



No Interest Payment Plans

A great way for your customers to buy what they need today. Increase your sales conversions and boost transaction values.



Solar PV Systems & Hot Water



Household Batteries



Smart Home Technologies

Home automation, energy management, lighting systems.



Home Improvements

Roofing, flooring, water tanks, kitchens, windows, doors, home theatre systems, heating and cooling.

How does it work?

Brighte's payment plan is a 'point of sale' credit option used by businesses that want to offer their customers an affordable way to pay. Here's a quick overview...

- 1 Get accredited with Brighte**
Complete our 5 minute online application at www.brighte.com.au
- 2 Complete online training**
Learn about the BrightePay App by completing a short tutorial on our website.
- 3 Create 0% interest quote for your customer**
When you're ready to go, download and start using the BrightePay App.

- 4 Your customer accepts the quote**
Using the BrightePay App. Instant online credit review means a quick outcome.
- 5 A deposit is paid**
Approved customers place a deposit.
- 6 Delivery and installation**
Your business completes the order.
- 7 Customer confirmation**
Using the BrightePay App, the customer confirms the order has been completed.
- 8 Brighte settles your account**
The customer's account is debited on a fortnightly basis until payment is complete.



It doesn't end there...

Brighte's matching service provides you with ongoing sales referrals from returning Brighte customers.



FAQ's

Please contact us if you have any questions, or would like to discuss how Brighte can benefit your business.

What terms do you offer customers?

We offer terms from 12 – 60 months and purchase amounts ranging from \$1,000 - \$25,000. Deposits of 5 - 10% are required. No interest is charged on the customer payment plan. Details of fees that may be charged are outlined in the customers contract and include a fortnightly repayment processing fee and a monthly account keeping charge.

What are the customer eligibility criteria?

Brighte payment plans are available to homeowners who are permanent Australian residents and working more than 30 hours per week with a clear credit history. Other lending conditions apply so contact Brighte for details. Brighte will also consider applications from pensioners and veterans.

When will funding become available?

Businesses can apply now to become an accredited Brighte vendor and start participating in our pilot program. Brighte will officially launch in October 2016.

What is the eligibility criteria for vendor accreditation?

Key criteria includes **:

- ABN active for greater than two years
- ABN registered for GST
- Must have a shop front
- Provide two trading references
- Provide reputable equipment/services to your customers
- Demonstrate track record of good customer service with no complaints lodged
- Company/directors show clear credit history
- Minimum \$30k per month in anticipated finance applications

I am a larger business and don't do face-to-face sales, can I still use Brighte?

Yes you can. If you are a larger business that sells online or over the phone and have high customer sale volumes then contact us to discuss how Brighte can integrate directly into your business.

What fees do vendors pay?

A vendor pays Brighte a one off program joining fee of \$250 and an ongoing monthly fee of \$50 which provides ongoing access to Brighte and also lead generation support for your business. Other fees apply to the provision of the facility and are outlined in your Vendor Agreement. Contact Brighte for further details.

How do I apply for accreditation?

If you're ready to make paying easy then apply online at www.brighte.com.au

Who is Brighte?

Brighte Capital Pty Ltd is an Australian company that is a provider of innovative payment solutions. We believe that every family deserves access to a sustainable and comfortable home and design affordable payments solutions to enable this.

This document has been prepared by Brighte Capital Pty Ltd. All applications to Brighte are subject to normal approval criteria and terms and conditions apply. This document is not an offer capable of acceptance and is not a solicitation to obtain a financial product. This document is not a recommendation or an expression of opinion and does not constitute financial, accounting or taxation advice and should not be relied upon as such. The reader should make his or her own assessment of any product or service referred to in this document and seek advice accordingly. Copyright Brighte Capital Pty Ltd ABN 74 609 165 906

* Lending conditions apply.

** This list is not an exhaustive list and other accreditation criteria may apply. Please contact Brighte for further details. Brighte reserves the right to amend the eligibility criteria and has the right to review or decline your application.