



APOLLO
by LMC_g

Own today.

Customer brochure

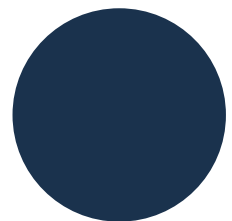
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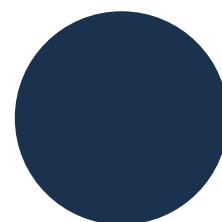
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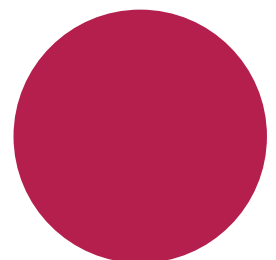
About Apollo



SECTION 01

Introducing Apollo

Designed for modern borrowers who want flexibility, without compromise, Apollo home loans set a new benchmark in powerful features, progressive policy and seamless experience for homeowners and investors.



Access Australia's best Brokers

Apollo is sold exclusively by Australia's largest and most respected Broker community, LMG – in partnership with Athena Home Loans.

Maximum borrowing power

With LVR tiered pricing for owners and investors, loans up to 85% LVR with no LMI and practical lending policies – we can help unlock your maximum borrowing power.

Powerful loan features

Split loans, multi-offsets, fast cash out and multi-collateral. Plus, a highly featured app. You deserve features that put you in control and make your loan work hard.

Progressive policy and service at speed

Specialised products for self-employed, trusts and company structures, and lower deposit loan options. Couple with powerful digital and helpful humans, and it's a total experience upgrade.

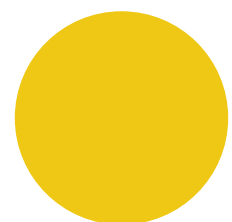
Pathways for the future

A range of options for you now, and in the future. If your situation changes, you're ready to move from low to full income documentation, or you've made good progress paying down your loan we can help you move between our flexible home loans.

SECTION 02

Who is Apollo for?

Get the progressive, feature-rich products and experience you deserve with Apollo. We have three 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.



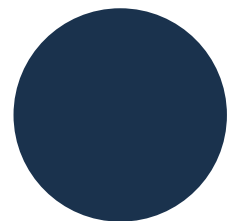
| | Apollo Product | Apollo Max | Apollo Pro | Apollo Plus |
|----------------------------------|--|------------|-----------------|----------------------------|
| I am an... | Owner | ✓ | ✓ | ✗ |
| | Investor | ✓ | ✓ | ✓ |
| My employment type is... | PAYG | ✓ | ✓ 80-85% only | ✓ |
| | Self-Employed | ✓ | ✓ | ✓ |
| I'm verifying my income with... | Full documents | ✓ | ✓ 80-85% only | ✓ |
| | Lite documents: • Accountants letter or • BAS or • Business Transaction Statement | ✗ | ✓ | ✓ |
| My loan-to-value ratio is... | <80% | ✓ | ✓ Lite Doc only | ✓ |
| | 80-85% | ✗ | ✓ No LMI | ✓ Full Doc only and no LMI |
| I am borrowing in the name of... | Individual | ✓ | ✓ | ✗ |
| | Trust or Company | ✗ | ✗ | ✓ |

SECTION 03

Apollo Max

Apollo Max delivers maximum features combined with maximum buying power, to help you get the most out of your home loan.

Owner or Investor, purchase or refinance – whatever your property goal, Apollo Max is for sophisticated borrowers who demand control. Use splits and multi-collateral to structure your loan your way or save with multi-offsets and no ongoing fees. Plus, your financial power is in your hands with our highly featured app – see your loan details and transactions, make instant repayments and easily contact your Broker.



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

| Apollo Max | | |
|---------------------|---|---------------|
| Loan specifications | Minimum loan size | \$100k |
| | Maximum loan size | \$2.5m |
| | 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 | ✓ |

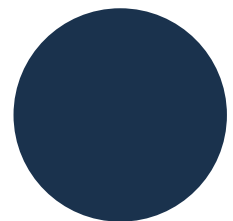
SECTION 04

Apollo Pro

Apollo Pro is designed specifically for modern borrowers. Whether you're a Self-Employed gamechanger, or a borrower who wants extra flex, you can borrow up to 85% LVR without LMI with an Apollo Pro home loan.

Apollo Pro home loans combine powerful features like splits, multi-offset and multi collateral, with our highly featured app – putting your financial power in your hands.

