



“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 invested \$1 billion in bringing the sun home to everyday Australians



0% Interest Payment Plan



Here’s a Brighte idea

Upgrade your home’s energy efficiency with Brighte’s 0% Interest Payment Plan.

- Solar panels
- Battery storage
- Heating and cooling solutions
- Energy efficient products

Awards



Memberships



Need help?

Reach out to

Or contact our friendly customer support team on 1300 274 448

All the Brighte reasons

- **Apply and get an outcome in minutes**
Once you receive your quote, apply and watch how fast your application is processed
- **Fund purchases between \$1k to \$60k**
With repayment terms between 6 months to 10 years
- **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
- **Repay between 6 months to 10 years**
Your vendor will offer terms available for you to choose from*
- **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 repayments**
The BrightePay app allows you to track your repayments on the go

Four easy steps

- 1 Agree with your vendor** on the products you are purchasing
- 2 Apply for a payment plan**, most get a decision within minutes
- 3 Complete your home and energy improvements**
- 4 Your Brighte payment plan** will be activated **once the job is complete**

The nitty gritty

What about fees and charges?

- **Establishment fee of \$75** payable on your first repayment date
- **\$2.30/weekly** account keeping fee included in your repayments
- **No fee** for early repayment or payout
- **Free quote** requests through the Marketplace
- **Free changes** to your repayment date
- **Free access** to the BrightePay app
- **A \$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. Correct as at Apr 2026.

Do you qualify?

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

NOTE You should not pay more for goods when using Brighte's 0% Interest Payment Plan over paying with cash, a debit card, credit card or any other payment method.

*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 and fees.