

Connective Athena Prime Max

Variable & Fixed



Connective Athena Prime Max delivers maximum features combined with market leading borrowing power, to help your clients get the most out of their home loan.

	LVR	Fixed Term	P&I	IO	Fees & Loadings
Variable Owner Occupied	≤50%		6.19%	6.44%	0.15% discount on Prime Max Owner when bundled with Prime Max Investor \$0 annual offset fee for the first year on new applications submitted by 30 Oct 2026
	>50-60%		6.24%	6.44%	
	>60-70%		6.29%	6.49%	
	>70-80%		6.34%	6.54%	
Variable Investor	≤50%		6.24%	6.39%	Application Fee: \$0 Valuation Fee: \$0 Settlement Fee: \$330 Discharge Fee: \$499 Annual Offset Fee: \$249 p.a. (only if the loan has an active offset sub-account, not on redraw)
	>50-60%		6.29%	6.44%	
	>60-70%		6.34%	6.49%	
	>70-80%		6.39%	6.54%	
Fixed Owner Occupied	≤50%	1 year	6.69%	6.94%	Application Fee: \$0 Valuation Fee: \$0 Settlement Fee: \$330 Discharge Fee: \$499
		2 year	6.74%	6.99%	
		3 year	6.79%	7.04%	
	>50-60%	1 year	6.74%	6.94%	
		2 year	6.79%	6.99%	
		3 year	6.84%	7.04%	
	>60-70%	1 year	6.79%	6.94%	
		2 year	6.84%	6.99%	
		3 year	6.89%	7.04%	
	>70-80%	1 year	6.84%	6.94%	
		2 year	6.89%	6.99%	
		3 year	6.94%	7.04%	
Fixed Investor	≤50%	1 year	6.79%	6.94%	Application Fee: \$0 Valuation Fee: \$0 Settlement Fee: \$330 Discharge Fee: \$499
		2 year	6.84%	6.99%	
		3 year	6.89%	7.04%	
	>50-60%	1 year	6.84%	6.94%	
		2 year	6.89%	6.99%	
		3 year	6.94%	7.04%	
	>60-70%	1 year	6.89%	6.99%	
		2 year	6.94%	7.04%	
		3 year	6.99%	7.09%	
	>70-80%	1 year	6.99%	7.04%	
		2 year	7.04%	7.09%	
		3 year	7.09%	7.14%	

Product Specification

Income Verification	Full Doc Only
LVR	0-80%
Maximum Loan Size	Up to \$3m - Metro \$2m - Regional
Pay Off Type	P&I IO (1-5 years)
Rate Type	Variable & Fixed (1-3 years)
Loan Purpose	Owner Occupied, Investor
Loan Type	Purchase, Refinance
Borrower Type	Individuals Only

Product Features

Connective Athena Prime Max comes with a range of great product features and powerful policy that we know you and your clients will love including:

- Maximised borrowing power: 2% servicing buffer (1% like-for-like) and up to 95% rental income accepted (90% regional)
- All expenses in HEM (except child support, rent payments & rental property expenses)
- 100% bonus, 100% overtime, 100% allowances for all industries when a condition of employment
- Multi-collateral
- Multi-offsets ≤10 (or redraw), split options ≤10
- Flexible self-employed income verification options
- Fully assessed pre-approvals with 90-day assessment lock
- A highly featured mobile app that lets them:
 - Access redraw or offset with instant payments out
 - Schedule transfers and payments
 - View loan details