



APOLLO
by LMG₃

Own today.

Broker brochure

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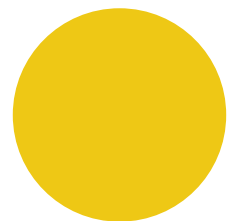
SECTION 01

Introducing Apollo Home Loans

Combining the progressive and innovative culture of LMG with Athena's leading digital capability, Apollo was created with a mission to fight compromise with radically better lending for modern borrowers who deserve it all.

Driven by continuous, deep Broker co-creation, Apollo sets a new benchmark in powerful features, progressive policy and seamless experience for homeowners and investors.

Apollo has been co-designed with Brokers at its core - with products, digital-first solutions and Broker support to help you save time and deliver outstanding client outcomes, to make you the hero.



Maximum borrowing power

With LVR tiered pricing for owners and investors, loans up to 85% LVR with no LMI and progressive policies – we can help unlock your clients maximum borrowing power. See how we compare on MyCRM or Quickli.

- Competitive debt servicing buffers lower than ADI
- Minimal rental income shading to maximise servicing
- All expenses in HEM (except child support, rent payments and rental property expenses)

Powerful loan features

Premium prime, plus specialised products for self-employed, trusts and company structures, low deposit borrowers and bridging – all fully featured for the unparalleled experience your clients deserve.

- Multi-offset, multi-split and multi-collateral
- Tiered pricing to reward borrowers
- Client pathways for Lite Doc and 80-85% to start sooner and stay longer
- Single application for bridging clients, that includes end debt loan

Seamless experience

Highly competitive SLAs with dedicated BDMs and Credit teams for workshopping, plus a powerful Apollo toolkit including next move modeller, Broker Portal and slick tools for serviceability, insights, product and postcode.

- Apollo products in MyCRM and Quickli with direct integration
- Three-layer Broker support model with dedicated BDMs
- Broker Portal with real-time application status updates
- Purpose-built Next Modeller, powered by rich PropTrack data, that enables you to compare your client's next purchase options side-by-side

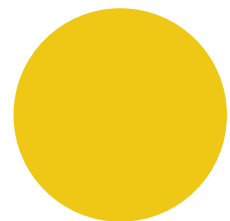
SECTION 02

Which Apollo product is right for your client?

Give your clients the progressive, feature-rich products and experience they deserve with Apollo. We have four Apollo products that provide solutions for a broad range of needs, from 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, plus solutions for bridging.



Follow this QR code or visit
<https://img.athena.com.au/reference-rates>
to see our latest rates.



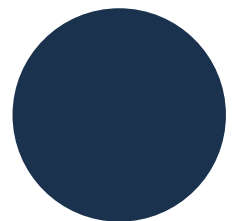
		Apollo Max	Apollo Pro	Apollo Plus	Apollo Next
My client is an...	Owner	✓	✓	✗	✓
	Investor	✓	✓	✓	✗
My client's employment type is...	PAYG	✓	✓ 80-85% only	✓	✓
	Self-Employed	✓	✓	✓	✓
My client's income verification is...	Full documents	✓	✓ 80-85% only	✓	✓
	Lite documents: • Accountants letter or • BAS or • Business Transaction Statement	✗	✓	✓	✗
My client's LVR is...	<80%	✓	✓ Lite Doc only	✓	✓
	80-85%	✗	✓ No LMI	✓ Full Doc only and no LMI	✓
My client is borrowing in the name of...	Individual	✓	✓	✗	✓
	Trust or Company	✗	✗	✓	✗
My client wants to buy first, then sell	Bridging Loan	✗	✗	✗	✓ Apollo Max and Apollo Pro 80-85% avail. for end debt

SECTION 03

Apollo Max

Apollo Max has been designed to deliver maximum features combined with maximum borrowing power, to help your clients get the most out of their home loan.

