Horizon Mortgages

FOR BROKERS USE ONLY

Assetline Capital

BROKER PROMOTION

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

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

Residential

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

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%	-	-

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

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%	-	-

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%

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	-	-

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

VACANT LAND

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

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

Long-term lending.
Broader thinking.

Discuss your next opportunity with us
assetline.com.au | 1300 470 106 | apply@assetline.com.au

Horizon Mortgages

FOR BROKERS USE ONLY

Assetline Capital

BROKER PROMOTION

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

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

Commercial

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

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%	-	-	-

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

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%

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%

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	-	-	-

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

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

See Top Ups → Page 4

Horizon Mortgages

FOR BROKERS USE ONLY

Assetline Capital

BROKER PROMOTION

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

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

SMSF

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

Residential

SMSF 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%	-	-

SMSF 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	-	-

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

Commercial

SMSF FULL 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%	-	-	-

SMSF 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
Prime	1.00%	1.00%
Near Prime	1.00%	1.00%
Specialist	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	-	-	-

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	$2,500
Annual Fee	$15 p/m
Discharge Fee	$350

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

See Top Ups → Page 4

Horizon Mortgages

Assetline Capital

FOR BROKERS USE ONLY

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.

FOR BROKER USE ONLY. Approved applicants only. Credit and eligibility criteria, terms, conditions, fees and charges apply. All features are current as at the date of publication and are subject to change. Horizon Mortgages are serviced by AHC Finance Pty Limited ACN 161 006 846 Australian Credit Licence 448165 on behalf of the lender, AHC Finance Company Pty Limited ACN 663 551 844. Distributed by AltX Broker Partnerships Pty Limited ACN 653 435 557, Corporate Authorised Representative (CAR No. 545343) of AHC Finance Pty Limited (Australian Credit Licence 448165). Date updated: September 18 2026.

© 2026 AHC Finance Pty Limited ACN 161 006 846 Australian Credit Licence 448165.
© 2026 AHC Finance Company Pty Limited ACN 663 551 844.

Long-term lending.
Broader thinking.

Discuss your next opportunity with us
assetline.com.au | 1300 470 106 | apply@assetline.com.au