



Brighte Green Financing Framework

2026





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PART A: INTRODUCTION

GREEN BOND

Brighte Capital Pty Limited (“**Brighte**”), has established the Brighte Green Trust Programme for Asset Backed Securities issuance. Under the programme and working with National Australia Bank Limited (“**NAB**”) as arranger, a series of Australian Unit Trusts designated 202X-Y are established (further referred to as the “**Trusts**”) for the purposes of holding portfolios of loans originated by Brighte. The Trusts will finance the purchase of these loans through term securitisations of the underlying loan portfolios, involving the issuance of securitised Green Bonds (“**Green Bonds**”) to investors.

The Green Bonds will be used for re-financing solar receivables (including residential solar PV systems and supporting infrastructure including inverters, energy storage systems and control systems, plus solar hot water systems), and electric vehicles and supporting infrastructure including electric vehicle chargers.

While the Green Bonds issued by the Trusts are non-recourse to Brighte, they each are secured upon an underlying portfolio of loans originated by Brighte and demonstrate how Brighte is contributing to improvements in energy efficiency in Australian homes.

Since 2020, Brighte Green Trust 2020-1, Brighte Green Trust 2021-1, Brighte Green Trust 2022-1, Brighte Green Trust 2023-1, Brighte Green Trust 2024-1 and Brighte Green Trust 2025-1 have followed the same framework.

ABOUT BRIGHTE

Brighte’s mission is making Consumer Energy Resources affordable and accessible for everyone. Founded in 2015, Brighte operates at the nexus of affordability and accessibility, providing a platform to empower households, businesses and governments to embrace a cleaner, more sustainable future without delay.

Brighte has to date helped over 200,000 households get solar sooner, partnering with over 2,000 solar retailers nationally and processing more than \$3.2 billion in finance applications.

BRIGHTE’S COMMITMENT TO SUSTAINABILITY

Since 2016, Brighte financed installations have:

- An installed capacity of 1,415MW, more than half the capacity of the Eraring coal fired power station
- Resulted in the equivalent 4.0 million 350W solar panels being installed or over 1,100 panels each day
- The potential to offset over 1.65 million tons of CO2 each year
- The potential to generate 2.5GWh of electricity, enough to power 472,000 3 person households for a year



A review by Deloitte Access Economics in 2022 found that Brighte contributed nearly \$200m to the Australian economy and supported over 1,318 FTE jobs.

Brighte has been carbon neutral since 2021¹ and is currently working on a plan to obtain all its own energy from 100% renewable sources as well as further reduce scope 3 emissions.

Brighte also partners with two State Governments to run zero interest loan schemes to rapidly decarbonise homes at scale. The \$355m ACT Sustainable Household Scheme has so far reached over ten per cent of eligible households in the ACT while \$65 million Energy Saver Loan Scheme reached over 8,000 households over its 3-year duration.

A female founded and led business, Brighte has committed to boosting gender equality by offering Women in Renewables scholarships, covering the course costs of eligible females in solar, battery, efficiency, electrification and EV related fields.

¹ Brighte, Pathzero Calculations



PART B: BRIGHTE GREEN FINANCING FRAMEWORK

Brighte has developed the Brighte Green Financing Framework (“**Framework**”) to demonstrate how it intends to enter into Green Financing Transactions (“**GFTs**”) from time to time, including Green Bonds and Green Loans. We are currently considering the issuance of Green Bonds by the Trust under this Framework. In future, we may also consider the issuance of Green Loans and Green Bonds by Brighte.

This Framework has been developed to demonstrate how Brighte, the Trust, or a SPV trust established by Brighte:

- may issue Green Bonds that are secured over a portfolio of loans originated by Brighte;
- may issue Green Bonds that align with the ICMA Green Bond Principles² (“**GBP**”) and Green Loans that align with the APLMA Green Loan Principles (“**GLP**”) ³, incorporating Climate Bonds Standard (“**CBS**”) sector criteria, Australian Sustainable Finance (ASF) Taxonomy Technical Screening Criteria for project selection where relevant and in each case, that may also be certified under the Climate Bonds Standard⁴; and
- contributes towards meeting the United Nations Sustainable Development Goals⁵ (“**SDG**”).

For the avoidance of doubt, where the issuing entity of the Green Bonds is the Trust, the underlying loans will be originated and underwritten by Brighte. Brighte will act as Servicer of the loans on behalf of the Trust.

Within Brighte, the Green Financing Working Group, consisting of members of Brighte’s Leadership Team, will take responsibility for overseeing this Framework, including the investment of proceeds, project selection, and reporting.