Owner or Investor, purchase or refinance – whatever their property goal, Apollo Max has the features to help achieve them. Use splits and multi-collateral to structure their loan their way or save with multi-offsets and no ongoing fees. Plus, our highly featured app puts their financial power back in their hands – letting them see loan details and transactions, make instant repayments and easily contact you – straight from the app.



When they need	Apollo Max delivers	Why it matters
<p>Maximum loan features</p>	<p>Options to structure your clients loan to suit their needs with:</p> <ol style="list-style-type: none"> 1. Variable rates 2. Multiple splits 3. Multiple collateral 	<p>Our loans include all the features your clients might need to structure their loan to achieve their property goals and simplify tax time.</p>
<p>An offset account</p>	<p>The ability to have up to 10 offset sub-accounts per loan account.</p>	<p>Clients can save on interest by paying extra into an offset account. With up to 10 sub-accounts we give your clients the flexibility to achieve their savings goals.</p>
<p>A combo that rewards</p>	<p>When your client bundles their owner occupier loan with an investment loan they get a lower rate on their owner loan split.</p>	<p>Avoid the complexity of having multiple loans in different places. We want to make it simple and reward your client for combining their loans with us.</p>
<p>Tailored interest rates</p>	<p>Four LVR-based pricing tiers. The lower their LVR, the lower their interest rate.</p>	<p>We reward clients fairly with a rate that reflects their situation.</p>

Apollo 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
Product features	Reduced Owner rate when combined with Investor	✓
	Split loans	✓
	Cross-collateralisation	✓
	Redraw	✓
	Multi-offset	✓
	LVR tiered pricing	✓
	Instant payments out	✓
	Mobile app	✓
	Choice of monthly, fortnightly or weekly repayments for P&I	✓
	Direct debit	✓
Additional repayments	✓	

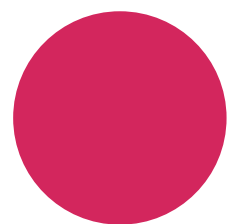
SECTION 04

Apollo Pro

Introducing the Apollo Pro range – elevating product and experience for your clients who need something a little different. The Apollo Pro range includes Self-Employed Lite Doc and 80-85% no LMI (Full Doc) for both PAYG and self-employed applicants.

Apollo Pro products provide a custom fit without compromise. They come with powerful features like splits, multi-offset and multi-collateral, as well as access to our Apollo home loan app – putting the financial power back into your client's hands.

Whether your client is looking for extra borrowing power with no LMI, or extra flexibility with alternative income documentation, we'll tailor the perfect solution.



Apollo Pro Self-Employed Lite Doc

Running your own business is hard – which is why getting a home loan when you're self-employed shouldn't be.

Apollo Pro's Self-Employed solutions give your clients the home loan they deserve, with flexible income verification, maximised borrowing power and a variety of loan purposes including Owner, Investor and Business.

Your clients don't need to sacrifice premium features to get the loan they want; with Apollo Pro they get splits, multi-offset, multi-collateral and access to our highly featured mobile app.

When they need	Apollo Pro Self Employed Lite Doc delivers	Why it matters
Flexible proof of income	<p>Policies that let your client:</p> <ol style="list-style-type: none"> 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") 	<p>Your client might be in a strong financial position, but they don't tick all the boxes for income verification elsewhere. Our policies recognise good borrowers so they can get started sooner.</p>
Tailored interest rates	<p>Four LVR-based pricing tiers. The lower their LVR, the lower their interest rate.</p>	<p>We reward clients fairly with a rate that reflects their situation.</p>
A range of home loan options	<p>We have the Apollo home loan for your client when:</p> <ol style="list-style-type: none"> 1. Their life situation changes 2. Their financial records are up to date and are ready to switch to a full document loan 	<p>When your client needs a different home loan solution, they can avoid discharge fees and application fees by switching products with the same lender.</p> <p>Apollo products will work for your client in the short and long term.</p>

Apollo Pro Self-Employed 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: <ul style="list-style-type: none"> • 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	✓	

Apollo Pro 80–85% no LMI (Full Doc)

Apollo Pro 80–85% no LMI (Full Doc) is designed for financially savvy clients who want to own that investment property sooner, can't save a deposit fast enough, or just need to move quickly. Available to both self-employed and PAYG clients.

