



Connective Athena

Connective Athena

Customer brochure

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SECTION 01

Introducing Connective Athena Home Loans

Connective Athena is designed to give you the home loan you deserve, with uncompromising flexibility, powerful features and a seamless experience for homeowners and investors.

Access Australia's best Brokers

Connective Athena is available exclusively through Connective's network of more than 5,000 trusted brokers across Australia – in partnership with Athena Home Loans.

Maximum borrowing power

With LVR tiered pricing for owners and investors, loans up to 85% LVR with no LMI and practical lending policies - we'll use more of your hard earned rental income, bonus and overtime to maximise your borrowing power.

Powerful loan features

Split loans, multi-offsets, fast cash out and multi-collateral. Plus, a highly featured app. You deserve features that put you in control and make your loan work hard.

Progressive policy and service at speed

Specialised products for self-employed, trusts and company structures, lower deposit loan options, plus solutions for bridging. Couple with powerful digital and helpful humans, and it's a total experience upgrade.

Pathways for the future

A range of options for you now, and in the future. If your situation changes, you're ready to move from low to full income documentation, you've made good progress paying down your loan, or you no longer need a bridging loan, we can help you move between our flexible home loans.

SECTION 02

Who is Connective Athena for?

Get the flexible, feature-rich products and experience you deserve with Connective Athena. We provide solutions for a broad range of needs; for owners looking to get into the market for the first time to sophisticated investors looking to grow their portfolio, through to self-employed borrowers who want flexibility, and bridging solutions so you can buy before you sell.

		Prime Max	Lite Doc	85% No LMI	Special Purpose	Bridging
I am an...	Owner	✓	✓	✓	✗	✓
	Investor	✓	✓	✓	✓	✗
My employment type is...	PAYG	✓	✗	✓	✓	✓
	Self-Employed	✓	✓	✓	✓	✓
I'm verifying my income with...	Full documents	✓	✗	✓ 80-85% only	✓	✓
	Lite documents: - Accountants letter or - BAS or - Business Transaction Statement	✗	✓	✗	✓	✗
My loan-to-value ratio is...	<80%	✓	✓	✗	✓	✓
	80-85%	✗	✗	✓ No LMI	✓ Full Doc only and no LMI	✓
I am borrowing in the name of...	Individual	✓	✓	✓	✗	✓
	Trust or Company	✗	✗	✗	✓	✗
I want to buy first, then sell	Bridging Loan	✗	✗	✗	✗	✓ Prime Max and 85% no LMI avail. for end debt

SECTION 03

Connective Athena Prime Max

Connective Athena Prime Max delivers maximum features combined with maximum buying power, to help you get the most out of your home loan.

Owner or Investor, purchase or refinance - whatever your property goal, Connective Athena Prime Max is for sophisticated borrowers who demand control. Use splits and multi-collateral to structure your loan your way or save with multi-offsets and no ongoing fees. Manage your home loan how and when you want with our highly featured app – see your loan details and transactions, make instant repayments and easily contact your Broker.

When you need	Connective Athena Prime Max delivers	Why it matters
Maximum loan features	Structure your loan your way: 1. Variable rates 2. Multiple splits 3. Multiple collateral	Our loans include all the features you might need to structure your loan to achieve your property goals and simplify tax time.
An offset account	Use up to 10 offset sub-accounts per loan account.	Save on interest by paying extra into an offset account. With up to 10 sub-accounts, we give you the flexibility to achieve your savings goals.
A combo that rewards	When you bundle your owner occupier loan with an investment loan you get a cheaper rate on your owner loan split.	Avoid the complexity of having multiple loans in different places. We want to make it simple and reward you for combining your loans with us.
Tailored interest rates	Four LVR-based pricing tiers. The lower your LVR, the lower your interest rate.	We reward you fairly with a rate that reflects your situation.

Connective Athena Prime Max		
Loan specifications	Minimum loan size	\$100k
	Maximum loan size	Up to \$3m - Metro \$2m - Regional
	Owner Occupied	✓
	Investor	✓
	Business	✗
	Principal and interest	✓
	Interest only	✓ 1-5 years
	Variable rates	✓
	Fixed rates	✓
	LVR	0-80%
Borrower details	Borrower type	Individuals
Product features	Reduced Owner rate when combined with Investor	✓
	Split loans	✓
	Cross-collateralisation	✓
	Redraw	✓
	Multi-offset (fees apply)	✓ Choose redraw or multi-offset
	LVR tiered pricing	✓
	Instant payments out	✓
	Mobile app	✓
	Choice of monthly, fortnightly or weekly repayments for P&I	✓
	Direct debit	✓
	Additional repayments	✓

SECTION 04

Connective Athena Lite Doc

Running your own business is hard – which is why getting a home loan shouldn't be. You deserve a fair go when it comes to getting a home loan, just like your employees enjoy. If you're a sole trader, we get it – you're able to support yourself and that includes supporting a home loan!