The issuance of Green Bonds and Green Loans under this Framework will contribute towards sustainable development by earmarking the proceeds to finance, or refinance, projects and expenditures that fall within the categories of Eligible Green Projects described in this Framework and deliver positive environmental outcomes which support Brighte’s strategy and vision.

Green Bonds and Green Loans issued under this Framework will align with the four core components of the GBP and GLP as further described in Part C of this Framework:

1. Use of Proceeds;
2. Process for project evaluation and selection;
3. Management of proceeds; and
4. Reporting.

² [Green Bond Principles » ICMA](#)

³ [Green Loan Principles - LSTA](#)

⁴ <https://www.asfi.org.au/australian-taxonomy>

⁵ <https://www.un.org/sustainabledevelopment/sustainable-development-goals/>



Details of the external review process to be undertaken prior to issuance and on an annual basis are further detailed within this Framework.

This Framework may be subsequently updated as our sustainable financing needs expand and/or the Sustainable Finance market evolves.

PART C: GREEN FINANCING TRANSACTIONS

1. Use of proceeds

ELIGIBLE GREEN PROJECTS

The cornerstone of a Green Bond or Green Loan is the utilisation of the proceeds for Green Projects (plus other related and supporting expenditures) which should provide clear environmental benefits and be consistent with delivering a low carbon and climate resilient economy.




The net proceeds of each Green Bond issued by the Trust under this Framework will be exclusively applied to finance, in part or in full, the Trust's purchase of portfolios of no interest payment plans and green loans originated by Brighte and to pay certain expenses incurred in connection with the issuance of the Green Bonds. The Trust will finance the purchase of these loans through a securitisation of the underlying loan portfolio, involving the issuance of securitised Green Bonds to investors. It is anticipated that the underlying loans in each portfolio will be refinanced through the issuance of green bonds or green loans issued no more than 60 months after each original loan date.

Specifically, these green bonds or green loans include consumer receivables for financing of rooftop solar PV systems for residential solar PV systems and other solar equipment (including residential solar PV systems and supporting infrastructure including inverters, energy storage systems and control systems, plus solar hot water systems), and electric vehicles and supporting infrastructure including electric vehicle chargers for Australian households.

Brighte has used the project categories as described in the GBP and GLP for selection of Eligible Green Projects and may be expanded over time. It is expected that where required the list of selected Eligible Green Projects will be dynamic and reflect Brighte's priorities.

The Eligible Green Projects will directly contribute to climate change mitigation by avoiding (or reducing) greenhouse gas emissions by generating renewable energy, reducing energy demand, improving energy efficiency or utilising renewable energy sources.

The table below includes a sample of initiatives which may be considered by Brighte for financing/re-financing through the issuance of green bonds or green loans:

GLP/GBP Eligible Categories	ASF Taxonomy	Sample Eligible Green Projects	UN SDG Alignment and Contribution
Renewable energy	Electricity Generation and Supply, including: <ul style="list-style-type: none"> D1. Energy Generation from Solar Photovoltaic (PV) and Concentrated Solar Power (CSP) D2. Energy Generation from Onshore and Offshore Wind 	Solar energy generation – specifically, household PV systems, including solar panel modules, solar hot water systems, solar air-conditioning systems, etc Services related to the installation of the products listed above	 SDG 7 – target 7.2 ⁶ SDG 9 – Target 9.1 ⁷
Energy efficiency	Electricity Generation and Supply, including: <ul style="list-style-type: none"> D7. Storage of Electricity 	Energy storage, including batteries Appliances and products, including solar inverters	 SDG 7 – Target 7.3 ⁸ SDG 9 – Target 9.4 ⁹
Clean Transportation	Transport, including: <ul style="list-style-type: none"> I1. Road Passenger Transport – Motorbikes, Cars and Light Commercial Vehicles I14. Low-carbon Road Transport Infrastructure 	Electric vehicles, and associated electric vehicle charging infrastructure.	 SDG 11 – Target 11.3 ⁹

⁶ SDG 7 – Target 7.2: By 2030, increase substantially the share of renewable energy in the global energy mix.

⁷ SDG 9 - Target 9.1: Develop quality, reliable, sustainable and resilient infrastructure.

⁸ SDG 7 – Target 7.3: By 2030, double the global rate of improvement in energy efficiency.

⁹ SDG 9 – Target 9.4: By 2030, upgrade infrastructure and retrofit industries to make them sustainable, with increased resource-use efficiency and greater adoption of clean and environmentally sound technologies.