Apollo Pro low-deposit solutions will help your clients maximise their borrowing power by lending up to 85% LVR without a fee for LMI.

Our BDMs and Credit teams will help you workshop a deal, and our flexible credit policies for investors and self-employed mean we can work with you to help your client get the property they want, fast. Loan features, including splits, multi-offsets and multi-collateral, plus access to our highly featured app, mean your clients are set up for success.

When they need	Apollo Pro 80–85% no LMI delivers	Why it matters
<p>Up to 85% with no LMI</p>	<p>We lend up to 85% without your client needing to pay Lenders Mortgage Insurance.</p>	<p>No LMI means your clients can avoid tens of thousands of dollars in upfront costs they would potentially pay for a loan-to-value ratio above 80%.</p>
<p>A range of home loan options</p>	<p>We have the Apollo home loan for your client when:</p> <ol style="list-style-type: none"> 1. Their life situation changes 2. They've made good progress paying down their loan and can switch to a <80% loan 	<p>When your client needs a different home loan solution, they can avoid discharge fees and application fees by switching products with the same lender.</p> <p>Apollo products will work for your client in the short and long term.</p>

Apollo Pro 80-85% no LMI (Full Doc)		
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
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	✓

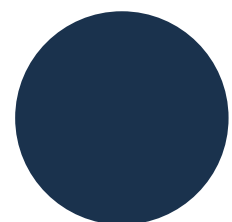
SECTION 05

Apollo Plus

Do you have a client who wants to invest in property or build their portfolio using a company or a trust? Apollo Plus offers an unparalleled solution for sophisticated investors.

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

Your clients don't need to sacrifice the premium features that help them get ahead with their investment strategies. Apollo Plus is complete with splits, multi-offset and multi-collateral, along with access to our highly featured app.



When they need	Apollo Plus delivers	Why it matters
<p>Lending for companies and trusts</p>	<p>Borrowing for a wide variety of entity structures including:</p> <ol style="list-style-type: none"> 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 	<p>Your client is utilising a trust or company entity to finance an investment property, but not all lenders accept their individual circumstances. We've got policies that work for clients with diverse needs.</p>
<p>Flexible proof of income</p>	<p>Policies that let your client:</p> <ol style="list-style-type: none"> 1. Use their income across flexible time periods 2. Verify their income in different ways 3. Use an accountant's letter, or business transaction statements or BAS ("lite-doc") 	<p>Your client might be in a strong financial position, but they don't tick all the boxes for income verification elsewhere. Our policies recognise good borrowers so they can get started sooner.</p>
<p>Tailored interest rates</p>	<p>Five LVR-based pricing tiers. The lower their LVR, the lower their interest rate.</p>	<p>We reward clients fairly with a rate that reflects their situation.</p>
<p>A range of home loan options</p>	<p>We have the Apollo home loan for your client when:</p> <ol style="list-style-type: none"> 1. Their life situation changes 2. Their financial records are up to date and are ready to switch to a full document loan 3. They've made good progress paying down their loan and can switch to a <80% loan 	<p>When your client needs a different home loan solution, they can avoid discharge fees and application fees by switching products with the same lender.</p> <p>Apollo products will work for your client in the short and long term.</p>

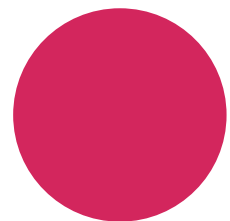
Apollo Plus		
Loan specifications	Minimum loan size	\$100k
	Maximum loan size	Up to \$3m - Metro (Full Doc, LVR ≤85%) \$2.5m - Metro (Lite Doc, LVR ≤80%) \$2m - Regional (Full Doc, LVR ≤80%) \$1.5m - Regional (Full Doc, LVR ≤85% & Lite Doc LVR ≤80%)
	Owner Occupied	✗
	Investor	✓
	Business (<50% of overall 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 06

Apollo Next

Unlock more deals in the market with a solution that empowers clients to buy before they sell - confidently, clearly, and with the right tools to support them (and you) every step of the way.