Connective Athena's self-employed solutions feature flexible income verification, maximised borrowing power and a variety of loan purposes including owner, investor and business.

When you need	Connective Athena Lite Doc delivers	Why it matters
Flexible proof of income	Policies that let you: 1. Use your income across flexible time periods 2. Verify your income in different ways 3. Use an accountant's letter, or business transaction statements or BAS ("lite-doc")	You might be in a strong financial position, but you don't tick all the boxes for income verification elsewhere. Our policies recognise good borrowers so you can get started sooner!
Tailored interest rates	Four LVR-based pricing tiers. The lower your LVR, the lower your interest rate.	We reward you fairly with a rate that reflects your situation.
A highly featured app	Our mobile app lets you: 1. Keep track of your loan specifics 2. Withdraw instantly 3. Schedule payments 4. Set up offset accounts 5. Contact your Broker directly	A highly featured mobile app gives you the ability to manage your loan wherever and whenever suits you, without having to wait in a queue or complete lots of paperwork.
A range of home loan options	We have the Connective Athena home loan for you when: 1. Your life situation changes 2. You have your full income verification documents and are ready to switch	When you need a different home loan solution, you can avoid discharge fees and application fees by switching products with the same lender. Connective Athena products will work for you in the short and long term.

Connective Athena Lite Doc		
Loan specifications	Minimum loan size	\$100k
	Maximum loan size	\$2.5m - Metro \$1.5m - Regional
	Owner Occupied	✓
	Investor	✓
	Business (<50% of overall loan)	✓
	Principal and interest	✓
	Interest only	✓ 1-5 years
	Variable rates	✓
	Fixed rates	✗
	LVR	0-80%
Borrower details	Income verification	Borrower declaration plus one of: • Accountant's letter • 6 months BAS statements • 3 months business transaction statements
	Borrower type	Individuals
	Employment type	Self-Employed
Product features	Split loans	✓
	Cross-collateralisation	✓
	Redraw	✓
	Multi-offset	✓ Choose redraw or multi-offset
	LVR tiered pricing	✓
	Instant payments out	✓
	Mobile app	✓
	Choice of monthly, fortnightly or weekly repayments for P&I	✓
	Direct debit	✓

SECTION 05

Connective Athena 85% no LMI

Connective Athena 85% no LMI is designed for financially savvy customers who want to start owning sooner; borrowers who can make repayments but are finding it hard to save that extra 5% deposit; or those who want to own that investment property now. Available to both self-employed and PAYG customers.

With our Connective Athena low deposit solutions, we help you maximise your borrowing power by lending up to 85% without slugging you with a hefty fee for Lenders Mortgage Insurance (LMI).

When you need	Connective Athena 85% No LMI delivers	Why it matters
Up to 85% with no LMI	We lend up to 85% without you needing to pay for Lenders Mortgage Insurance.	LMI is insurance paid by you, the customer, that protects the lender in case you default on your mortgage. It can add tens of thousands in upfront costs.
A range of home loan options	We have the Connective Athena home loan for you when: 1. Your life situation changes 2. You've made good progress paying down your loan and can switch to a <80% loan	When you need a different home loan solution, you can avoid discharge fees and application fees by switching products with the same lender. Connective Athena products will work for you in the short and long term.

Connective Athena 85% No LMI		
Loan specifications	Minimum loan size	\$100k
	Maximum loan size	Up to \$3m - Metro \$1.5m - Regional
	Owner Occupied	✓
	Investor	✓
	Business (<50% of overall loan)	✗
	Principal and interest	✓
	Interest only	✓ 1-5 years
	Variable rates	✓
	Fixed rates	✗
	LVR	80-85%
	LMI	No LMI
Borrower details	Borrower type	Individuals
	Employment type	PAYG / Self-Employed
Product features	Split loans	✓
	Cross-collateralisation	✓
	Redraw	✓
	Multi-offset	✓ Choose redraw or multi-offset
	LVR tiered pricing	✓
	Instant payments out	✓
	Mobile app	✓
	Choice of monthly, fortnightly or weekly repayments for P&I	✓
	Direct debit	✓

SECTION 06

Connective Athena Special Purpose

Want to invest in property using a company or a trust? Connective Athena Special Purpose offers an unparalleled solution for sophisticated investors.

