

# Assetline Capital

# Product Guide

FOR BROKERS

OCTOBER 2025



# Our lending products



## Horizon Mortgages

The long view on residential and commercial property finance. 30-year certainty across a broad range of borrowers, from straightforward applications to self-employed borrowers, trusts and SMSFs.



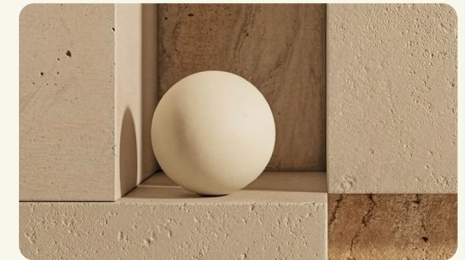
## Private Lending

Speed, certainty and structure when they matter most. Property-backed funding from \$500k to \$40M, structured around the asset, the exit strategy and the realities of the deal.



## Bridging Finance

Property transitions without the pressure. Flexible short-term funding designed to unlock equity, bridge timing gaps and provide the certainty to act when opportunity arises.



## Development Finance

Development funding backed by real construction expertise. Institutional-grade capital from \$5M to \$40M+, supporting projects from acquisition through to completion with progressive drawdowns and in-house property expertise.

## What we *offer* as a non-bank lender.

- ✓ Flexible income verification options available e.g. accountant's declaration, BAS statements, bank statements and only one form of verification for alt doc loans.
- ✓ Specialist in small business lending.
- ✓ Debt consolidation, refinance, SMSF lending, equity release opportunities available.
- ✓ We don't adopt a cookie-cutter approach to loans. Our team assess every loan application we receive to make sure we offer the most appropriate interest rate for your individual circumstances.

# Horizon Mortgages

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		PRIME		NEAR PRIME		SPECIALIST		GENERATE 95% LVR NO LMI
		FULL DOC	ALT DOC	FULL DOC	ALT DOC	FULL DOC	ALT DOC	FULL DOC
Product Parameters	Borrowers	Individuals/Company and Trust borrowers						Individuals
LVR's	Max LVR's - Residential	Resi - 85%		Resi - 80%		Resi - 75%		Resi - 95%
	Max LVR's - Commercial	Commercial - 75%		Commercial - 65%	Commercial - 60%	Commercial - 60%		N/A
	Lease Doc	Commercial only up to 70% with 1.4x interest cover						N/A
	Self Employed Term	24 months ABN and 12 months GST registration		12 months ABN and 1 day GST registration		6 months ABN and 1 day GST registration		N/A
Document Requirements	PAYG	Two pay slips and one other doc	N/A	Two pay slips and one other doc	N/A	Two pay slips and one other doc	N/A	Two pay slips and one other doc
	Self employed	Two year tax returns & NOA	Acc dec, or six month BAS or six month bank statements	One year tax returns & NOA	Acc dec, or six month BAS or six month bank statements	One year tax returns & NOA	Acc dec, or six month BAS or six month bank statements	N/A
	Rental Income	80%						
	Living Expenses	HEM						
	Mortgage statements (if refinancing)	Last 6 months of mortgage statements						
	Personal Loans/Credit Cards/other debts to be paid out	No limit - no need to provide statements if not refinancing						
	Cash Out	Unlimited cash out for any acceptable purpose <sup>3</sup>						

<sup>1</sup> Generate is a deposit lending product that facilitates owner-occupied borrowers to enter the property market. The product takes two forms: 1.) first mortgage up to 95% LVR 2.) second mortgage between 80 – 95% LVR with an external first mortgage provider lending the 0 – 80% with a deed of priority in place.

<sup>2</sup> The Generate product is focused on the PAYG strength of the borrower and rental income is not the main serviceability assessment. However, Assetline will account for rental income and shading on a case by case basis.

<sup>3</sup> Anything above \$250k may required evidence of where funds will be put towards.