Delivering the next generation of bridging, Apollo Next offers an unmatched bridging solution coupled with a category defining scenario modelling tool - to show your clients the path to their next property.



When they need	Apollo Next delivers	Why it matters
<p>Flexible bridging structuring</p>	<ul style="list-style-type: none"> Options for end debt with Apollo, no end debt or the option to refinance end debt to another lender 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 	<ul style="list-style-type: none"> Bridging solutions that suit all scenarios whether the client is upgrading their property, downsizing or relocating Simplified lodgement 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 clients' needs – capitalising interest to increase cashflow, or making monthly interest payments to reduce overall interest costs Provides flexibility for multi-party transactions where individuals each have their own property to sell, or clients who want to sell multiple properties
<p>Maximum borrowing power</p>	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> Allows your client to access more of their equity and maximise their borrowing power compared to traditional bridging offerings Downsizers with no end debt who capitalise interest will not need a serviceability assessment
<p>A fully featured bridging product</p>	<ul style="list-style-type: none"> Multi-offset and redraw functionality with unlimited transfers in and out during the bridging period Flexibility on end debt if the client's situation changes 	<ul style="list-style-type: none"> Clients can save on interest by placing extra funds in their 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 your client could end up owing more than planned and may be at risk of a default on their loan. Some strategies to reduce your client's risks are allocating more of the loan to end debt, maximising the bridging term and listing the property for sale early. Talk to your client about which strategies suit their situation.

How Apollo Next bridging loans are structured

Step 1: Refinance and find 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)

Step 2: Purchase new property and enter bridging period



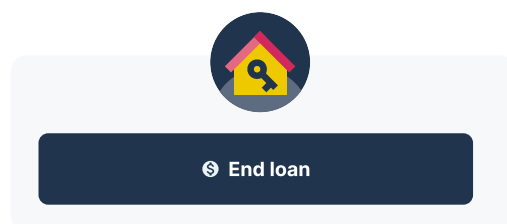
Bridging period:

- 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.

Step 3: Sell existing property and exit bridging period



Step 4: Enjoy your new property



End loan:

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

Apollo Next		
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	✓

SECTION 07

Model what's next

Discover the best strategy for your clients to secure what's next, and help them play the market, not the other way round.

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

Choose your next move

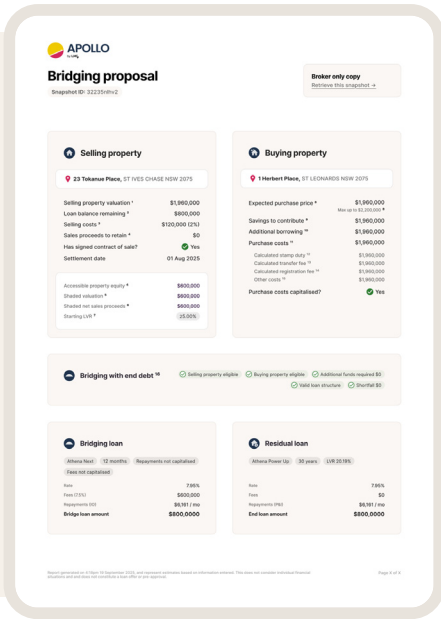
Compare how these strategies stack up for an indicative view of your situation.

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.

Create a custom proposal with the powerful Apollo Next calculator - choose across full policy and flexible settings, with outcome options for assessed view or real-time view.