Whether you're refinancing or buying a new property, we provide solutions for an expansive range of borrowing structures, with flexible income verification options.

Don't sacrifice premium features that work to leverage your investment. Connective Athena Special Purpose is complete with splits, multi-offset and multi-collateral, along with access to our highly featured app.

When you need	Connective Athena Special Purpose delivers	Why it matters
Lending for companies and trusts	Borrowing for a wide variety of entity structures including: 1. Lending to non-trading companies and trusts including unit and discretionary trusts 2. Company and individual trustees 3. Use of guarantors income to support servicing	When you're utilising a trust or company entity to finance an investment property, not all lenders accept the same structures and properties. We've got policies that work for customers with diverse needs.
Flexible proof of income	Policies that let you: 1. Use your income across flexible time periods 2. Verify your income in different ways 3. Use an accountant's letter, or business transaction statements or BAS ("lite-doc")	You might be in a strong financial position, but you don't tick all the boxes for income verification elsewhere. Our policies recognise good borrowers so you can get started sooner.
Tailored interest rates	Five LVR-based pricing tiers. The lower your LVR, the lower your interest rate.	We reward you fairly with a rate that reflects your situation.
A range of home loan options	We have the Connective Athena home loan for you when: 1. Your life situation changes 2. You have your full income verification documents and are ready to switch 3. You've made good progress paying down your loan and can switch to a <80% loan	When you need a different home loan solution, you can avoid discharge fees and application fees by switching products with the same lender. Connective Athena products will work for you in the short and long term.

Connective Athena Special Purpose		
Loan specifications	Minimum loan size	\$100k
	Maximum loan size	Up to \$3m - Metro (Full Doc, LVR ≤85%) \$2.5m - Metro (Lite Doc, LVR ≤80%) \$2m - Regional (Full Doc, LVR ≤80%) \$1.5m - Regional (Full Doc, LVR ≤85% & Lite Doc LVR ≤80%)
	Owner Occupied	✗
	Investor	✓
	Business (<50% of overall loan)	✓
	Principal and interest	✓
	Interest only	✓ 1-5 years
	Variable rates	✓
	Fixed rates	✗
	LVR	Full Doc - 0-85% Lite Doc - 0-80%
	LMI	No LMI
Borrower details	Income verification	Full and Lite Doc available
	Borrower type	Trust or Company Borrowers, maximum of 2 directors, Corporate Trustees only
	Employment type	PAYG / Self-Employed
Product features	Split loans	✓
	Cross-collateralisation	✓
	Redraw	✓
	Multi-offset	✓ Choose redraw or multi-offset
	LVR tiered pricing	✓
	Instant payments out	✓
	Mobile app	✓
	Choice of monthly, fortnightly or weekly repayments for P&I	✓
	Direct debit	✓

SECTION 07

Connective Athena Bridging

Not sure what's the best option to secure your next property? Need to buy now, sell later?

Connective Athena Bridging offers an unmatched bridging solution, so you can play the property market, not the other way round.

- Model your next move – your Broker will use our purpose-built tool, powered by real-time data to compare your next property purchase options side-by-side.
- The next generation of bridging loans: more features, more flex and more value.

When you need	Connective Athena Bridging delivers	Why it matters
Flexible bridging structuring	- Options for end debt with Connective Athena, no end debt or choose to refinance end debt to a lender of your choice - Single application for bridging and end debt loans - Choice to capitalise interest and make no repayments or pay interest only monthly during the bridging term - Up to 10 properties can be sold or cross-collateralised during the bridge via multi-party bridging	- Bridging solutions that suit all scenarios whether you are upgrading your property, downsizing or relocating - Simplified process that saves time and provides certainty, with one approval covering both the bridging finance and long-term home loan - Different interest options to suit your needs – capitalising interest to increase your cashflow, or paying interest monthly to reduce your overall interest costs - Provides flexibility for multi-party transactions where individuals each have their own property to sell, or if you want to sell multiple properties
Maximum borrowing power	- End Debt: 5% property shading - No End Debt: 15% property shading (all borrowers < 60) / 20% (any borrower =>60) 85% LVR peak debt including interest capitalisation - end debt only - Interest capitalisation not included in the peak debt LVR when <80% and there is end debt - Assessment based on bridging term between 6 and 12 months - No End Debt: No servicing required - Sensible credit policies for downsizers	- Access more of your equity and maximise your borrowing power compared to traditional bridging offerings - If you're a downsizer with no end debt and you choose to capitalise interest, you will not require a serviceability assessment
A fully featured bridging product	- Multi-offset and redraw functionality with unlimited transfers in and out during the bridging period - Flexibility on end debt if your situation changes	- Save on interest by placing extra funds in your redraw or offset during the bridging period - No restrictions or penalties for accessing redraw or offset - Post-bridging, option for 80-85% no LMI end debt

