



WHO WE ARE

FINANCIAL SUPPORT BUILT AROUND PEOPLE.

Horizon Finance provides accessible financial assistance for individuals seeking solutions around gold, vehicles, personal requirements and existing financial commitments.

Our approach is centred on understanding your needs and offering practical financial options with clarity, care and complete professionalism.



► CLARITY

Straightforward communication throughout the process.



► ACCESSIBILITY

Practical financial options for different requirements.



► RESPONSIVENESS

Focused assistance from enquiry through processing.



► TRUST

Professional handling of every customer interaction.



OUR FINANCIAL SOLUTIONS

SOLUTIONS FOR DIFFERENT FINANCIAL NEEDS.

Practical financing options designed to support urgent requirements, existing commitments and personal financial goals.

01

GOLD LOAN

02

BANK GOLD RE-FINANCE

03

CAR RE-FINANCE

04

TOP-UP LOAN

05

PERSONAL LOAN

06

NEW VEHICLE AND
USED VEHICLE LOAN

GOLD LOAN

VALUE IN YOUR GOLD. FLEXIBILITY WHEN YOU NEED IT.

Horizon Finance helps customers access financial support against eligible gold assets through a simple and professionally guided process.

- ▶  ▶ Finance against eligible gold assets
- ▶  ▶ Straightforward documentation support
- ▶  ▶ Customer-focused assistance
- ▶  ▶ Transparent communication
- ▶  ▶ Convenient processing



BANK GOLD RE-FINANCE

A SMARTER WAY TO REVIEW EXISTING GOLD FINANCE.

For customers with existing gold-backed financial commitments, Horizon Finance provides support in exploring suitable re-financing possibilities.

The objective is to help customers review their current position and identify an appropriate next step based on eligibility and applicable terms.

01

Discuss Existing Finance

Understand the current facility.

02

Review Requirements

Evaluate documentation and financial needs.

03

Explore Suitable Options

Identify available re-financing possibilities.

04

Complete the Process

Proceed based on applicable approval and terms.

CAR RE-FINANCE

YOUR VEHICLE CAN HELP MOVE YOUR PLANS FORWARD.

Horizon Finance assists eligible vehicle owners in exploring car re-finance options for personal or financial requirements.



Financing linked to eligible vehicles



Guidance through documentation



Individual requirement assessment



Clear communication throughout the process



Subject to applicable eligibility and approval



TOP-UP & PERSONAL FINANCE

EXTRA FINANCIAL ROOM FOR WHAT COMES NEXT.

01

TOP-UP LOAN

Additional financial support may be available for eligible existing facilities based on applicable terms and evaluation.

Best positioned for requirements such as:



Planned expenses



Personal commitments



Emergency requirements



Short-term financial needs

02

PERSONAL LOAN

Flexible financial assistance for eligible personal requirements, subject to assessment and applicable lending conditions.



Flexible
Support



Simple
Process



Personalised
Service



Responsible
Lending

VEHICLE LOAN SOLUTIONS

NEW VEHICLE & USED VEHICLE LOAN

Finance support for both new and pre-owned vehicles, designed to help customers move ahead with clarity and confidence.

Horizon Finance assists eligible customers in exploring finance options for purchasing a new vehicle or financing an eligible used vehicle, with clear guidance and customer-focused support throughout the process.

01 New Vehicle Loan

Tailored support for purchasing a new vehicle, with guidance through documentation and straightforward assistance.

02 Used Vehicle Loan

Finance support for eligible pre-owned vehicles, with practical evaluation and clear communication.



Guidance through documentation



Customer-focused assistance



Clear communication



Subject to eligibility and approval



HOW WE WORK

SIMPLE. STRUCTURED. CUSTOMER-FOCUSED.

Our process is designed to be clear, efficient and focused on delivering the right financial solution for you.

01



CONNECT

Tell us your financial requirement.

02



DISCUSS

Our team understands your requirement and available options.

03



DOCUMENT

Provide the necessary information and supporting documents.

04



REVIEW

Eligibility and applicable terms are assessed.

05



PROCEED

Complete the approved process with guidance from the Horizon Finance team.

TRUST & COMPLIANCE

TRUST IS BUILT ON RESPONSIBILITY.

Horizon Finance operates with applicable regulatory and licensing documentation relating to its money-lending activities.



MONEY LENDING LICENCE

NO. 32120328036

Licence number and regulatory information should be reproduced exactly from the original certificate and verified before final printing.



RESPONSIBLE DOCUMENTATION

All documentation
is handled with
responsibility and care.



CLEAR CUSTOMER COMMUNICATION

We communicate
clearly, honestly and
without confusion.



PROFESSIONAL FINANCIAL PRACTICES

We follow ethical practices
and applicable regulatory
guidelines.



CONFIDENTIAL HANDLING

Your information is
kept confidential
and secure.



COMMERCIAL TAXES DEPARTMENT
GOVERNMENT OF KERALA

MONEY LENDING LICENCE

NO. 32120328036



“ ———

A secure family begins with confident financial support.

Helping real families move forward
with clarity, care and confidence.

HORIZON FINANCE



LOCATION & CONTACT

FINANCIAL SUPPORT CLOSER TO YOU.



HORIZON FINANCE

Building No. KP. 8.198
Kadambur Road
Edakkad – 670663
Kerala, India



CALL

+91 85905 79356
+91 88916 18858



EMAIL

horizonfinance2026@gmail.com



WEBSITE

horizonfinanz.com



• Edakkad



We are here to support your financial needs with clarity and care.