



Connective Athena

# Connective Athena Home Loan Rates

Issued 28 September 2026

# Owner Occupied - Principal and Interest

Issued 28 September 2026

| Home loan                         | LVR                                                                                   | Fixed term | Interest rate | Comparison rate | Fees & loadings                                                                                                                                                |
|-----------------------------------|---------------------------------------------------------------------------------------|------------|---------------|-----------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Connective Athena Prime Max       | 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%                                                                                  |            | 6.19%         | 6.45%           | Application Fee: \$0                                                                                                                                           |
|                                   | >50-60%                                                                               |            | 6.24%         | 6.50%           | Valuation Fee: \$0                                                                                                                                             |
|                                   | >60-70%                                                                               |            | 6.29%         | 6.55%           | Settlement Fee: \$330                                                                                                                                          |
|                                   | >70-80%                                                                               |            | 6.34%         | 6.60%           | Discharge Fee: \$499                                                                                                                                           |
| Connective Athena Prime Max Fixed | ≤50%                                                                                  | 1 year     | 6.69%         | 6.26%           | Application Fee: \$0<br>Valuation Fee: \$0<br>Settlement Fee: \$330<br>Discharge Fee: \$499                                                                    |
|                                   |                                                                                       | 2 year     | 6.74%         | 6.32%           |                                                                                                                                                                |
|                                   |                                                                                       | 3 year     | 6.79%         | 6.39%           |                                                                                                                                                                |
|                                   | >50-60%                                                                               | 1 year     | 6.74%         | 6.31%           |                                                                                                                                                                |
|                                   |                                                                                       | 2 year     | 6.79%         | 6.37%           |                                                                                                                                                                |
|                                   |                                                                                       | 3 year     | 6.84%         | 6.44%           |                                                                                                                                                                |
|                                   | >60-70%                                                                               | 1 year     | 6.79%         | 6.37%           |                                                                                                                                                                |
|                                   |                                                                                       | 2 year     | 6.84%         | 6.42%           |                                                                                                                                                                |
|                                   |                                                                                       | 3 year     | 6.89%         | 6.49%           |                                                                                                                                                                |
|                                   | >70-80%                                                                               | 1 year     | 6.84%         | 6.42%           |                                                                                                                                                                |
|                                   |                                                                                       | 2 year     | 6.89%         | 6.47%           |                                                                                                                                                                |
|                                   |                                                                                       | 3 year     | 6.94%         | 6.54%           |                                                                                                                                                                |
| Connective Athena 85% No LMI      | >80-85%                                                                               |            | 6.74%         | 6.79%           | Application Fee: \$395<br>Valuation Fee: First \$200 free, then charged at cost<br>Settlement Fee: \$330<br>Discharge Fee: \$599<br>> \$2m rate loading: 0.20% |
| Connective Athena Lite Doc        | ≤50%                                                                                  |            | 6.74%         | 6.79%           | Application Fee: 0.25% (+0.25% if > \$2M)                                                                                                                      |
|                                   | >50-60%                                                                               |            | 6.79%         | 6.84%           | Valuation Fee: First \$200 free, then charged at cost                                                                                                          |
|                                   | >60-70%                                                                               |            | 6.84%         | 6.89%           | Settlement Fee: \$330                                                                                                                                          |
|                                   | >70-80%                                                                               |            | 6.89%         | 6.94%           | Discharge Fee: \$599                                                                                                                                           |