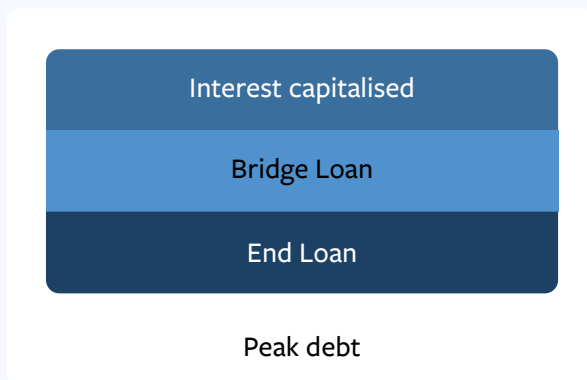
There are risks to be aware of with bridging loans. If the existing property takes longer than expected to sell or sells for less than expected you could end up owing more than planned and may be at risk of a default on your loan. Some strategies to reduce your risks are allocating more of the loan to end debt, maximising the bridging term and listing the property for sale early. Talk to your Broker about which strategies suit your situation.

How Connective Athena Bridging loans are structured

Step 1: Refinance and find your new property



Step 2: Purchase new property and enter bridging period



Step 3: Sell existing property and exit bridging period



Step 4: Enjoy your new property

Current loan:

- Refinance before purchasing to access equity or streamline the settlement.
- Any existing loan will be refinanced as part of the bridging loan.
- End Debt: 5% property shading
- No End Debt: 15% property shading (all borrowers < 60) / 20% (any borrower > 60)

Bridging period:

- There are no minimum repayments required on a bridging loan when capitalising interest.
- If you have an end loan you'll start making payments right away.
- Interest capitalisation is not included in the peak debt LVR when there is an end loan and no COS.

End loan:

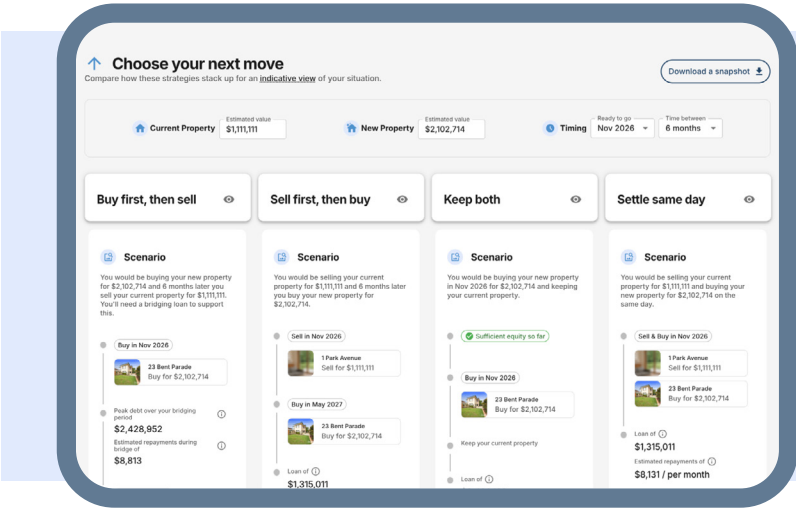
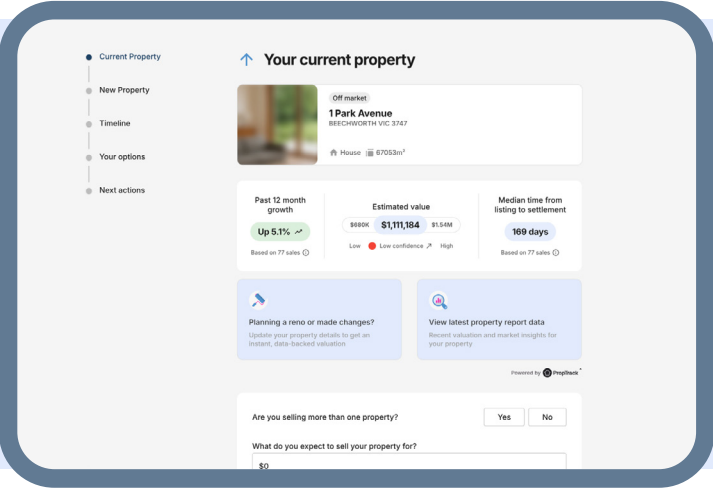
- Bridging loan is closed when the existing property is sold.

