



“Brighte approved my \$3,000 loan within minutes. The installation went very smoothly and the system proved to be everything I expected and more.”

Bill

Brighte customer from Sheidow Park, South Australia



Awards



Memberships



Need help?

Reach out to

Or contact our friendly customer support team on **1300 274 448**

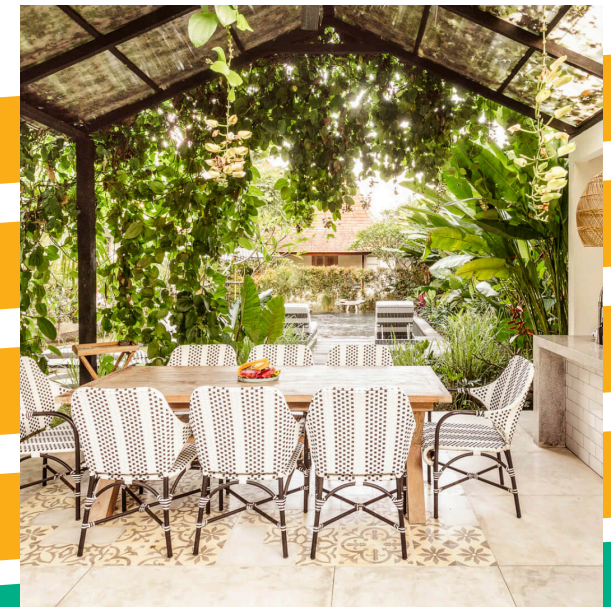


Personal Loan

A loan for decking, landscaping, plumbing, outdoor blinds and more.

From 11.99% p.a.*
Fixed interest rate

13.58% p.a.^
Comparison rate



Garden and outdoors



Electrical and plumbing



Blinds and shutters



Pools and spas



Bathroom and kitchen renovations



Heating and cooling improvements

All the Brighte reasons

- **A fixed interest rate means** you'll pay the same rate throughout the lifetime of your loan.
- Fund purchases from **\$2k to \$45k**.
- **You choose** a loan term between 2 - 7 years and you choose the repayment amount that works best for you.
- **Freedom to pay off the loan quicker at no extra cost.** We understand the benefits of making additional repayments so you can pay the loan off quicker.



Four easy steps

- 1 **Agree with your vendor** on the products you are purchasing.
- 2 Your vendor will pass on your details and refer you for the Brighte Personal Loan, we'll then reach out to you shortly.
- 3 With all required documents in hand, complete your application and receive an outcome within 1-3 business days along with your loan contract.
- 4 Your Brighte Personal Loan will be activated **once the job is complete**.

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**

The nitty gritty

What about fees and charges?

- **From 11.99% p.a.*** Fixed interest rate
- **13.58% p.a.^** Comparison rate
- **Establishment fee starting from \$199*** added to the loan amount
- **\$2.99/weekly** account keeping fee included in your repayments

*The advertised interest rate is our lowest rate based on a customer with an excellent credit profile. The final interest rate, repayment amount, and establishment fee will be provided if an application for credit is approved. Information and interest rates are current as at 1 Oct 2026 and are subject to change. Late payment fee of \$4.99 may be charged by Brighte if you miss a repayment. All applications for credit are subject to Brighte's credit approval. Fees, terms and conditions apply.

^Comparison rate calculated on unsecured loan amount of \$30,000 over a term of 5 years based on fortnightly repayments.

WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.