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		FULL DOC	ALT DOC	FULL DOC	ALT DOC	FULL DOC	ALT DOC	FULL DOC
Credit Impairment	Mortgage conduct	Paid every month accepted - no arrears		Up to one month mortgage arrears		Up to two months mortgage arrea		Paid every month accepted - no arrears
	Personal Loans/Credit Cards/other debts to be paid out	No arrears / one month statement		One late payment		>One late payment		No arrears / one month statement
	Defaults/Judgements	<2k and >two years ignored		<2k and >one year ignored Up to two impairments in one event		Up to four impairments in one event		<2k and >two years ignored
	Discharged Bankrupt	No		Yes discharged in the last 24 months		Discharged		No
	Part 9 & 10	No		Yes		Yes		No
Employment and Income	Company Income	All company income to be treated as Company income irrespective if it's the borrowing entity or not						N/A
	Part time	Employed last six months in the same business		Employed three months in current business				N/A
	Contract	Evidence of the contract and continuous employment in the same industry for at least 12 months						N/A
	Casual	Minimum 6 months with the same employer and 12 months continuous employment in the same industry						N/A
	Overtime and shift allowance	100% if evidenced with pay slip						
	Bonuses	100% if evidence provided						
	Family Tax Benefit Types A & B	Acceptable where the allowance is ongoing and the child is max 13 years old						
	Commissions	100% if evidence is provided						

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		FULL DOC	ALT DOC	FULL DOC	ALT DOC	FULL DOC	ALT DOC	FULL DOC
Servicing	Assessment rate	2% (standard applications) 1% (dollar for dollar refinances, no cash out)						
	OFI's	Actual repayments 25%						
	HEM	Income-based HEM						
Misc/Features	Postcodes	S & P postcodes						
	Borrowers	Individual, company and corporate trust borrowers						Individual
	Vacant land	Yes, at 60% LVR						N/A
	Construction	No						
	Splits	4 Splits						
	Offset Account	Yes						
	Consolidation	No limit	Max six debts and \$300k		Max six debts and \$300k		No Limit	
	Payout ATO debts	Yes						N/A
SMSF	Net asset position	Nil net asset position						N/A
	Liquidity	Nil Liquidity						N/A
	Offset Account	No						N/A

# Private Lending

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	CAPITAL	RESIDUAL STOCK	NO VAL
Acceptable Borrowers	Company and Corporate Trust	Company and Corporate Trust	Company and Corporate Trust
Min / Max Loan Amount	\$500k - \$40m	\$500k - \$40m	\$500k - \$1.8m
Maximum LVR	Residential 75% Commercial 65% Land 55%	Residential 75% Commercial 65% Land 65%	Residential 60%
Max Loan Term	36 Months	36 Months	12 Months
Purpose	Purchase / Refinance / Cash-Out (Unlimited)	Refinance / Cash-Out (Unlimited)	Purchase / Refinance / Cash-Out (Unlimited)
Repayment Type	Full or partial prepaid interest permitted, subject to LVR Limits		
Servicability Testing	No servicing where interest is prepaid		
Acceptable Security	Residential, Commercial, Industrial, DA approved sites and specialised securities considered on a case-by-case basis	Residential, Commercial, Industrial listed for sale	Residential Security
Locations	Metro and non-metro		Metro Sydney, Melbourne, Brisbane only
Exit Strategy	Sale / Refinance / Repayment from other sources		
Miscellaneous	Credit impairment and mortgage arrears considered Unlimited cash out subject to stated purpose Unlimited debt consolidation Receivership or previously bankrupt clients considered	Credit impairment and mortgage arrears considered Higher LVRs considered with strong sell-down strategies	No formal valuation required. Unlimited cash out subject to stated purpose Unlimited debt consolidation