Connective Athena Bridging		
Loan specifications	Minimum loan size	\$100k
	Maximum peak debt	\$5m
	Maximum bridging debt	\$3m
	Maximum end debt	Up to \$3m - Metro (LVR <85%) \$2m - Regional (LVR ≤80%) \$1.5m - Regional (LVR ≤85%)
	Owner Occupied	✓
	Investor	✗
	Principal and interest	✗
	Interest only	✓
	Interest capitalised	✓
	Variable rates	✓
	Fixed rates	✗
	LVR	0-85%
	LMI	No LMI
	Choice of maximum bridging term	Without COS: 6–12 months or With COS: 6 months
Borrower details	Income verification	Full Doc
	Borrower type	Individuals
	Employment type	PAYG / Self-Employed
Product features	Split loans	✓ With end debt bridging
	Cross-collateralisation	✓ Including multiple properties sold during the bridge
	Redraw	✓
	Multi-offset	✓
	LVR tiered pricing	✗
	Instant payments out	✓
	Mobile app	✓
	Choice of repayment timings (interest-only)	✗ Monthly only
	Direct debit	✓

Model what's next

Discover the best strategy to make your next move your best yet. Our purpose-built tool and calculator have been designed to provide you with personalised analysis of the options for purchasing your next property.

Get real-time insights on your current and next properties, powered by PropTrack's rich property and suburb data.



Model and compare options side-by-side - buy-first, sell-first, same-day settlement, or keep both – for detailed pros and cons, timelines and costs, and the impact of market forces.

Know what you can afford
with our Connective Athena
Bridging calculator.

 Connective Athens

↑

Bridging Calculator

Prepare a detailed bridging proposal you can save for later, export into other tools or share with clients.

🏠 Selling property

📍 9 Kapiti St, St Ives Chase, NSW 2075

Expected property valuation ⓘ

\$2,873,552

Loan balance remaining ⓘ

\$0

Selling costs ⓘ

0.00%

\$0

Sales proceeds to retain ⓘ

\$0

Has signed contract of sale? ⓘ

☐

Any applicant 60 or older? ⓘ

☐

Accessible property equity ⓘ

\$2,272,519

Shaded valuation ⓘ

\$2,539,874

Shaded net sales proceeds ⓘ

\$2,539,874

Starting LVR ⓘ

0.00%

🏠 Buying property

📍 T-27 Wentworth St, Manly, NSW 2095

Expected purchase price ⓘ

\$3,280,876

Savings to contribute ⓘ

\$0

Additional borrowing ⓘ

\$0

Purchase costs ⓘ

Capture  \$766,202 

📌 Bridging with end loan ⓘ

☒ Selling property eligible

☐ Buying property eligible

☒ Additional funds required \$0

☐ Loan structure valid

☒ Shortfall \$0

Your bridging proposal

Proposed ID: SPMKBR-3878-4N3-2 with valueAtRisk=0.00

A Selling property

6 KAYRITS ST IT WEG G MISC NOV 2005	
Selling property valuation ¹	\$2,672,352
Lien balance remaining ²	\$0
Selling costs ⁴	\$0 (\$0.00%)
Sales proceeds to retain ⁴	No
Has signed contract of sale? ⁵	No
Any SIPFID or over? ⁶	No
Acceptable equity value ⁷	\$2,275,339
Showed valuation ⁸	\$2,275,339
Showed net sales proceeds ⁹	\$1,519,874
Bidding LTR ¹⁰	0.00%

B Buying property

9 27 WORTHENT ST MANLY NOV 2005	
Expected purchase price ¹¹	\$3,220,076
Savings to contribute ¹²	\$0
Additional borrowing ¹³	\$0
Purchase costs ¹⁴	\$166,022
Calculated stamp duty ¹⁵	\$182,859
Calculated transfer fee ¹⁶	\$191
Calculated registration fee ¹⁷	\$117
Other costs ¹⁸	\$1,000
Purchaser costs capitalised?	☒ Yes

C Bridging with end loan^{}**

☒ Selling property's equity
 ☒ Buying property's equity

Additional funds required ☒ No Loan structure valid ☒ Borrowed ☒ No

D Bridging loan

Connective Athens Bridging - End Date: 12 mo	
Property purchased ¹	☒ Fees calculated ²
Rates	0.01%
Fees Included ³	\$2,820
Amounts Discovered ⁴	\$0
Bridging fees amount	\$2,398,158

E End loan

Prime Fee without cash ¹ : 30 pct LMR 35.5%	
Line	0.00%
Mortgages P&G	\$1002 / day
Bank fees amount	\$1538,872

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Get a personalised proposal from
your Connective Broker.