Whether you are looking to refinance to a better loan, access equity for a variety of purposes including business, or buy a new property, we'll tailor a solution for the perfect fit.



Apollo Pro Self-Employed Lite Doc (up to 80% LVR)

Running your own business is hard – which is why getting a home loan shouldn't be. You deserve a fair go when it comes to getting a home loan, just like your employees enjoy. If you're a sole trader, we get it – you're able to support yourself and that includes supporting a home loan!

Apollo Pro's self-employed solutions feature flexible income verification, maximised borrowing power and a variety of loan purposes including owner, investor and business.

| When you need | Apollo Pro delivers | Why it matters |
|-------------------------------------|---|---|
| Flexible proof of income | <p>Policies that let you:</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>You might be in a strong financial position, but you don't tick all the boxes for income verification elsewhere. Our policies recognise good borrowers so you can get started sooner!</p> |
| Tailored interest rates | <p>Five LVR-based pricing tiers. The lower your LVR, the lower your interest rate.</p> | <p>We reward you fairly with a rate that reflects your situation.</p> |
| A highly featured app | <p>Our mobile app lets you:</p> <ol style="list-style-type: none"> 1. Keep track of your loan specifics 2. Withdraw instantly 3. Schedule payments 4. Set up offset accounts 5. Contact your Broker directly | <p>A highly featured mobile app gives you the ability to manage your loan wherever and whenever suits you, without having to wait in a queue or complete lots of paperwork.</p> |
| A range of home loan options | <p>We have the Apollo home loan for you when:</p> <ol style="list-style-type: none"> 1. Your life situation changes 2. You have full income documents ready 3. You've made good progress paying down your loan | <p>When you need a different home loan solution, you can avoid discharge fees and application fees by switching products with the same lender.</p> <p>Apollo products will work for you in the short and long term.</p> |

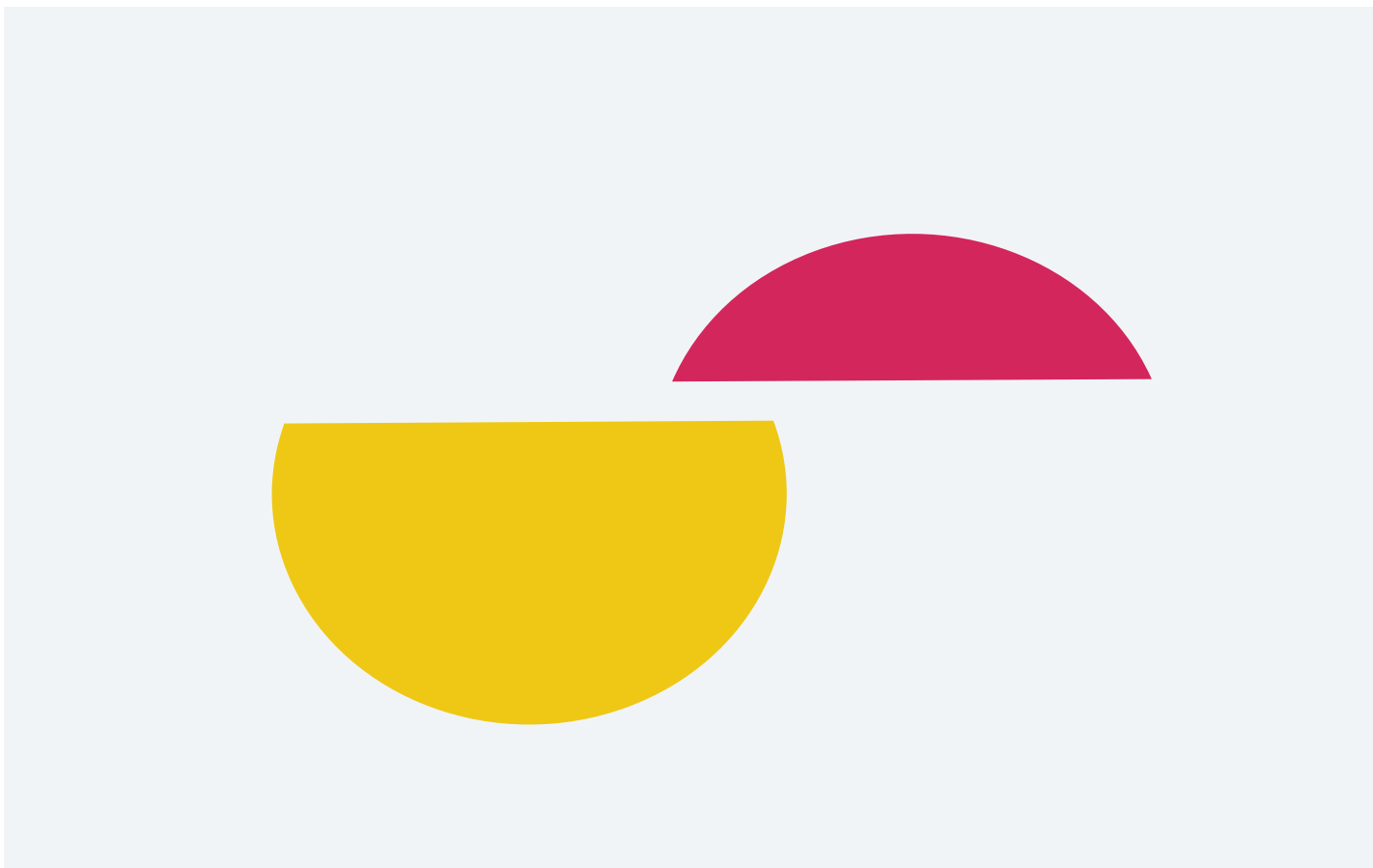
| Apollo Pro Self-Employed Lite Doc | | |
|-----------------------------------|---|--|
| Loan specifications | Minimum loan size | \$100k |
| | Maximum loan size | \$2.5m |
| | Owner Occupied | ✓ |
| | Investor | ✓ |
| | Business (<50% of overall loan) | ✓ |
| | Principal and interest | ✓ |
| | Interest 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 is designed for financially savvy customers who want to start owning sooner; borrowers who can make repayments but are finding it hard to save that extra 5% deposit; or those who want to own that investment property now. Available to both self-employed and PAYG customers.