⁹SDG 11 – Target 11.3: By 2030, enhance inclusive and sustainable urbanisation and capacity for participatory, integrated and sustainable human settlement planning and management in all countries.

Where a Green Loan or Green Bond takes the form of less than all of the tranches of a loan facility or bond issuance, the green tranche(s) will be clearly designated, with proceeds of the green tranche(s) clearly earmarked and tracked against Eligible Green Projects.

EXCLUSIONS

Brighte's strategy and products are targeted towards residential consumers and therefore commits to not knowingly being involved in financing any of the following projects or activities through the proceeds of any GFT: weapons, gambling, tobacco, predatory lending, or fossil fuel production.

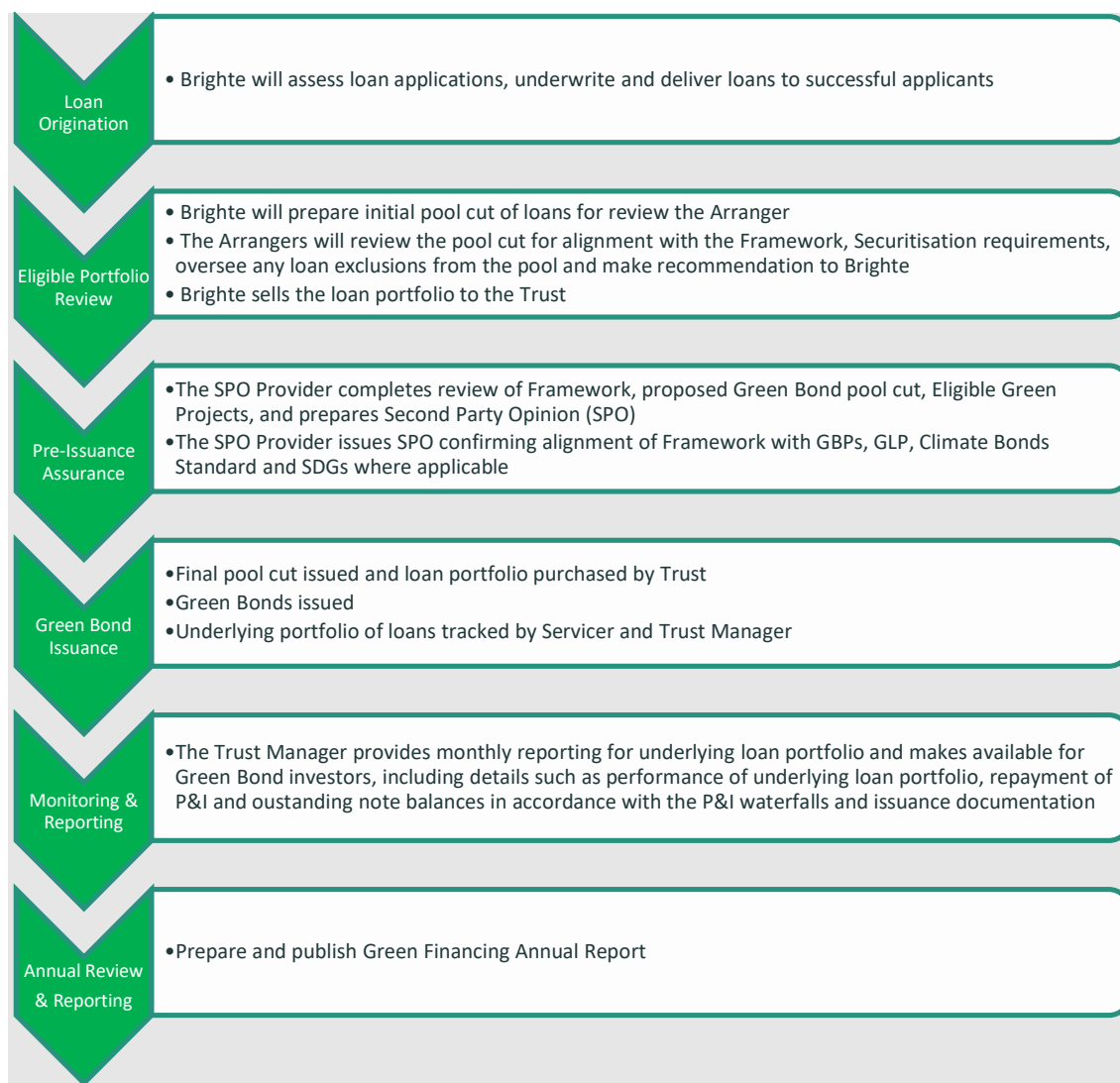
2. Process for project evaluation and selection

The evaluation and selection process will ensure the proceeds of any Green Bonds issued under this Framework, and Green Loans drawn under this Framework, will meet the eligibility criteria set out in this Framework, including any related CBI Sector Criteria if applicable, including any exclusion criteria.