SECTION 08

Managing your loan

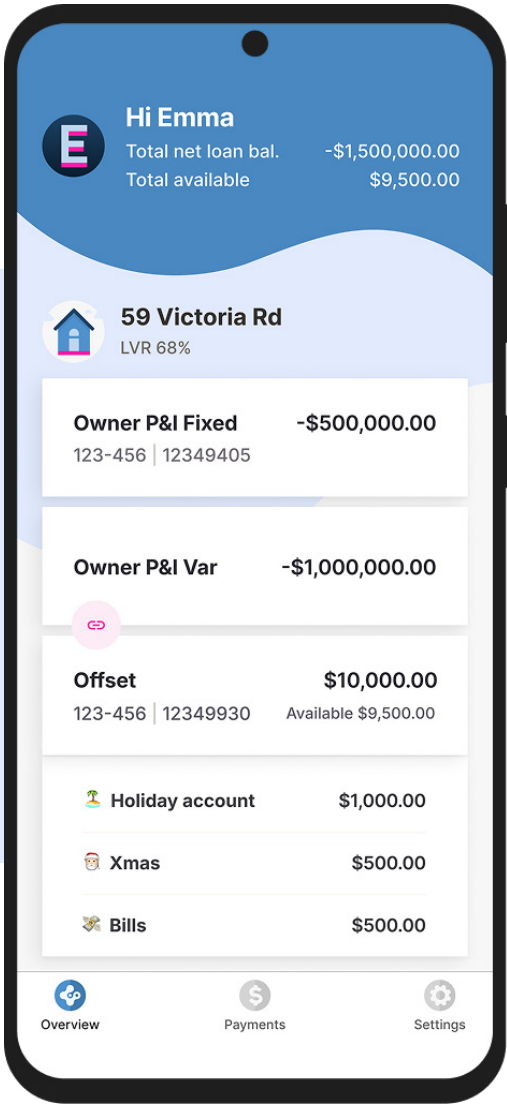
The Connective Athena app

Manage your home loan when and where you want with the Connective Athena app.

- View your home loan details and transactions
- Make payments instantly
- Manage payees
- Manage your repayment frequency
- Make additional unlimited payments
- Access with face or fingerprint recognition
- Easily contact your Broker

Download the Connective Athena app

Already have a Connective Athena home loan?
Manage your loan, make instant payments
or change your loan repayments all at your fingertips.
Available for both Apple and Android devices.



Talk to your Broker today

Your Broker will compare loans across lenders to help you find the solution that's right for you. They'll then do all the work for you throughout the application process. And with Connective Athena's fast approval process, you'll be closer to your property goal in no time!

Connective Athena support

If you ever need support once you have a Connective Athena home loan, you can get in touch with our Aussie based customer service team by phone, SMS or email.



Local call: 13 13 32



SMS: 0485 080 772



hello@connective.athena.com.au



connective.athena.com.au

SECTION 09

About Connective Athena

A powerful partnership

Connective Lending and Athena have joined forces, combining the industry-leading expertise of the Connective broker network and Athena's innovative lending solutions to give customers the home loans they deserve, offering unmatched flexibility, maximum features and seamless experience.



Athena Home Loans burst into the industry in 2019 to shake things up and change home loans for good. Showing Australians there's a lender on their side, Athena continues to rewrite the rules of home lending by creating tools, products, digital platforms and policy that put the power back in customers' hands.

With Connective Lending, you get competitive home loan options with the personal guidance of your broker. Connective Lending is part of Connective, one of Australia's leading mortgage broker networks.

By bringing together Connective's experience in mortgage broking with Athena's lending capability, the partnership gives you more choice when finding a home loan that suits your needs. Your broker will help you understand your options, guide you through the application and settlement process and remain your point of contact whenever you have questions, want to review your loan or your circumstances change.



Connective Athena

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