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Connective Athena Prime Max
Variable & Fixed

Connective Athena

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%		6.69%	6.94%	0.15% discount on Prime Max Owner when bundled with Prime Max Investor
	>50-60%		6.74%	6.94%	
	>60-70%		6.79%	6.99%	
	>70-80%		6.84%	7.04%	
Variable Investor	≤50%		6.74%	6.89%	**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%		6.79%	6.94%	
	>60-70%		6.84%	6.99%	
	>70-80%		6.89%	7.04%	
Fixed Owner Occupied	≤50%	1 year	7.19%	7.44%	**Application Fee:** $0 **Valuation Fee:** $0 **Settlement Fee:** $330 **Discharge Fee:** $499
		2 year	7.19%	7.44%	
		3 year	7.19%	7.44%	
	>50-60%	1 year	7.24%	7.44%	
		2 year	7.24%	7.44%	
		3 year	7.24%	7.44%	
	>60-70%	1 year	7.29%	7.44%	
		2 year	7.29%	7.44%	
		3 year	7.29%	7.44%	
	>70-80%	1 year	7.34%	7.44%	
		2 year	7.34%	7.44%	
		3 year	7.34%	7.44%	
Fixed Investor	≤50%	1 year	7.29%	7.44%	
		2 year	7.29%	7.44%	
		3 year	7.29%	7.44%	
	>50-60%	1 year	7.34%	7.44%	
		2 year	7.34%	7.44%	
		3 year	7.34%	7.44%	
	>60-70%	1 year	7.39%	7.49%	
		2 year	7.39%	7.49%	
		3 year	7.39%	7.49%	
	>70-80%	1 year	7.49%	7.54%	
		2 year	7.49%	7.54%	
		3 year	7.49%	7.54%	

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

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