With our Apollo Pro low deposit solutions, we help you maximise your borrowing power by lending up to 85% without slugging you with a hefty fee for Lenders Mortgage Insurance (LMI).

| When you need | Apollo Pro delivers | Why it matters |
|-----------------------|--|---|
| Up to 85% with no LMI | We lend up to 85% without you needing to pay for Lenders Mortgage Insurance. | LMI is insurance paid by you, the customer, that protects the lender in case you default on your mortgage. It can add tens of thousands in upfront costs. |



| Apollo Pro 80-85% no LMI (Full Doc) | | |
|-------------------------------------|---|---------------------------------|
| Loan specifications | Minimum loan size | \$100k |
| | Maximum loan size | \$2.5m |
| | 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 | ✓ |
| | 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 | ✓ |

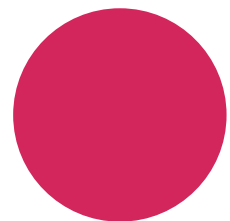
SECTION 05

Apollo Plus

Want to invest in property using a company or a trust? Apollo Plus offers an unparalleled solution for sophisticated investors.

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

Don't sacrifice premium features that work to leverage your investment. Apollo Plus is complete with splits, multi-offset and multi-collateral, along with access to our highly featured app.

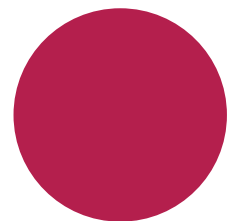


| When you need | Apollo Plus delivers | Why it matters |
|--|--|---|
| <p>Lending for companies and trusts</p> | <p>Borrowing for a wide variety of entity structures including:</p> <ol style="list-style-type: none"> 1. Lending to non-trading companies and trusts including unit and discretionary trusts 2. Company and individual trustees 3. Use of guarantors income to support servicing | <p>When you're utilising a trust or company entity to finance an investment property, not all lenders accept the same structures and properties. We've got policies that work for customers with diverse needs.</p> |
| <p>Flexible proof of income</p> | <p>Policies that let you:</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>You might be in a strong financial position, but you don't tick all the boxes for income verification elsewhere. Our policies recognise good borrowers so you can get started sooner.</p> |
| <p>Tailored interest rates</p> | <p>Five LVR-based pricing tiers. The lower your LVR, the lower your interest rate.</p> | <p>We reward you fairly with a rate that reflects your situation.</p> |

| Apollo Plus | | |
|---------------------|---|--------------------------------------|
| Loan specifications | Minimum loan size | \$100k |
| | Maximum loan size | \$2.5m |
| | 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 |
| Borrower type | | Trust or Company Borrowers |
| 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