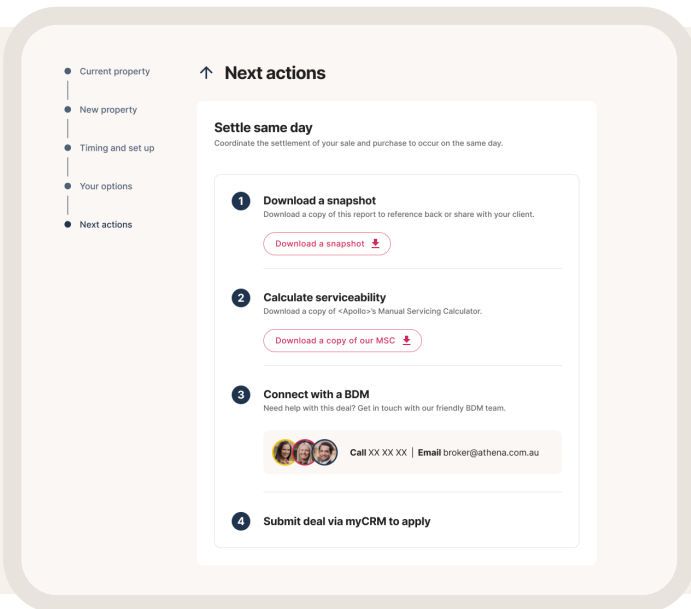
Bridging calculator

Prepare a detailed bridging proposal to save for later, export into other tools or share with others.



Seamlessly share with clients, with custom pathway proposal PDFs, featuring your details.

Access finance solutions for each pathway – if Apollo Next bridging is the way to go, progress into a pre-filled servicing calculator, with guided entry into MyCRM.



SECTION 08

Seamless end-to-end experience

Apollo brings together a market-leading platform and lodgement experience to power seamless, end-to-end home loan applications for you and your clients.

From fast, accurate submissions and decisions with Simpology LoanApp 2.0, to the insights-rich custom Athena Broker Portal, our digital systems are designed to create a faster path to approval.

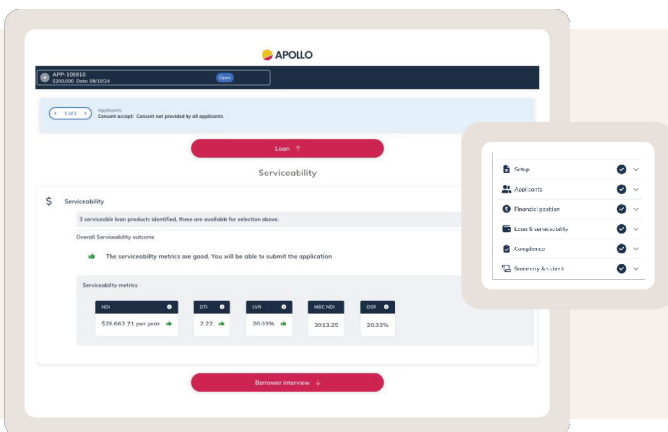
Integrated product path

Apollo loans will be available in MyCRM, with direct submission into Simpology LoanApp 2.0. Apollo is also available in Quickli, with direct integration from MyCRM for fast, effective serviceability results.



Own today.

Customer brochure
Issued October 2024



Easy lodgement

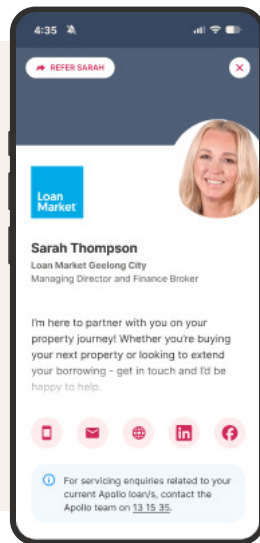
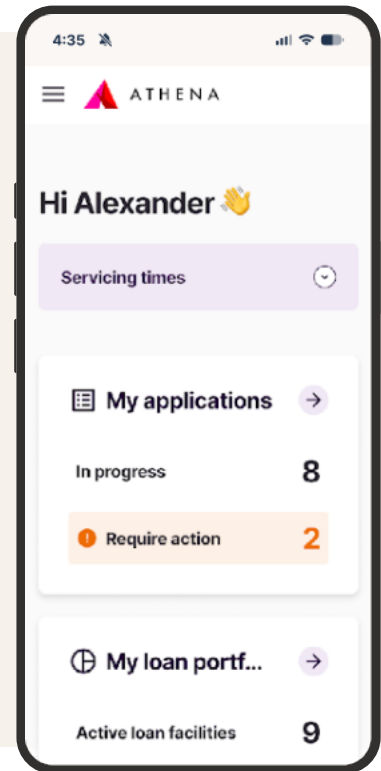
Simpology 2.0 offers a new and improved experience, with embedded rules and flexible navigation.

