Connective Athena

Connective Athena Home Loan Rates

Issued 12 November 2026

Owner Occupied - Principal and Interest

Issued 12 November 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**				
	≤50%		6.69%	6.95%	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%		6.74%	7.00%	
	>60-70%		6.79%	7.04%	
	>70-80%		6.84%	7.09%	
Connective Athena Prime Max Fixed	≤50%	1 year	7.19%	6.77%	Application Fee: $0 Valuation Fee: $0 Settlement Fee: $330 Discharge Fee: $499
		2 year	7.19%	6.82%	
		3 year	7.19%	6.87%	
	>50-60%	1 year	7.24%	6.82%	
		2 year	7.24%	6.87%	
		3 year	7.24%	6.92%	
	>60-70%	1 year	7.29%	6.87%	
		2 year	7.29%	6.92%	
		3 year	7.29%	6.97%	
	>70-80%	1 year	7.34%	6.92%	
		2 year	7.34%	6.97%	
		3 year	7.34%	7.02%	
Connective Athena 85% No LMI	>80-85%		7.24%	7.30%	Application Fee: $395 Valuation Fee: First $200 free, then charged at cost Settlement Fee: $330 Discharge Fee: $599 > $2m rate loading: 0.20%
Connective Athena Lite Doc	≤50%		7.24%	7.30%	Application Fee: 0.25% (+0.25% if > $2M) Valuation Fee: First $200 free, then charged at cost Settlement Fee: $330 Discharge Fee: $599
	>50-60%		7.29%	7.35%	
	>60-70%		7.34%	7.40%	
	>70-80%		7.39%	7.45%	

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.

Owner Occupied - Interest Only

Issued 12 November 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**				
	≤50%		6.94%	7.04%	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%		6.94%	7.06%	
	>60-70%		6.99%	7.11%	
	>70-80%		7.04%	7.16%	
Connective Athena Prime Max Fixed	≤50%	1 year	7.44%	6.80%	Application Fee: $0 Valuation Fee: $0 Settlement Fee: $330 Discharge Fee: $499
		2 year	7.44%	6.87%	
		3 year	7.44%	6.93%	
	>50-60%	1 year	7.44%	6.84%	
		2 year	7.44%	6.91%	
		3 year	7.44%	6.97%	
	>60-70%	1 year	7.44%	6.89%	
		2 year	7.44%	6.95%	
		3 year	7.44%	7.01%	
	>70-80%	1 year	7.44%	6.93%	
		2 year	7.44%	6.99%	
		3 year	7.44%	7.04%	
Connective Athena 85% No LMI	>80-85%		7.49%	7.41%	Application Fee: $395 Valuation Fee: First $200 free, then charged at cost Settlement Fee: $330 Discharge Fee: $599 >$2m rate loading: 0.20%
Connective Athena Lite Doc	≤50%		7.44%	7.38%	Application fee: 0.25% (+0.25% If > $2m) Valuation fee: first $200 free, then charged at cost Legal & settlement fee: $330 Discharge fee: $599
	>50-60%		7.49%	7.43%	
	>60-70%		7.54%	7.49%	
	>70-80%		7.59%	7.54%	

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.

Investor - Principal and Interest

Issued 12 November 2026

Home loan	LVR	Fixed term	Interest rate	Comparison rate	Fees & loadings
Connective Athena Prime Max	≤50%		6.74%	7.00%	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%	7.04%	
	>60-70%		6.84%	7.09%	
	>70-80%		6.89%	7.14%	
Connective Athena Prime Max Fixed	≤50%	1 year	7.29%	6.83%	Application Fee: $0 Valuation Fee: $0 Settlement Fee: $330 Discharge Fee: $499
		2 year	7.29%	6.88%	
		3 year	7.29%	6.93%	
	>50-60%	1 year	7.34%	6.88%	
		2 year	7.34%	6.93%	
		3 year	7.34%	6.98%	
	>60-70%	1 year	7.39%	6.93%	
		2 year	7.39%	6.98%	
		3 year	7.39%	7.03%	
	>70-80%	1 year	7.49%	6.98%	
		2 year	7.49%	7.04%	
		3 year	7.49%	7.10%	
Connective Athena 80-85% no LMI	>80-85%		7.49%	7.55%	Application fee: $395 Valuation fee: first $200 free, then charged at cost Legal & settlement fee: $330 Discharge fee: $599 >$2m rate loading: 0.20%
Connective Athena Lite Doc	≤50%		7.44%	7.50%	Application Fee: 0.25% (+0.25% if > $2M) Valuation Fee: First $200 free, then charged at cost Settlement Fee: $330 Discharge Fee: $599
	>50-60%		7.49%	7.55%	
	>60-70%		7.54%	7.60%	
	>70-80%		7.59%	7.65%	

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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.

