Assetline Capital

Product Guide

FOR BROKERS

SEPTEMBER 2026

Our lending products

Horizon Mortgages

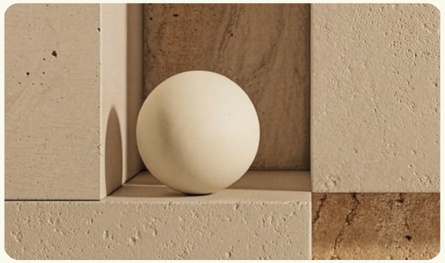
The long view on residential and commercial property finance. 30-year certainty across a broad range of borrowers, from straightforward applications to self-employed borrowers, trusts and SMSFs.

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

FOR BROKERS USE ONLY

		PRIME		NEAR PRIME		SPECIALIST	
		FULL DOC	ALT DOC	FULL DOC	ALT DOC	FULL DOC	ALT DOC
Product Parameters	Borrowers	Individuals/Company and Trust borrowers					
LVR's	Max LVR's - Residential	Resi - 85%		Resi - 80%		Resi - 75%	
	Max LVR's - Commercial	Commercial - 75%		Commercial - 65%	Commercial - 60%	Commercial - 60%	
	Lease Doc	Commercial only up to 70% with 1.4x interest cover					
	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	
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
	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
	Rental Income	80%					
	Living Expenses	HEM					
	Mortgage conduct	Verified via CCR (if loan is not evident on the CCR, 6 months mortgage statements required or 12 months for non-conforming loans)					
	Non-mortgages i.e. personal loans/credit cards/ other debts	Verified via CCR (if loan is not evident on the CCR, 3 months loan statements required)					
	Cash Out	Unlimited cash out for any acceptable purpose*					

* Anything above $250k may required evidence of where funds will be put towards.

Horizon Mortgages

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		PRIME		NEAR PRIME		SPECIALIST	
		FULL DOC	ALT DOC	FULL DOC	ALT DOC	FULL DOC	ALT DOC
Credit Impairment	Mortgage conduct	Paid every month accepted - no arrears		Up to one month mortgage arrears		Up to two months mortgage arrea	
	Personal Loans/Credit Cards/other debts to be paid out	No arrears / one month statement		One late payment		>One late payment	
	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	
	Discharged Bankrupt	No		Yes discharged in the last 24 months		Discharged	
	Part 9 & 10	No		Yes		Yes	
Employment and Income	Company Income	All company income to be treated as Company income irrespective if it's the borrowing entity or not					
	Part time and Full time	Employed last six months in the same business		Employed three months in current business			
	Contract	Evidence of the contract and continuous employment in the same industry for at least 12 months					
	Casual	Minimum 6 months with the same employer and 12 months continuous employment in the same industry					
	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					

Horizon Mortgages

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

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 reason 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 Loans

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	BRIDGING LOANS	EQUITY RELEASE
Security	Residential	Residential
Security Type	All - Established, new (inc off the plan) and Land	All - Established, new (inc off the plan) and Land
Minimum Loan	$150,000	$150,000
Maximum Loan (inclusive of capitalised borrowing costs and interest)	$10,000,000+ for Syd, Melb & Bris metro $5,000,000 for other metro* $3,000,000 for regional	$5,000,000 for Syd, Melb & Bris metro $3,000,000 for other metro* $2,000,000 for regional
Maximum Loan Term	18 months	24 Months
Maximum LVR (inc capitalised interest and costs)	80%	70% (prepaid interest) 65% (capitalised interest)
Additonal Cash Out / Equity Release	Up to $250,000 any purpose and up to $1,000,000 with supporting documentation	Up to $250,000 any purpose and up to $1,000,000 with supporting documentation
Repayment	No monthly servcing repayments	No monthly servcing repayments
Interest Calculation	Capitalised or Prepaid	Capitalised or Prepaid
Additonal Repayments	Yes	Yes
Early Repayment (full or part)	Yes at no penalty/cost (full or part)	Yes at no penalty/cost (full or part)
Offset / Redraw	No	No
Split Loan Accounts	Up to 4	Up to 4
Income Reliance	No income documentation where there is no end debt.	No income documentation required
Borrower Age Limit	No age limit / retirees accepted	No age limit / retirees accepted
End Debt (reasonable refinance Exit Strategy)	Reasonable refinance strategy required where there is an end debt	No end debt permitted. Loan must be repaid from the sale of the security or other assets prior to end of term
Interest Rate	Refer to Rate Card	Refer to Rate Card

Bridging Loans

FOR BROKERS USE ONLY

	BRIDGING LOANS	EQUITY RELEASE
Set up Fee (% loan amount)	Refer to Rate Card	Refer to Rate Card
Monthly or Annual Fees	$Nil	$Nil
App Fee (Collected at val and rebated at settlement)	$499 (application fee rebated at settlement)	$499 (application fee rebated at settlement)
Standard Valuation Fee (at cost)	At cost (usually $242 per security). Paid upfront.	At cost (usually $242 per security). Paid upfront.
Lenders Legals	At cost (usually $495)	At cost (usually $330)
Discharge Fee	$450	$450
Equifax Credit Score	500+	700+
Missed payment in last 6 months'	Nil missed payment < 30 Days (any current loan)	Nil missed payment < 30 Days (any current loan)
Unpaid Defaults	Default unpaid < $1,000 Non-financial institution	No unpaid defaults
Paid Defaults	Default paid < $1,000 any	Default paid < $1,000 Non-financial institution