Brighte has formed a Green Financing Working Group to carry out the evaluation and selection process. The Green Financing Working Group consists of representatives from Brighte's Leadership Team.

The term securitisation of loans originated by Brighte will be secured on a closed pool of loans purchased by the Trust with proceeds raised from issuance of the securitised Green Bonds. Brighte is responsible for assessing applications, originating and underwriting the loans, and for servicing the loan portfolio on behalf of the Trust.

An overview of the project evaluation and selection process for loans to be included in portfolio/s of loans to be secured against Green Bonds issued by the Trust is set out below.



3. Management of proceeds

Brighte is an established and reputable Australian consumer financing business and through its unit trust the sponsor for the issuance of asset backed securities backed by portfolios of consumer receivables. Through our in-house servicing and origination capabilities, Brighte is able to sort, analyse and extract reporting on the underlying consumer contracts that back the solar PV and other receivables that will meet the Eligible Green Projects eligibility requirements for each securitisation transaction.

Proceeds of each GFT will be earmarked against the outstanding eligible Green Projects under the customer product category earmarked for that GFT. The proceeds of each Green Bond issuance will be earmarked against a unique closed pool that will be sold into the Trust.

Following origination, Brighte tags each loan with a ‘Purpose’ reporting field in its internal accounting and financial management and information systems, against one of several eligible Green ‘Purposes’, being



primarily Solar and Solar Powered Assets (Renewable Energy purposes), and Battery and Smart Technology (Energy Efficiency purposes) but which may be added to as appropriate. The Purpose tag and tracking will be reviewed annually by the Green Financing Working Group to account for any re-allocation, repayments or drawings on the Eligible Green Projects.

Brighte's internal accounting and financial management and information systems will contain relevant information including:

- key information including Issuer/Borrower entity, transaction date, principal amount of proceeds, settlement date, maturity date, and interest margin or coupon, ISIN number etc.
- Details of Use of Proceeds, including:
 - Summary detail of Eligible Green Projects to which the proceeds of the GFT have been earmarked in accordance with this Framework;
 - Amount of GFT proceeds earmarked to each Eligible Green Project category and each Green 'Purpose';
 - Confirmation of appropriate delegation authority endorsement that each Eligible Green Project is considered to be an eligible use of proceeds under this Framework;
 - Aggregate amount of GFT proceeds earmarked to Eligible Green Projects;
 - Any unallocated GFT proceeds yet to be earmarked against Eligible Green Projects;
 - Estimated environmental impact (where available); and
 - Other necessary information.

Brighte has also implemented internal accounting and financial management and information systems to track and report on Eligible Green Projects and verify whether the net proceeds of the GFTs have been fully allocated.

A. GFTS ENTERED INTO BY BRIGHTE

Pending application to Eligible Green Projects, any unallocated proceeds of each GFT entered into by Brighte (or an amount equal to these unallocated proceeds) will be held in cash or cash-like instruments in a Treasury function.

Where a Green Loan takes the form of one or more tranches of a loan facility, each green tranche will be clearly designated, with proceeds of the green tranche(s) credited to a separate account/describe how proceeds will otherwise be tracked in an appropriate manner.

So long as one or more GFTs entered into by Brighte are outstanding, the balance of the tracked net proceeds will be periodically adjusted to match allocations to eligible Green Projects made during that period. Unallocated net proceeds will be held in cash or cash-like instruments in a Treasury function. Brighte has committed to ensuring that the net proceeds of GFTs entered into by Brighte (or an amount equal to those net proceeds) are allocated to Eligible Green Projects financed no more than 60 months prior to receipt of net proceeds.

B. GFTS ENTERED INTO BY THE TRUST

The portfolio of loans sold to the Trust will be administered and serviced by Brighte. Brighte will monitor the performance of the underlying portfolio of loans through its internal management information systems and provide monthly reporting to the Trust Manager. The Trust Manager will provide monthly reporting to Green Bond investors, including details such as performance of underlying loan portfolio, repayment of



principal and interest and outstanding note balances in accordance with the principal and interest waterfalls and issuance documentation.