Managing your loan



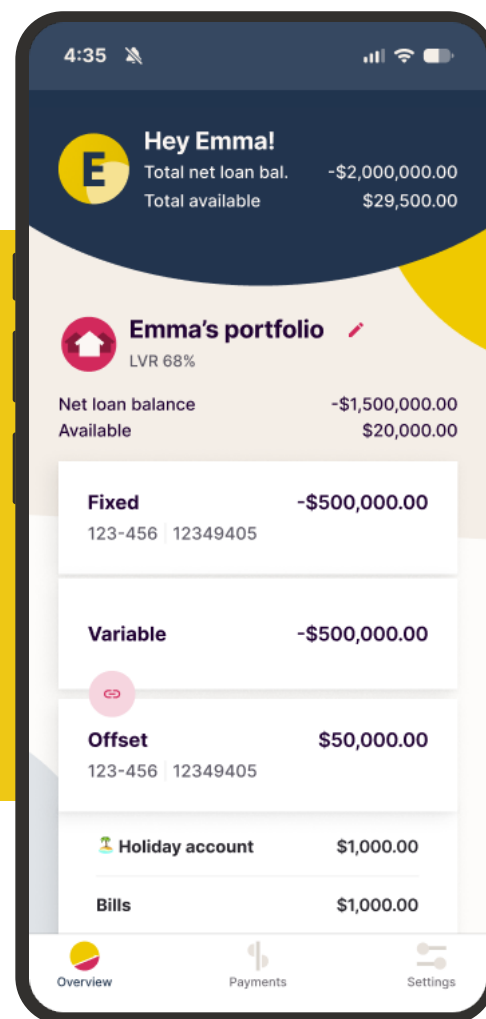
The Apollo app

Your financial power is in your hands with the Apollo app.

- View your home loan details and transactions
- Make payments instantly
- Manage payees
- Manage your repayment frequency
- Make additional unlimited payments
- Access with face or fingerprint recognition
- Easily contact your broker

Download the Apollo app

Already have an Apollo home loan? Manage your loan, make instant payments or change your loan repayments all at your fingertips. Available for both Apple and Android devices.







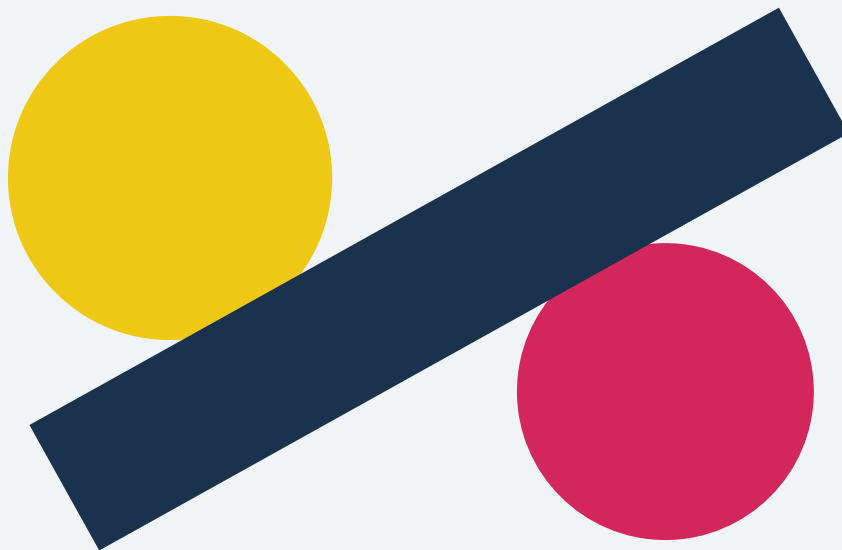
Talk to your Broker today

Your Broker will compare loans across lenders to help you find the solution that's right for you. They'll then do all the work for you throughout the application process. And with Apollo's fast approval process, you'll be closer to your property goal in no time!

Apollo support

If you ever need support once you have an Apollo home loan, you can get in touch with our Aussie based customer service team by phone, SMS or email.

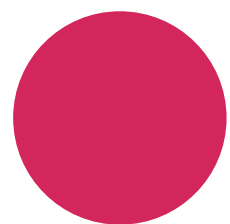
-  **Local call:** 13 15 25
-  **SMS:** 0483 988 185
-  **email:** hello@img.athena.com.au
-  **Web:** <https://img.athena.com.au>





SECTION 07

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 customer 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 customers' 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 LMG₃

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