

The nitty gritty

What about the fees and charges?

- **8.49% p.a.*** fixed interest rate
- **10.09% p.a.^** comparison rate
- **Establishment fee from \$199** added to the loan amount
- **\$2.99/weekly** account keeping fee included in your repayments
- **No early repayment fee** – freedom to pay off your loan faster at no cost
- Late payment fee of **\$4.99** may be charged if you miss a repayment
- Loan amounts: **\$2,000 – \$65,000**
- Loan terms: **2 to 10 years**



Awards



Memberships



Need help?

Find a Brighte-accredited installer at
brighte.com.au/marketplace

Already spoken to a vendor? Contact them directly and let them know you'd like to proceed with the Brighte HEUF Discounted Green Loan.

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



Discount Home Energy Upgrades Fund Loan ^(HEUF)

8.49% p.a.*
Fixed interest rate

From 10.09% p.a.^
Comparison rate



Government backed

Our discounted rate is supported by the Clean Energy Finance Corporation (CEFC) through their \$1 billion Household Energy Upgrades Fund (HEUF) — making your home energy upgrades more affordable.

* Information and interest rates are current as at 1 Oct 2026 and are subject to change. Establishment fee starting from \$199 is added to loan amount. Other fees include a \$2.909/weekly account keeping fee. Late payment fee of \$4.99 may be charged if you miss a repayment. All applications for credit are subject to Brighte's credit approval criteria. Fees, terms and conditions apply.

^ Comparison rate calculated on an 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.

The Household Energy Upgrades Fund (HEUF) is a program of the Australian Government, administered by the Clean Energy Finance Corporation (CEFC). Credit provided by Brighte Capital Pty Ltd (ABN 74 609 297 739 / ACL 508 217).

What can you upgrade?

The HEUF Discounted Green Loan is available for these energy efficient home upgrades, installed by a Brighte-accredited vendor.



Battery storage

Store energy from solar and use it day or night.



Solar and battery combo

Generate and store your own clean energy.



Hot water heat pumps

Efficient electric hot water.



Double-glazing

Keep your home cool in summer, warm in winter.



Non-ducted single-split air conditioner

Energy efficient cooling and heating for your home.



EV chargers

Charge your electric vehicle with your own solar.



Solar hot water systems

Use the sun to heat your water and reduce bills.

All the Brighte reasons

- ✓ **Government-backed discounted rate** – lower than a standard personal loan, made possible by the Clean Energy Finance Corporation (CEFC).
- ✓ Fund purchases from **\$2,000 to \$65,000**.
- ✓ **You choose** a loan term between 2–10 years and a repayment amount that works for you.
- ✓ **Freedom to pay off the loan quicker at no extra cost.** We understand the benefits of making additional repayments.
- ✓ Loan decision **within 1–3 business days**.



Four easy steps

- 1 Agree with your vendor** on the eligible products you'd like to purchase.
- 2 Tell your vendor you'd like the Brighte HEUF Discounted Green Loan.** They'll pass on your details and refer you – we'll reach out to you shortly.
- 3 Complete your application** with all required documents and **receive an outcome within 1–3 business days.**
- 4 Your HEUF Discounted Green Loan** will be activated **once the job is complete.**

Do you qualify?



Own or be purchasing your home, property value under \$2.5 million



Be 18 years or over



Be an Australian resident



Provide your own email address and mobile number



Hold an Australian driver's licence, passport or Medicare card