Fast approval

Highly competitive credit assessment turnarounds, a dedicated Broker support model, and the custom-built Athena Broker Portal, will help you effectively manage your pipeline and loan book, and request required information or documents.

Smooth settlement

Regular application status updates in the Athena Broker Portal, with a fully digital client document pack and welcome experience.



Slick self-service

The Apollo app provides clients with important information about their loan, and self-service options for payments and transfers. They can also contact you directly from within the app.

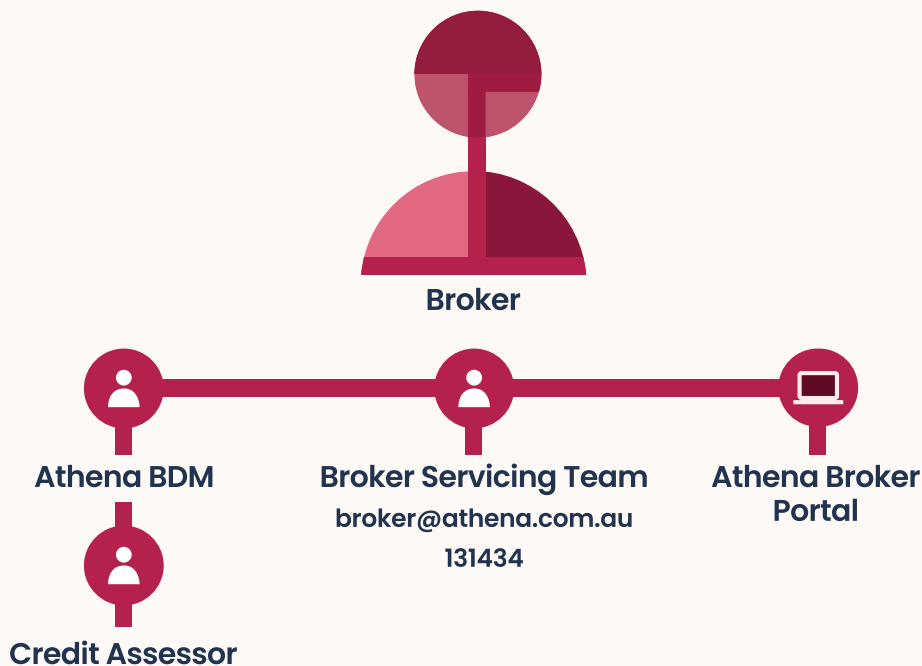
SECTION 09

Apollo Broker support

The Apollo Broker support model is designed to support you, so you can support your clients.

Broker support model

Dedicated teams combined with digital self-service via the Broker Portal.



As an LMG Broker, you'll have access to three layers of support.

You will always have a dedicated Athena BDM to talk to at any stage for support on policy interpretation, scenario workshopping, or any other clarifications to help you deliver the best experience for your clients.

Plus, all files are case managed to ensure deals don't go to the end of the queue.

In addition to Apollo's three-layer broker support model, the LMG Lending team is available to support your needs and help you grow your business.