# Owner Occupied - Interest Only

Issued 28 September 2026

| Home loan                         | LVR                                                                                   | Fixed term | Interest rate | Comparison rate | Fees & loadings                                                                                                                                                                                    |
|-----------------------------------|---------------------------------------------------------------------------------------|------------|---------------|-----------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Connective Athena Prime Max       | 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%                                                                                  |            | 6.44%         | 6.54%           | Application Fee: \$0<br>Valuation Fee: \$0<br>Settlement Fee: \$330<br>Discharge Fee: \$499<br>Annual Offset Fee: \$249 p.a.<br>(only if the loan has an active offset sub-account, not on redraw) |
|                                   | >50-60%                                                                               |            | 6.44%         | 6.56%           |                                                                                                                                                                                                    |
|                                   | >60-70%                                                                               |            | 6.49%         | 6.62%           |                                                                                                                                                                                                    |
|                                   | >70-80%                                                                               |            | 6.54%         | 6.66%           |                                                                                                                                                                                                    |
| Connective Athena Prime Max Fixed | ≤50%                                                                                  | 1 year     | 6.94%         | 6.29%           | Application Fee: \$0<br>Valuation Fee: \$0<br>Settlement Fee: \$330<br>Discharge Fee: \$499                                                                                                        |
|                                   |                                                                                       | 2 year     | 6.99%         | 6.37%           |                                                                                                                                                                                                    |
|                                   |                                                                                       | 3 year     | 7.04%         | 6.45%           |                                                                                                                                                                                                    |
|                                   | >50-60%                                                                               | 1 year     | 6.94%         | 6.33%           |                                                                                                                                                                                                    |
|                                   |                                                                                       | 2 year     | 6.99%         | 6.41%           |                                                                                                                                                                                                    |
|                                   |                                                                                       | 3 year     | 7.04%         | 6.49%           |                                                                                                                                                                                                    |
|                                   | >60-70%                                                                               | 1 year     | 6.94%         | 6.38%           |                                                                                                                                                                                                    |
|                                   |                                                                                       | 2 year     | 6.99%         | 6.45%           |                                                                                                                                                                                                    |
|                                   |                                                                                       | 3 year     | 7.04%         | 6.52%           |                                                                                                                                                                                                    |
|                                   | >70-80%                                                                               | 1 year     | 6.94%         | 6.42%           |                                                                                                                                                                                                    |
|                                   |                                                                                       | 2 year     | 6.99%         | 6.49%           |                                                                                                                                                                                                    |
|                                   |                                                                                       | 3 year     | 7.04%         | 6.56%           |                                                                                                                                                                                                    |
| Connective Athena 85% No LMI      | >80-85%                                                                               |            | 6.99%         | 6.90%           | Application Fee: \$395<br>Valuation Fee: First \$200 free, then charged at cost<br>Settlement Fee: \$330<br>Discharge Fee: \$599<br>>\$2m rate loading: 0.20%                                      |
| Connective Athena Lite Doc        | ≤50%                                                                                  |            | 6.94%         | 6.87%           | Application fee: 0.25%<br>(+0.25% If > \$2m)<br>Valuation fee: first \$200 free, then charged at cost<br>Legal & settlement fee: \$330<br>Discharge fee: \$599                                     |
|                                   | >50-60%                                                                               |            | 6.99%         | 6.93%           |                                                                                                                                                                                                    |
|                                   | >60-70%                                                                               |            | 7.04%         | 6.98%           |                                                                                                                                                                                                    |
|                                   | >70-80%                                                                               |            | 7.09%         | 7.03%           |                                                                                                                                                                                                    |

# Investor - Principal and Interest

Issued 28 September 2026

| Home loan                         | LVR                                                                                   | Fixed term | Interest rate | Comparison rate | Fees & loadings                                                                                                                                                       |
|-----------------------------------|---------------------------------------------------------------------------------------|------------|---------------|-----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Connective Athena Prime Max       | \$0 annual offset fee for the first year on new applications submitted by 30 Oct 2026 |            |               |                 |                                                                                                                                                                       |
|                                   | ≤50%                                                                                  |            | 6.24%         | 6.50%           | Application Fee: \$0                                                                                                                                                  |
|                                   | >50-60%                                                                               |            | 6.29%         | 6.55%           | Valuation Fee: \$0                                                                                                                                                    |
|                                   | >60-70%                                                                               |            | 6.34%         | 6.60%           | Settlement Fee: \$330                                                                                                                                                 |
|                                   | >70-80%                                                                               |            | 6.39%         | 6.65%           | Discharge Fee: \$499                                                                                                                                                  |
| Connective Athena Prime Max Fixed | ≤50%                                                                                  | 1 year     | 6.79%         | 6.28%           | Application Fee: \$0<br>Valuation Fee: \$0<br>Settlement Fee: \$330<br>Discharge Fee: \$499                                                                           |
|                                   |                                                                                       | 2 year     | 6.84%         | 6.34%           |                                                                                                                                                                       |
|                                   |                                                                                       | 3 year     | 6.89%         | 6.41%           |                                                                                                                                                                       |
|                                   | >50-60%                                                                               | 1 year     | 6.84%         | 6.33%           |                                                                                                                                                                       |
|                                   |                                                                                       | 2 year     | 6.89%         | 6.39%           |                                                                                                                                                                       |
|                                   |                                                                                       | 3 year     | 6.94%         | 6.46%           |                                                                                                                                                                       |
|                                   | >60-70%                                                                               | 1 year     | 6.89%         | 6.38%           |                                                                                                                                                                       |
|                                   |                                                                                       | 2 year     | 6.94%         | 6.44%           |                                                                                                                                                                       |
|                                   |                                                                                       | 3 year     | 6.99%         | 6.51%           |                                                                                                                                                                       |
|                                   | >70-80%                                                                               | 1 year     | 6.99%         | 6.43%           |                                                                                                                                                                       |
|                                   |                                                                                       | 2 year     | 7.04%         | 6.50%           |                                                                                                                                                                       |
|                                   |                                                                                       | 3 year     | 7.09%         | 6.58%           |                                                                                                                                                                       |
| Connective Athena 80-85% no LMI   | >80-85%                                                                               |            | 6.99%         | 7.04%           | Application fee: \$395<br>Valuation fee: first \$200 free, then charged at cost<br>Legal & settlement fee: \$330<br>Discharge fee: \$599<br>>\$2m rate loading: 0.20% |
| Connective Athena Lite Doc        | ≤50%                                                                                  |            | 6.94%         | 6.99%           | Application Fee: 0.25% (+0.25% if > \$2M)                                                                                                                             |
|                                   | >50-60%                                                                               |            | 6.99%         | 7.04%           | Valuation Fee: First \$200 free, then charged at cost                                                                                                                 |
|                                   | >60-70%                                                                               |            | 7.04%         | 7.09%           | Settlement Fee: \$330                                                                                                                                                 |
|                                   | >70-80%                                                                               |            | 7.09%         | 7.14%           | Discharge Fee: \$599                                                                                                                                                  |