Investor - Principal and Interest

Issued 12 November 2026

Home loan	LVR	Fixed term	Interest rate	Comparison rate	Fees & loadings
Connective Athena Special Purpose Full Doc	≤50%		7.04%	7.15%	Application Fee: $990 Valuation Fee: First $200 free, then charged at cost Settlement Fee: $330 Discharge Fee: $599 >$2m rate loading: 0.20% (80-85% LVR)
	>50-60%		7.09%	7.20%	
	>60-70%		7.14%	7.25%	
	>70-80%		7.19%	7.30%	
	>80-85%		7.64%	7.75%	
Connective Athena Special Purpose Lite Doc	≤50%		7.44%	7.50%	Application Fee: 0.25% (+0.25% if > $2M) Valuation Fee: First $200 free, then charged at cost Settlement Fee: $330 Discharge Fee: $599
	>50-60%		7.49%	7.55%	
	>60-70%		7.54%	7.60%	
	>70-80%		7.59%	7.65%	

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.

Investor - Interest Only

Home loan	LVR	Fixed term	Interest rate	Comparison rate	Fees & loadings
Connective Athena Prime Max	≤50%		6.89%	7.04%	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%		6.94%	7.09%	
	>60-70%		6.99%	7.14%	
	>70-80%		7.04%	7.19%	
Connective Athena Prime Max Fixed	≤50%	1 year	7.44%	6.84%	Application Fee: $0 Valuation Fee: $0 Settlement Fee: $330 Discharge Fee: $499
		2 year	7.44%	6.91%	
		3 year	7.44%	6.97%	
	>50-60%	1 year	7.44%	6.89%	
		2 year	7.44%	6.95%	
		3 year	7.44%	7.01%	
	>60-70%	1 year	7.49%	6.94%	
		2 year	7.49%	7.00%	
		3 year	7.49%	7.06%	
	>70-80%	1 year	7.54%	6.99%	
		2 year	7.54%	7.05%	
		3 year	7.54%	7.11%	
Connective Athena 85% No LMI	>80-85%		7.64%	7.61%	Application Fee: $395 Valuation Fee: First $200 free, then charged at cost Settlement Fee: $330 Discharge Fee: $599 >$2m rate loading: 0.20%
Connective Athena Lite Doc	≤50%		7.54%	7.54%	Application Fee: 0.25% (+0.25% if > $2M) Valuation Fee: First $200 free, then charged at cost Settlement Fee: $330 Discharge Fee: $599
	>50-60%		7.59%	7.59%	
	>60-70%		7.64%	7.64%	
	>70-80%		7.69%	7.69%	

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Connective Athena Prime Max Fixed home loans revert to the Prime Max product when it is a 100% fixed loan.
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Investor - Interest Only

Home loan	LVR	Fixed term	Interest rate	Comparison rate	Fees & loadings
Connective Athena Special Purpose Full Doc	≤50%		7.14%	7.18%	Application Fee: $990 Valuation Fee: First $200 free, then charged at cost Settlement Fee: $330 Discharge Fee: $599 >$2m rate loading: 0.20% (80-85% LVR)
	>50-60%		7.19%	7.23%	
	>60-70%		7.24%	7.28%	
	>70-80%		7.29%	7.33%	
	>80-85%		7.79%	7.81%	
Connective Athena Special Purpose Lite Doc	≤50%		7.54%	7.54%	Application Fee: 0.25% (+0.25% if > $2M) Valuation Fee: First $200 free, then charged at cost Settlement Fee: $330 Discharge Fee: $599
	>50-60%		7.59%	7.59%	
	>60-70%		7.64%	7.64%	
	>70-80%		7.69%	7.69%	

Connective Athena Prime Max Fixed home loans revert to the Prime Max product when it is a 100% fixed loan.
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Bridging

Issued 12 November 2026

Home loan	LVR	Interest rate	Comparison rate	Fees & loadings
Connective Athena Bridging End Debt	≤80%	9.64%	9.80%	Application fee: $1,500 Bridging deposit: $750 non-refundable. Paid at unconditional approval Valuation fee: At cost for each property Legal & settlement fee: $330 Discharge fee: $299
	>80-85%	10.14%	10.30%	
Connective Athena Bridging No End Debt	≤80%	8.94%	9.04%	Application fee: 0.60% of peak debt Bridging deposit: $750 non-refundable. Paid at unconditional approval Valuation fee: At cost for each property Legal & settlement fee: $330 Discharge fee: $299
	>80-85%	9.44%	9.54%	

Connective Athena Prime Max Fixed home loans revert to the Prime Max product when it is a 100% fixed loan.
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