Meet your BDMs
Follow this QR code or visit
<https://www.lmg.lending.com.au/apollo-team>
to meet your BDMs

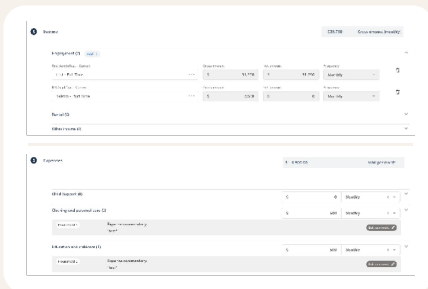
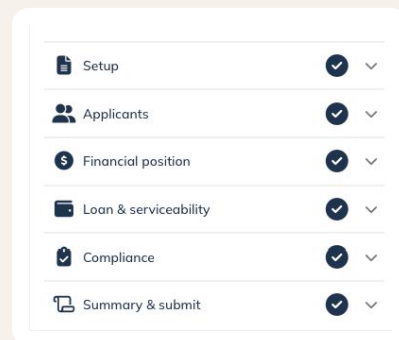
SECTION 10

Easy lodgement

Our best-in-class approach to loan processing starts with a simple and seamless lodgement process in Simpology LoanApp 2.0. Fully integrated identity verification (VOI), dynamic serviceability and loan-specific document collection mean files are credit ready at submission.

Forward & backward navigation

Navigate back and forth between applicants, financial position and serviceability to complete the lodgement in the order you choose.

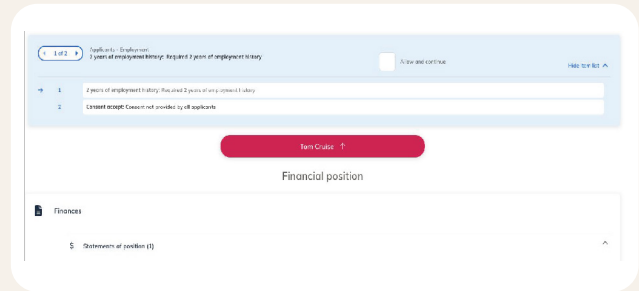


Simple entry and flow

You'll start the application with pre-populated data to reduce rework and can then complete any remaining fields using simple forms and fields.

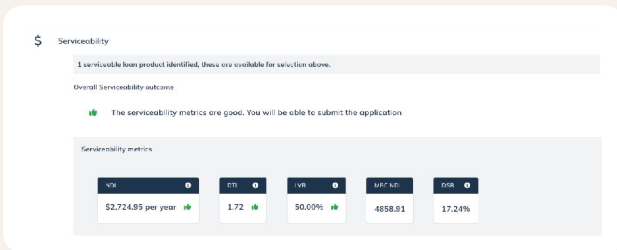
Inbuilt guidance

Simpology LoanApp 2.0 will let you know if changes are needed or if anything is missing before you submit the application.



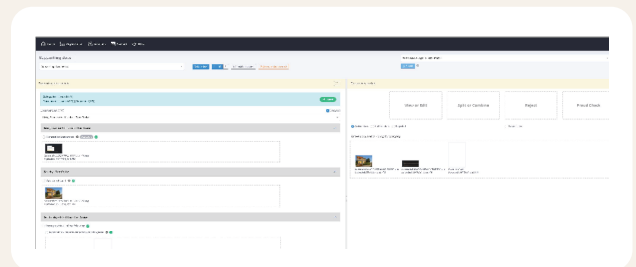
Dynamic serviceability

Once the applicant and household detail sections are complete, serviceability will update in real time and show the impact of any details that are added or changed.



Tailored documents

Document requirements for the application are tailored to your client to support a seamless submission.



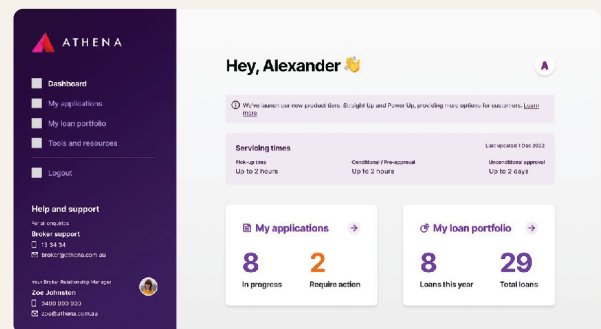
SECTION 11

Fast approval

Athena’s market-leading Broker Portal provides Brokers with real-time application status updates and can instantly issue Information Requests to the Broker. This enables us to work quickly with our Brokers to progress applications to a formal decision quickly.

