

Horizon Mortgages

FOR BROKERS USE ONLY

Residential

Ideal for individual, self-employed and trust borrowers looking to unlock equity, refinance or purchase a residential or investment property.

Assetline Capital

BROKER PROMOTION

0% Investment & IO loadings.
Reduced loadings by loan amount.*

* Offer ends 31st October.
Terms and conditions apply.

FULL DOC							
LVR	≤55%	≤60%	≤65%	≤70%	≤75%	≤80%	≤85%
Prime	6.59%	6.59%	6.69%	6.79%	7.09%	7.19%	8.99%
Near Prime	7.34%	7.34%	7.44%	7.54%	7.84%	7.94%	-
Specialist	8.09%	8.09%	8.19%	8.29%	8.59%	-	-

ALT DOC							
LVR	≤55%	≤60%	≤65%	≤70%	≤75%	≤80%	≤85%
Prime	6.89%	6.99%	6.99%	7.04%	7.14%	7.24%	8.99%
Near Prime	7.64%	7.74%	7.74%	7.79%	7.89%	7.99%	-
Specialist	8.39%	8.49%	8.49%	8.54%	8.64%	-	-

RISK FEES				
LVR	≤80%		≤85%	
	Full Doc	Alt Doc	Full Doc	Alt Doc
Prime	0.00%	0.00%	0.75%	0.75%
Near Prime	0.75%	0.75%	-	-
Specialist	0.75%	0.75%	-	-

MAX LOAN						
LVR	≤60%	≤65%	≤70%	≤75%	≤80%	≤85%
Metro						
Prime	\$5.0m	\$5.0m	\$3.0m	\$3.0m	\$3.0m	\$2.0m
Near Prime	\$2.5m	\$2.5m	\$2.0m	\$2.0m	\$2.0m	-
Specialist	\$2.5m	\$2.5m	\$2.0m	\$2.0m	-	-
WA/SA/NT/TAS						
Prime	\$3.0m	\$3.0m	\$3.0m	\$3.0m	\$2.0m	\$1.0m
Near Prime	\$2.5m	\$2.5m	\$2.0m	\$2.0m	\$2.0m	-
Specialist	\$2.5m	\$2.5m	\$2.0m	\$2.0m	-	-
Non Metro						
Prime	\$1.5m	\$1.5m	\$1.5m	\$1.5m	\$1.5m	-
Near Prime	\$1.5m	\$1.5m	\$1.5m	\$1.5m	\$1.5m	-
Specialist	\$1.5m	\$1.5m	\$1.5m	\$1.5m	-	-

VACANT LAND		
LVR	≤70%	
	Full Doc	Alt Doc
Rates	7.99%	8.54%
Max Loan	\$2.5m	
Risk Fees	1.00%	

Borrowers

Individuals/Company and Trust borrowers

Purpose

Owner Occupier or Investment Loans and SMSF

Loan type

Consumer (NCCP) or Business

Term

Up to 30-year terms

Income Verification

Full Doc or Alt Doc

LOADINGS	
Interest Only	Nil
Investment	Nil
>\$2.0m - ≤\$2.5m	Nil
>\$2.5m - <\$3.0m	0.20%
>\$3.0m - <\$4.0m	0.35%
>\$4.0m - <\$5.0m	0.75%

FEES	
Application Fee	\$990
Valuation	Standard valuation from \$400 Additional costs may apply if outside of metro locations, commercial real estate, multiple properties or considered non-standard
Settlement Fee	\$599 (Deducted at settlement)
Legal Fee	- From \$350 (ex GST) plus disbursements for standard loans - From \$750 for SMSF plus disbursements - Company &/or trust borrowers and extra securities may result in additional charges
Early Repayment Fee	1.5% of original loan amount if paid out within the first three years (applicable for unregulated loans company/ trust borrowers only). SMSF borrowers: \$2,500.
Annual Fee	\$15 p/m
Discharge Fee	\$350

95% LVR NO LMI GENERATE			
LVR	First Mortgage 0-80% LVR	Second Mortgage 80-95% LVR	Risk Fee
95% (inclusive of risk fee)	6.85%	12.25%	1.50%
95%	7.60%	13.25%	Nil

Top Ups available from \$50K, with no minimum waiting period post-settlement.

See Top Ups → Page 4

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Horizon Mortgages

FOR BROKERS USE ONLY

Commercial

Ideal for individual, self-employed and trust borrowers looking to unlock equity, refinance or purchase a commercial property.

Assetline Capital

BROKER PROMOTION

0% Investment & IO loadings.
Reduced loadings by loan amount.*

* Offer ends 31st October.
Terms and conditions apply.

FULL DOC & LEASE DOC						
LVR	≤50%	≤55%	≤60%	≤65%	≤70%	≤75%
Prime	7.79%	7.89%	7.89%	7.99%	8.14%	8.24%
Near Prime	8.54%	8.64%	8.64%	8.74%	-	-
Specialist	9.29%	9.39%	9.39%	-	-	-

ALT DOC						
LVR	≤50%	≤55%	≤60%	≤65%	≤70%	≤75%
Prime	8.39%	8.49%	8.49%	8.49%	8.59%	8.69%
Near Prime	9.14%	9.24%	9.24%	-	-	-
Specialist	9.89%	9.99%	9.99%	-	-	-

RISK FEES			
	Full Doc	Alt Doc	Lease Doc
Prime	1.00%	1.00%	1.00%
Near Prime	1.00%	1.00%	1.00%
Specialist	1.00%	1.00%	1.00%