# Development Finance

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		LAND	DEVELOPMENT	RESIDUAL STOCK
Pricing (net to Assetline)	Est Fee	From 1.50%	From 1.25%	From 1.50%
	Line Fee	Nil	From 1.50%	Nil
	Interest Rate	From 9.95%	From BBSY + 4.95%	From 8.69%
Min / Max Loan Amount	Est Fee	Negotiable	Negotiable	Negotiable
	Trail	Not Applicable	Negotiable	Negotiable
Acceptable Borrowers		Company and Corporate Trust Borrowers	Company and Corporate Trust Borrowers	Company and Corporate Trust Borrowers
Min / Max Loan Amount		\$2m - \$20m	\$5m - \$40m	\$2m - \$40m
Security		Residential, Commercial, Industrial	Residential subdivision, Residential built form, Commercial, Industrial, Specialised assets can be considered	Residential, Commercial, Industrial
Maximum LVR		60 % on 'As Is' land value	65% on project end GRV (net GST) *stretch to 70% considered	75% on project end GRV (net GST) *up to 85% with Assetline Mortgages
Maximum Loan Term		12 months	36 months	18 months
Purpose		Acquisition, refinance, and / or equity release	Acquisition, refinance, equity release, development costs on a 'cost-to-complete' basis. Suitable for commercial building contracts on progressive draws.	Refinance, equity release
Repayment Type		Interest can be serviced or fully capitalised for the term of the loan (within LVR limits)	Interest fully capitalised for the term of the loan (within LVR limits)	Interest can be serviced or fully capitalised for the term of the loan (within LVR limits)
Presales		Not essential		
Acceptable Locations		National Locations		
Exit Strategy		Refinance / Sale / Repayment from other sources (refinance pre-approvals can be provided for Assetline product suite)		
Main Documentation Required		Valuation report, development feasibility, planning approvals	Valuation report, quantity surveyor's report, building contract, tripartite agreement between lender, developer builder	Occupation certificates and valuation reports
Broker Clawbacks		None		

# Bridging Finance

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	BRIDGING LOAN	EQUITY RELEASE
Acceptable Borrowers	Individual (NCCP)	Individual (NCCP)
Min / Max Loan Amount	\$200k - \$10m	\$150k - \$3m
Maximum LVR	Residential 80% ('peak debt'), up to 100% of 'incoming property' and Stamp Duty	Up to 65% LVR (inclusive of fees and capitalised interest)
Max Loan Term	18 months	Up to 24 months
Purpose	<ul style="list-style-type: none"> <li>Buy before you sell</li> <li>Bought but haven't sold</li> <li>Renovate before you sell</li> <li>Early equity release</li> </ul>	<ul style="list-style-type: none"> <li>Home renovations</li> <li>Lifestyle funding (including travel)</li> <li>Aged care funding</li> <li>Investment opportunities</li> <li>Debt consolidation</li> <li>Other acceptable personal or investment purposes</li> </ul>
Repayment Type	Interest accrued and paid on maturity	
Servicability Testing	'End debt' only (not 'peak debt')	No income reliance (assessed on the strength of the security property and exit strategy)
Acceptable Security	Residential (outgoing must be listed or intended for sale)	Residential
Locations	Metro and non-metro	Metro and non-metro
Exit Strategy	Sale of 'outgoing property' and refinance of residual debt (if any)	<ul style="list-style-type: none"> <li>Sale of the security property</li> <li>Exit does not need to occur immediately but must be clearly identified and acceptable to Assetline</li> </ul>
Miscellaneous	<ul style="list-style-type: none"> <li>Servicability testing of 'end debt'</li> <li>Responsible Lending</li> <li>Product meets requirements and objectives of borrower</li> <li>Borrower won't experience significant financial hardship by taking out loan</li> <li>Outgoing property' must be sold or listed for sale</li> </ul>	<ul style="list-style-type: none"> <li>Fast indicative terms</li> <li>No age limit</li> <li>Property-led credit approach</li> <li>Suitable for later-life borrowers</li> <li>Funds available for a wide range of acceptable purposes</li> </ul>
Broker Clawbacks	No	No

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