Simple dashboard

The Broker Portal dashboard provides a snapshot of your Apollo pipeline and loan book. You can also view a summary of key statistics such as book size and service levels.



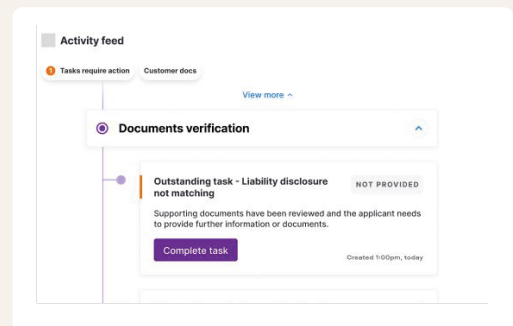
Comprehensive Broker pipeline

View your pipeline and progress, including key data like client, valuation and status, pre-approval expiry and loan amount. Applications that need action or further details to progress to credit assessment will be clearly marked.

App ID	Applicant	Amount	Product	Location	Stage	Last Update
JPR-124457860	John B. Johnson	\$1,000,000	STRATEGIC CHYR FFI Portfolio	2, Lonsdale NSW 2156, FFI Portfolio	Disbursement	11 Apr 2022
JPR-124457861	Jane	\$1,500,000	Home L1, Chase FFI Portfolio	Black Mt, NSW 2251	Disbursement	30 Mar 2022
JPR-124457862	Jerry & David	\$2,000,000	STRATEGIC CHYR FFI Portfolio	110, 110 BARRIE ST, NSW 2000	Credit assessment	Wednesday
JPR-124457863	MARION & IAN	\$3,500,000	STRATEGIC CHYR FFI Portfolio	274, UNKUNOY TOWER, Adelaide SA 5000	Credit assessment	Wednesday
JPR-124457864	Ben	\$850,000	STRATEGIC CHYR FFI Portfolio	14, 14 T C ST, NSW	Disbursement	7 Dec 2021
JPR-124457865	Sam	\$750,000	STRATEGIC CHYR FFI Portfolio	4, 4 CANTONMENT ST, NSW 2000	Disbursement	7 Dec 2021
JPR-124457866	Jerry & Jane	\$700,000	STRATEGIC CHYR FFI Portfolio	ACORNIA SA 5000	Disbursement	6 Dec 2021
JPR-124457867	Jane & Michael	\$1,800,000	STRATEGIC CHYR FFI Portfolio	11, 11 BURNING TREE, 2070, Chelmer NSW 2122	Disbursement	10 Dec 2021

Clear application details

View and complete information requests for your application directly in the Athena Broker Portal, more quickly moving your applications to credit assessment.



SECTION 12

About Apollo

Two home lending super brands

Apollo is a partnership between two Australian home lending super brands, who are powering the future of the industry - Athena Home Loans and LMG. Apollo's mission is to deliver radically better lending by fighting compromise with progressive client experiences and innovative products.



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 clients' hands. Athena has been recognised by multiple innovation awards, including Australia's Most Innovative Company 2021 and Australia's Fintech Lender of the Year 2024.

LMG is Australia and New Zealand's largest and most progressive Broker community, supporting over 6,000 brokers who are experts in residential, commercial and asset finance. Proudly family-owned and led, and driven by innovation, LMG empowers brokers to support their clients in getting a fair go with finance. In FY24 alone, brokers in the LMG community helped clients secure over \$130 billion in loans, with a loan book surpassing \$350 billion - continuing to drive positive change and champion brokers and their clients.



APOLLO
by LMG

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