MAX LOAN					
LVR	≤55%	≤60%	≤65%	≤70%	≤75%
Metro					
Prime	\$3.0m	\$3.0m	\$2.5m	\$2.5m	\$2.0m
Near Prime	\$2.5m	\$2.5m	\$2.5m	-	-
Specialist	\$2.5m	\$2.5m	-	-	-
WA/SA/NT/TAS					
Prime	\$2.0m	\$2.0m	\$1.5m	\$1.5m	\$1.5m
Near Prime	\$2.0m	\$2.0m	\$1.5m	-	-
Specialist	\$2.0m	\$2.0m	-	-	-
Non Metro					
Prime	\$2.0m	\$2.0m	\$1.5m	\$1.5m	\$1.5m
Near Prime	\$1.5m	\$1.5m	\$1.5m	-	-
Specialist	\$1.5m	\$1.5m	-	-	-

Borrowers	Individuals/Company and Trust borrowers
Purpose	Retail shops, offices, light industrial, warehouses, etc.
Loan type	Business
Term	Up to 30-year terms
Income Verification	Full Doc, Alt Doc or Lease Doc

LOADINGS	
Interest Only	Nil
Investment	Nil
>\$2.0m - ≤\$2.5m	Nil
>\$2.5m - <\$3.0m	0.20%
>\$3.0m - <\$4.0m	0.35%
>\$4.0m - <\$5.0m	0.75%

FEES	
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Early Repayment Fee	1.5% of original loan amount if paid out within the first three years (applicable for unregulated loans company/ trust borrowers only). SMSF borrowers: \$2,500.
Annual Fee	\$15 p/m
Discharge Fee	\$350

Top Ups available from \$50K, with no minimum waiting period post-settlement.

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Horizon Mortgages

FOR BROKERS USE ONLY

SMSF

Finance for SMSFs purchasing or refinancing residential and commercial investment properties.

Residential

SMSF FULL DOC						
LVR	≤60%	≤65%	≤70%	≤75%	≤80%	≤85%
Prime	6.99%	6.99%	7.09%	7.24%	7.34%	8.99%
Near Prime	7.74%	7.74%	7.84%	7.99%	8.09%	-
Specialist	8.49%	8.49%	8.59%	8.74%	-	-

SMSF ALT DOC						
LVR	≤60%	≤65%	≤70%	≤75%	≤80%	≤85%
Prime	6.99%	6.99%	7.09%	7.24%	7.34%	8.99%
Near Prime	7.74%	7.74%	7.84%	7.99%	8.09%	-
Specialist	8.49%	8.49%	8.59%	8.74%	-	-

RISK FEES				
LVR	≤80%		≤85%	
	Full Doc	Alt Doc	Full Doc	Alt Doc
Prime	0.00%	0.00%	0.75%	0.75%
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MAX LOAN						
LVR	≤60%	≤65%	≤70%	≤75%	≤80%	≤85%
	Metro					
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Near Prime	\$2.5m	\$2.5m	\$2.0m	\$2.0m	\$2.0m	-
Specialist	\$2.5m	\$2.5m	\$2.0m	\$2.0m	-	-
	WA/SA/NT/TAS					
Prime	\$3.0m	\$3.0m	\$3.0m	\$3.0m	\$2.0m	\$1.0m
Near Prime	\$2.5m	\$2.5m	\$2.0m	\$2.0m	\$2.0m	-
Specialist	\$2.5m	\$2.5m	\$2.0m	\$2.0m	-	-
	Non Metro					
Prime	\$1.5m	\$1.5m	\$1.5m	\$1.5m	\$1.5m	-
Near Prime	\$1.5m	\$1.5m	\$1.5m	\$1.5m	\$1.5m	-
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LOADINGS	
Interest Only	Nil
Investment	Nil
>\$2.0m - ≤\$2.5m	Nil
>\$2.5m - <\$3.0m	0.20%
>\$3.0m - <\$4.0m	0.35%
>\$4.0m - <\$5.0m	0.75%

Borrowers	SMSF Trustees
Security	Residential & Commercial Property
Loan type	SMSF Lending
Term	Up to 30-Years
Highlights	Nil Asset & Liquidity Requirements. Personal Income Considered

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BROKER PROMOTION

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Specialist	9.29%	9.39%	9.39%	-	-	-

SMSF ALT DOC						
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Prime	7.79%	7.89%	7.89%	7.99%	8.19%	8.29%
Near Prime	8.54%	8.64%	8.64%	-	-	-
Specialist	9.29%	9.39%	9.39%	-	-	-

RISK FEES		
	Full Doc	Alt Doc
Prime	1.00%	1.00%
Near Prime	1.00%	1.00%
Specialist	1.00%	1.00%

MAX LOAN					
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Top Ups

Existing Horizon borrowers can apply to increase their facility, with no minimum waiting period after settlement.

\$50K

Minimum Top Up

No Waiting Period

Post-settlement

Current Carded Rate

Applies

Upfront Commission

Paid on the increase

TOP UP PROCESS	
Submit via	Simpology / Loan App
Supporting documents	Standard supporting documents required, including ID/VOI
Minimum Top Up	\$50,000
Waiting period	None – a Top Up can be submitted at any time post-settlement
Commission	Upfront commission paid on the increase amount only. Trail adjusted following settlement.

TOP UP FEES	
Fee	Top Up
Interest rate	Current carded rate
Application fee	\$590
Valuation	From \$400*
Settlement & legal fee	\$300
Annual fee	\$15 p/m
Discharge fee	\$350
Early repayment fee	1.5% of original loan amount within first 3 years [†]

Additional valuation costs may apply for properties outside metro locations, commercial real estate, multiple properties or non-standard properties.

[†] Applicable to unregulated loans for company/trust borrowers only.

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