The proceeds raised by the Issuance of Green Bonds by the Trust will be fully allocated at issue date and utilised to purchase portfolios of loans originated by Brighte. There will be no unallocated proceeds during the term of the Green Bonds issued by the Trust.

To manage the net proceeds of each Green Bond issued by the Trust, the net proceeds of each such Green Bond issuance will be fully allocated to the portfolio of loans identified in the final pool cut purchased by the Trust at issue date, and Brighte will provide monthly reporting on the portfolio to the Trust Manager.

4. Reporting

Brighte will publish the Second Party Opinion and Pre-Issuance Assurance Opinion on the Brighte website.¹⁰

On a monthly basis, the Trust Manager will provide reporting for investors in Green Bonds issued by the Trust, including details such as performance of underlying loan portfolio, repayment of P&I and outstanding note balances in accordance with the P&I waterfalls and issuance documentation.

On an annual basis, Brighte will prepare and publish a Green Financing Annual Report which will be made available on the Brighte website.¹¹

The Green Bond Report will contain at least the following details:

- a) Allocation Reporting:
 - Details of Green Bond(s) and Green Loan(s) issued during the reporting period and outstanding at the reporting date, plus summary terms of transaction(s).
 - Aggregated reporting of loans financed by the Green Bond and Green Loan proceeds at issuance date and as at the annual reporting date.
- b) Impact Reporting:
 - Where possible, qualitative and/or quantitative reporting of the environmental impacts resulting from loans financed by the Green Bond and Green Loan proceeds including the following potential impact indicators:
 - # of loans approved and provided in original portfolio;
 - \$ value of loans approved and provided in original portfolio; and
 - Breakdown of loans by sector/location in original portfolio and outstanding at the reporting date.

Subject to the availability of information, the Trust will look to utilise the impact reporting guidelines as detailed within the ICMA Green, Social and Sustainability Bonds Principles Resource Centre.¹²

¹⁰ <https://brighte.com.au/about/investors>

¹¹ <https://brighte.com.au/about/investors>

¹² <https://www.icmagroup.org/sustainable-finance/impact-reporting/green-projects/>



The information below will be produced and published on the Brighte website as shown below.

Item	Frequency
Green Financing Framework	At issuance of the first Green Bonds, then for any subsequent Framework updates
Second Party Opinion	At issuance of first Green Bonds issued under the Framework
Pre and Post Issuance Verification Report	At issuance of a Green Bond (where applicable)
Climate Bonds Certification	At issuance of each certified Green Bond or Green Loan issued under the Framework (where applicable)
Third Party Annual Assurance	Annually for Brighte Green Trust 2022-1, Brighte Green Trust 2023-1 and Brighte Green Trust 2024-1 outstanding Green Bonds
Green Bond Annual Report	Annually for all outstanding Green Bonds and Green Loans

5. External review

Brighte will engage an appropriate external review provider to confirm the alignment of this Framework with the GBP, GLP, the Climate Bonds Standard where applicable and the SDGs.

Brighte has engaged a third party to provide an external review in the form of a Second Party Opinion on this Framework, and confirm alignment with the GBP, GLP, the Climate Bonds Standard if applicable and the SDGs.

The Second Party Opinion will be made publicly available on the Brighte website.

A third party will provide a pre and post issuance verification report for each Green Bond on issue.

DNV GL, or another appropriate external review provider, will be engaged to provide an annual review and assurance for Brighte Green Trust 2022-1, and Brighte Green Trust 2023-1 outstanding Green Bonds outstanding bonds. This annual review will be made publicly available on the Brighte website.

PART D: APPENDICES

1. References

A. ICMA GREEN BOND PRINCIPLES

[ICMA Green Bond Principles](#)

B. LMA/APLMA/LSTA GREEN LOAN PRINCIPLES

[Green Loan Principles - LSTA](#)



C. UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS

- *United Nations Sustainable Development Goals (SDGs)*
[United Nations Sustainable Development Goals](#)
- *Green and Social Bonds: A High-Level Mapping to the Sustainable Development Goals*
[Mapping to the UN Sustainable Development Goals](#)
- Impact reporting
[ICMA Impact Reporting](#)

Brighte will look to utilise potential environmental and social impact reporting indicators summarised in Part C of this Framework, as further detailed in the ICMA Green, Social and Sustainability Bonds Resource Centre and guidance developed by the ICMA GBP and SBP Impact Reporting Working Groups, subject to the availability of information and confidentiality requirements.

[Impact and other Reporting » ICMA](#)

Brighte will endeavour to report against all indicators of chosen categories but note that not all may be applicable to all bond/loan issuances.

Key contacts

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