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Connective Athena Prime Max Fixed home loans revert to the Prime Max product when it is a 100% fixed loan.  
The above comparison rates are based on a 100% revert rate of Prime Max.

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# Investor - Principal and Interest

Issued 28 September 2026

| Home loan                                  | LVR     | Fixed term | Interest rate | Comparison rate | Fees & loadings                                       |
|--------------------------------------------|---------|------------|---------------|-----------------|-------------------------------------------------------|
| Connective Athena Special Purpose Full Doc | ≤50%    |            | 6.54%         | 6.64%           | Application Fee: \$990                                |
|                                            | >50-60% |            | 6.59%         | 6.69%           | Valuation Fee: First \$200 free, then charged at cost |
|                                            | >60-70% |            | 6.64%         | 6.74%           | Settlement Fee: \$330                                 |
|                                            | >70-80% |            | 6.69%         | 6.79%           | Discharge Fee: \$599                                  |
|                                            | >80-85% |            | 7.14%         | 7.24%           | >\$2m rate loading: 0.20% (80-85% LVR)                |
| Connective Athena Special Purpose Lite Doc | ≤50%    |            | 6.94%         | 6.99%           | Application Fee: 0.25% (+0.25% if > \$2M)             |
|                                            | >50-60% |            | 6.99%         | 7.04%           | Valuation Fee: First \$200 free, then charged at cost |
|                                            | >60-70% |            | 7.04%         | 7.09%           | Settlement Fee: \$330                                 |
|                                            | >70-80% |            | 7.09%         | 7.14%           | Discharge Fee: \$599                                  |

