

## Residential

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

| FULL DOC & SMSF |       |       |       |       |       |       |
|-----------------|-------|-------|-------|-------|-------|-------|
| LVR             | ≤60%  | ≤65%  | ≤70%  | ≤75%  | ≤80%  | ≤85%  |
| Prime           | 6.59% | 6.94% | 7.04% | 7.14% | 7.24% | 7.74% |
| Near Prime      | 7.24% | 7.69% | 7.79% | 7.89% | 7.99% |       |
| Specialist      | 7.99% | 8.44% | 8.54% | 8.64% |       |       |

| ALT DOC & SMSF |       |       |       |       |       |       |
|----------------|-------|-------|-------|-------|-------|-------|
| LVR            | ≤60%  | ≤65%  | ≤70%  | ≤75%  | ≤80%  | ≤85%  |
| Prime          | 7.04% | 7.04% | 7.04% | 7.14% | 7.24% | 8.04% |
| Near Prime     | 7.79% | 7.79% | 7.79% | 7.89% | 7.99% |       |
| Specialist     | 8.54% | 8.54% | 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 MAX LOAN LOAN   |        |        |        |        |        |        |
|---------------------|--------|--------|--------|--------|--------|--------|
| LVR                 | ≤60%   | ≤65%   | ≤70%   | ≤75%   | ≤80%   | ≤85%   |
| <b>Metro</b>        |        |        |        |        |        |        |
| 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 |        |        |
| <b>WA/SA/NT/TAS</b> |        |        |        |        |        |        |
| 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 |        |        |
| <b>Non Metro</b>    |        |        |        |        |        |        |
| Prime               | \$1.5m | \$1.5m | \$1.5m | \$1.5m | \$1.5m | n/a    |
| Near Prime          | \$1.5m | \$1.5m | \$1.5m | \$1.5m | \$1.5m |        |
| Specialist          | \$1.5m | \$1.5m | \$1.5m | \$1.5m |        |        |

| VACANT LAND |          |         |
|-------------|----------|---------|
| LVR         | ≤60%     |         |
|             | 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          |                                   |
|-------------------|-----------------------------------|
| Investor          | 0.15%                             |
| IO                | 0.30%                             |
| >\$2.0m - <\$3.0m | 0.30%                             |
| >\$3.0m - <\$4.0m | 0.40%                             |
| >\$4.0m - <\$5.0m | 0.75% (additional 0.75% risk fee) |

| 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           | <ul style="list-style-type: none"> <li>From \$350 (ex GST) plus disbursements for standard loans</li> <li>From \$750 for SMSF plus disbursements*</li> <li>Company &amp;/or trust borrowers and extra securities may result in additional charges</li> </ul> |
| 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       | \$500  |

| 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      |

## Commercial

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

| FULL DOC & SMSF |       |       |       |       |       |
|-----------------|-------|-------|-------|-------|-------|
| LVR             | ≤55%  | ≤60%  | ≤65%  | ≤70%  | ≤75%  |
| Prime           | 8.14% | 8.14% | 8.24% | 8.34% | 8.74% |
| Near Prime      | 8.89% | 8.89% | 8.99% |       |       |
| Specialist      | 9.64% | 9.64% |       |       |       |

| ALT DOC & SMSF |        |        |       |       |       |
|----------------|--------|--------|-------|-------|-------|
| LVR            | ≤55%   | ≤60%   | ≤65%  | ≤70%  | ≤75%  |
| Prime          | 8.54%  | 8.54%  | 8.64% | 8.74% | 9.14% |
| Near Prime     | 9.29%  | 9.29%  |       |       |       |
| Specialist     | 10.04% | 10.04% |       |       |       |

| 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%   |
| <b>Metro</b>        |        |        |        |        |        |
| Prime               | \$3.0m | \$3.0m | \$2.5m | \$2.5m | \$2.0m |
| Near Prime          | \$2.5m | \$2.5m | \$2.5m |        |        |
| Specialist          | \$2.5m | \$2.5m |        |        |        |
| <b>WA/SA/NT/TAS</b> |        |        |        |        |        |
| Prime               | \$2.0m | \$2.0m | \$1.5m | \$1.5m | \$1.5m |
| Near Prime          | \$2.5m | \$2.5m | \$1.5m |        |        |
| Specialist          | \$2.0m | \$2.0m |        |        |        |
| <b>Non Metro</b>    |        |        |        |        |        |
| Prime               | \$2.0m | \$2.0m | \$1.5m | \$1.5m | \$1.5m |
| Near Prime          | \$1.5m | \$1.5m | \$1.5m |        |        |
| Specialist          | \$1.5m | \$1.5m |        |        |        |

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

| LOADINGS          |                                   |
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| Annual Fee          | \$15 p/m   |
| Discharge Fee       | \$500  |

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