

- Are asset rich;
- Are looking for a short-term solution;
- Have had unexpected events, change in business circumstances or relationships;
- Are non-standard income earners;
- Are looking for a fast settlement;
- Non-resident borrowers;
- Need a loan for a genuine business or investment purpose.

Common objectives

Urgent settlement

Bridging finance (buying before selling)

Quick working capital

Funding for business expansion

Equipment acquisition and/or upgrade

Debt consolidation (credit cards, ATO debts etc.)

Cash out for business purposes

BrightQ Lift Product Specifications

Loan Purpose	Purchase, refinance or equity release of residential or commercial property	
Suitable Borrowers	Company for business or investment purposes	
Loan Term	Min. 3 months, Max. 3 years	
Min. Loan Amount	$250,000	
Max. Loan Amount	Residential Security $15,000,000	Commercial Security $15,000,000
Max. LVR	Residential Security: up to 70% LVR Commercial Security: up to 65% LVR	
Max. Exposure	$15,000,000	
Acceptable Securities *(Refer to Acceptable Security Location Postcodes List)*	• Category 1 • Category 2 locations considered for **houses** only with LVR up to 65%	
Application Documentation	• Lift Application Form • Signed and dated Borrower Declaration declaring borrower(s) capacity to meet the proposed loan repayment and confirming Exit Strategy • Current 6 months loan statement if refinance	
Cash Out/ Debt Consolidation	Unlimited	
Credit History	Credit impartment may be considered	
Repayment Options	Interest only monthly in arrears	
Repayment Methods	Direct Debit | BPAY | Pay anyone	

Interest Rates (variable rate p.a.)		
LVR	**Residential**	**Commercial**
≤55%	9.24%	9.74%
≤60%		
≤65%	9.74%	
≤70%		-
Jumbo Loans	Loans up to $15m, POA, please speak with your BDM.	

Fees and Charges		
Submission	**Valuation and administration fee**	At cost, paid upfront
Indicative Offer	**Commitment fee**	$1950, deducted from establishment fee at settlement. ***Non-refundable if not proceeding***
	Lenders legal fees	At cost incurred
Settlement	**Establishment fee***	1.5%
	Line Fee	0.1% of Limit, payable annually in advance
Other fees	**Early repayment fee**	1-month interest, subject to minimum 3-month loan term^
Discharge	**Discharge fees**	$1950, plus lenders legal fees at cost

*Of the original loan amount. ^If loan is repaid within the first three months, three months interest will be charged.

Success Stories



Equipment purchase and working capital

- Mike recently started his bakery business.

Scenario:

- Mike wishes to purchase a new oven and other equipment for his new bakery. He also needs working capital to get the bakery up and running.
- Mike has an investment property in Sydney that he purchased several years ago. Based on current valuation LVR is <50%.
- However, Mike can't obtain finance from a mainstream bank given the lack of historical financials for his new business.

BrightQ Solution:

- 18-month Interest Only loan secured against his investment property.
- Exit strategy: Mike will prepare financials and other income documentation and refinance to a near prime home loan lender in 18-months.



Urgent settlement

- Monica owns a real estate consultancy business.

Scenario:

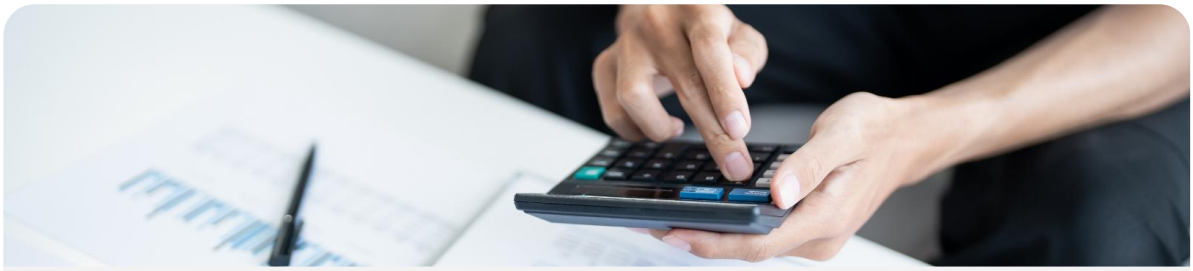
- Monica wishes to purchase a property in NSW for her business.
- Monica has a portfolio of investment properties with sufficient equity to cash out the capital needed to finance her new purchase.
- However, Monica's finance has fallen through, and the vendor has issued a rescission notice. Monica doesn't have enough time to switch to another lender.

BrightQ Solution:

- 6-month Interest Only loan secured against Monica's two existing investment properties and new purchase.
- Exit strategy: Monica will refinance to a home loan lender within 6-12 months.

BrightQ

Success Stories



Business Restructure

- Jessica and her husband own an accounting business together.

Scenario:

- Jessica is divorcing her husband and must restructure their business.
- Jessica needs to raise cash to settle matters.
- Jessica has an unencumbered investment property in Sydney.
- It will be difficult for Jessica to arrange a bank loan promptly given the recent change of business structure.

BrightQ Solution:

- Cash out from Jessica's investment property. 12-month Interest Only.
- Exit strategy: Jessica will pay off or refinance to a home loan lender after the business restructuring is competed.

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