# Investor - Interest Only

Issued 28 September 2026

| Home loan                         | LVR                                                                                   | Fixed term | Interest rate | Comparison rate | Fees & loadings                                                                                                                                               |
|-----------------------------------|---------------------------------------------------------------------------------------|------------|---------------|-----------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Connective Athena Prime Max       | \$0 annual offset fee for the first year on new applications submitted by 30 Oct 2026 |            |               |                 |                                                                                                                                                               |
|                                   | ≤50%                                                                                  |            | 6.39%         | 6.54%           | Application Fee: \$0                                                                                                                                          |
|                                   | >50-60%                                                                               |            | 6.44%         | 6.59%           | Valuation Fee: \$0                                                                                                                                            |
|                                   | >60-70%                                                                               |            | 6.49%         | 6.64%           | Settlement Fee: \$330                                                                                                                                         |
|                                   | >70-80%                                                                               |            | 6.54%         | 6.69%           | Discharge Fee: \$499                                                                                                                                          |
| Connective Athena Prime Max Fixed | ≤50%                                                                                  | 1 year     | 6.94%         | 6.29%           | Application Fee: \$0<br>Valuation Fee: \$0<br>Settlement Fee: \$330<br>Discharge Fee: \$499                                                                   |
|                                   |                                                                                       | 2 year     | 6.99%         | 6.37%           |                                                                                                                                                               |
|                                   |                                                                                       | 3 year     | 7.04%         | 6.45%           |                                                                                                                                                               |
|                                   | >50-60%                                                                               | 1 year     | 6.94%         | 6.33%           |                                                                                                                                                               |
|                                   |                                                                                       | 2 year     | 6.99%         | 6.41%           |                                                                                                                                                               |
|                                   |                                                                                       | 3 year     | 7.04%         | 6.49%           |                                                                                                                                                               |
|                                   | >60-70%                                                                               | 1 year     | 6.99%         | 6.38%           |                                                                                                                                                               |
|                                   |                                                                                       | 2 year     | 7.04%         | 6.46%           |                                                                                                                                                               |
|                                   |                                                                                       | 3 year     | 7.09%         | 6.54%           |                                                                                                                                                               |
|                                   | >70-80%                                                                               | 1 year     | 7.04%         | 6.44%           |                                                                                                                                                               |
|                                   |                                                                                       | 2 year     | 7.09%         | 6.51%           |                                                                                                                                                               |
|                                   |                                                                                       | 3 year     | 7.14%         | 6.59%           |                                                                                                                                                               |
| Connective Athena 85% No LMI      | >80-85%                                                                               |            | 7.14%         | 7.11%           | Application Fee: \$395<br>Valuation Fee: First \$200 free, then charged at cost<br>Settlement Fee: \$330<br>Discharge Fee: \$599<br>>\$2m rate loading: 0.20% |
| Connective Athena Lite Doc        | ≤50%                                                                                  |            | 7.04%         | 7.03%           | Application Fee: 0.25% (+0.25% if > \$2M)                                                                                                                     |
|                                   | >50-60%                                                                               |            | 7.09%         | 7.08%           | Valuation Fee: First \$200 free, then charged at cost                                                                                                         |
|                                   | >60-70%                                                                               |            | 7.14%         | 7.13%           | Settlement Fee: \$330                                                                                                                                         |
|                                   | >70-80%                                                                               |            | 7.19%         | 7.18%           | Discharge Fee: \$599                                                                                                                                          |

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Connective Athena Prime Max Fixed home loans revert to the Prime Max product when it is a 100% fixed loan.  
The above comparison rates are based on a 100% revert rate of Prime Max.

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| Home loan                                  | LVR     | Fixed term | Interest rate | Comparison rate | Fees & loadings                                       |
|--------------------------------------------|---------|------------|---------------|-----------------|-------------------------------------------------------|
| Connective Athena Special Purpose Full Doc | ≤50%    |            | 6.64%         | 6.67%           | Application Fee: \$990                                |
|                                            | >50-60% |            | 6.69%         | 6.72%           | Valuation Fee: First \$200 free, then charged at cost |
|                                            | >60-70% |            | 6.74%         | 6.78%           | Settlement Fee: \$330                                 |
|                                            | >70-80% |            | 6.79%         | 6.82%           | Discharge Fee: \$599                                  |
|                                            | >80-85% |            | 7.29%         | 7.30%           | >\$2m rate loading: 0.20% (80-85% LVR)                |
| Connective Athena Special Purpose Lite Doc | ≤50%    |            | 7.04%         | 7.03%           | Application Fee: 0.25% (+0.25% if > \$2M)             |
|                                            | >50-60% |            | 7.09%         | 7.08%           | Valuation Fee: First \$200 free, then charged at cost |
|                                            | >60-70% |            | 7.14%         | 7.13%           | Settlement Fee: \$330                                 |
|                                            | >70-80% |            | 7.19%         | 7.18%           | Discharge Fee: \$599                                  |

| Home loan                              | LVR     | Interest rate | Comparison rate | Fees & loadings                                                                                               |
|----------------------------------------|---------|---------------|-----------------|---------------------------------------------------------------------------------------------------------------|
| Connective Athena Bridging End Debt    | ≤80%    | 9.14%         | 9.29%           | Application fee: \$1,500<br>Bridging deposit: \$750 non-refundable. Paid at unconditional approval            |
|                                        | >80-85% | 9.64%         | 9.79%           | Valuation fee: At cost for each property<br>Legal & settlement fee: \$330<br>Discharge fee: \$299             |
| Connective Athena Bridging No End Debt | ≤80%    | 8.44%         | 8.54%           | Application fee: 0.60% of peak debt<br>Bridging deposit: \$750 non-refundable. Paid at unconditional approval |
|                                        | >80-85% | 8.94%         | 9.04%           | Valuation fee: At cost for each property<br>Legal & settlement fee: \$330<br>Discharge fee: \$299             |



**Connective Athena**

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