

# Long-term lending. *Broader thinking.*

Long-term residential and commercial mortgages designed for PAYG and self-employed borrowers, trusts and SMSFs, with flexible solutions beyond standard bank policy.



Loans up to \$5m on a single security



Full doc, alt doc and SMSF options



Residential deposits up to 95%



Nil net asset / liquidity on SMSF



S&P postcodes (excl. NT)



Payout ATO / business debts



## Common lending scenarios

### Flexible Income Verification

Borrowers who require alternative income verification using an Accountant's Declaration, BAS or business bank statements.

### Self-Employed Borrowers

Flexible lending for self-employed borrowers who need a more practical approach to income assessment.

### Debt Consolidation & Credit Challenges

Consolidate multiple debts or assist borrowers with credit impairment resulting from an acceptable life event.

### Non-Mainstream Lending Solution

Flexible lending for borrowers who fall outside standard bank policy but have a strong overall application.

## Long-term certainty. Structured differently.

30-year lending across Prime, Near Prime and Specialist solutions for a broad spectrum of borrowers.

# Why Partner with Assetline

For more than a decade, Assetline Capital has delivered long-term property-backed lending with experienced credit decision-making and flexible assessment.

## Act fast with certainty

From scenario to settlement, we know how important speed is to get the right long-term loan for your borrower.

## Flexible for your client's needs

Alt-doc or full-doc income verification, with up to five years interest-only and competitive market rates.

## Diversification for your client's assets

Buy or refinance residential or commercial assets, including office and industrial.

### SIMPLE PROCESS



From first conversation to settlement, we're with you every step of the way.

## Spotlight: Flexible Alt Doc

Not every self-employed borrower fits the traditional lending model. Horizon Mortgages offers flexible income verification for eligible self-employed borrowers, with **just one acceptable income verification document required**.

Whether it's an Accountant's Declaration, BAS or business bank statements, our practical approach helps brokers place more self-employed clients into long-term lending solutions.



## Why Brokers Choose **Horizon Alt Doc**

### One income document

Eligible self-employed borrowers may verify income using just one acceptable income verification document.

### More clients approved

Support self-employed borrowers who fall outside standard bank policy despite strong underlying financial positions.

### Long-term lending

30-year residential and commercial mortgage solutions that provide long-term certainty.

## Why Self-Employed Borrowers Choose **Horizon**

### Less paperwork

Flexible income verification reduces unnecessary documentation.

### Built for business owners

Designed for borrowers whose taxable income doesn't always reflect their true financial position.

### Long-term certainty

Residential and commercial mortgage solutions designed to support borrowers well beyond settlement.



# Recently Settled Scenarios

Real scenarios demonstrating how Horizon Mortgages help brokers structure long-term lending solutions.



## Full Doc

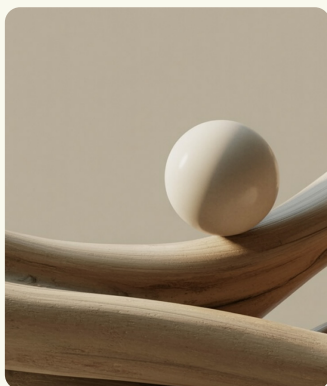
### The Scenario

Jane, a borrower, needed to settle on the purchase of her new owner-occupied property. She utilised the equity from her existing investment property to settle on the new owner-occupied home.

Loan	Term	LVR
\$2.50M	30 Years	36.23%

### The Assetline Capital Solution

As she had PAYG income with lodged financial prepared, Assetline Capital was able to provide a **Full Doc mortgage**.



## Alt Doc

### The Scenario

The borrower, Robert, wanted to consolidate the construction debt and existing loan on his recently built owner-occupied home. As a sole trader, his current financials were not prepared.

Loan	Term	LVR
\$2.25M	30 Years	40%

### The Assetline Capital Solution

Assetline Capital advanced 1st mortgage funding through an **Alt Doc mortgage**, using an Accountant's Declaration for income verification.



## SMSF

### The Scenario

Marie was looking to purchase an investment property with her established self-managed superfund (SMSF). She came across a unique investment property, which she purchased promptly to avoid missing out.

Loan	Term	LVR
\$1.54M	30 Years	70%

### The Assetline Capital Solution

Assetline Capital advanced 1st mortgage funding, structuring the rental income as a part of the servicing of the loan.



## Generate

### The Scenario

A first home buyer, Tom, earning \$120k p.a. as an engineer, wanted to buy his first property in Sydney. He had saved 5% of a deposit on a \$700k apartment, which was above the threshold for the First Home Loan Deposit Scheme from the government.

Loan	LVR
\$105k (2nd) + \$506k (1st)	15% (2nd)

### The Assetline Capital Solution

Assetline Capital advanced 2nd mortgage funding, which he avoided paying LMI for a deposit under 20% on the first mortgage funding, saving \$22k on LMI.



# FAQ's

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## What income documents are accepted for Alt Doc?

Alt Doc borrowers may verify income using an Accountant's Declaration, BAS or business bank statements, depending on the scenario.

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## Do you lend to expats and visa holders?

Yes. Eligible Australian expats and selected visa holders may qualify under our Full Doc policy.

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## What are your SMSF requirements?

SMSF loans include nil net asset and liquidity requirements, with residential and commercial security considered.

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## Can SMSF borrowers use individual income?

Yes. Eligible SMSF borrowers may service outside the fund using our Alt Doc SMSF solution where policy permits.

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## Can borrowers access equity?

Yes. Cash out is available for acceptable purposes, including renovations, business needs and property investment, subject to policy.

## Discuss your next scenario with our Team



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