



APOLLO
by LMC_g

Own today.

Customer brochure

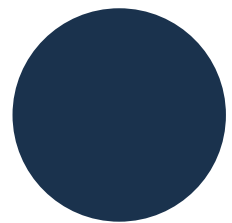
Issued 5 May 2026

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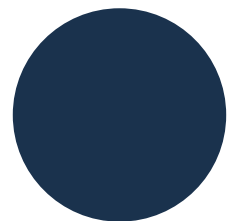
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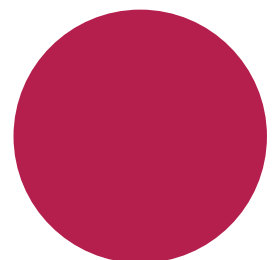
About Apollo




SECTION 01

Introducing Apollo Home Loans

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'll use more of your hard earned rental income, bonus and overtime to maximise your 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, lower deposit loan options, plus solutions for bridging. Couple with powerful digital and helpful humans, and it's a total experience upgrade.

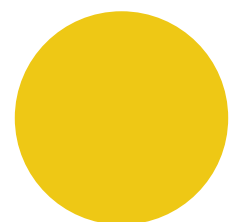
Pathways for the future

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, you've made good progress paying down your loan, or you no longer need a bridging loan, we can help you move between our flexible home loans.

A solid dark blue horizontal bar spanning the width of the page.
SECTION 02

Who is Apollo for?

Get the progressive, feature-rich products and experience you deserve with Apollo. We have four Apollo products that provide solutions for a broad range of needs. For 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, and bridging solutions so you can buy before you sell.



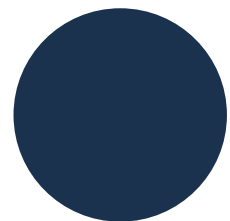
		Apollo Max	Apollo Pro	Apollo Plus	Apollo Next
I am an...	Owner	✓	✓	✗	✓
	Investor	✓	✓	✓	✗
My employment type is...	PAYG	✓	✓ 80-85% only	✓	✓
	Self-Employed	✓	✓	✓	✓
I'm verifying my income with...	Full documents	✓	✓ 80-85% only	✓	✓
	Lite documents: <ul style="list-style-type: none"> • Accountants letter 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	✗	✗	✓	✗
I want to buy first, then sell	Bridging Loan	✗	✗	✗	✓ Apollo Max and Apollo Pro 80-85% avail. for end debt

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>Four 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	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	✓	

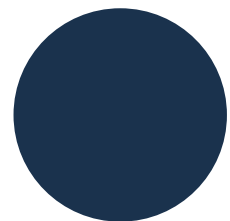
SECTION 04

Apollo Pro

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.</p> <p>Our policies recognise good borrowers so you can get started sooner!</p>
Tailored interest rates	<p>Four 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 your full income verification documents and are ready to switch 	<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 - 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 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
<p>Up to 85% with no LMI</p>	<p>We lend up to 85% without you needing to pay for Lenders Mortgage Insurance.</p>	<p>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.</p>
<p>A range of home loan options</p>	<p>We have the Apollo home loan for you when:</p> <ol style="list-style-type: none"> 1. Your life situation changes 2. You've made good progress paying down your loan and can switch to a <80% 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 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	✓

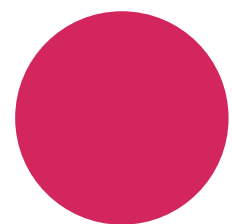
SECTION 05

Apollo Plus

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>
<p>A range of home loan options</p>	<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 your full income verification documents and are ready to switch 3. You've made good progress paying down your loan and can switch to a <80% 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 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	✓

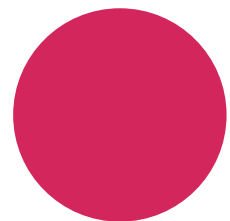
SECTION 06

Apollo Next

Not sure what's the best option to secure your next property? Need to buy now, sell later?

Apollo Next offers an unmatched bridging solution, so you can play the property market, not the other way round.

- Model your next move – your Broker will use our purpose-built tool, powered by real-time data to compare your next property purchase options side-by-side.
- The next generation of bridging loans: more features, more flex and more value.



When you 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 choose to refinance end debt to a lender of your choice 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 you are upgrading your property, downsizing or relocating Simplified 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 needs – capitalising interest to increase your cashflow, or paying interest monthly to reduce your overall interest costs Provides flexibility for multi-party transactions where individuals each have their own property to sell, or if you want to sell multiple properties
<p>Maximum borrowing power</p>	<ul style="list-style-type: none"> End Debt: 5% property shading (new line) 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"> Access more of your equity and maximise your borrowing power compared to traditional bridging offerings If you're a downsizer with no end debt and you choose to capitalise interest, you will not require 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 your situation changes 	<ul style="list-style-type: none"> Save on interest by placing extra funds in your 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 you could end up owing more than planned and may be at risk of a default on your loan. Some strategies to reduce your risks are allocating more of the loan to end debt, maximising the bridging term and listing the property for sale early. Talk to your Broker about which strategies suit your 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



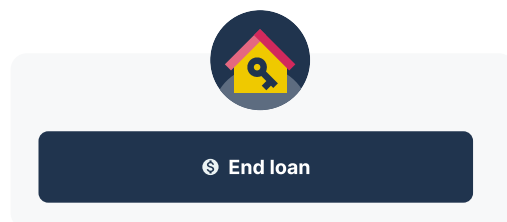
Bridging period:

- 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:

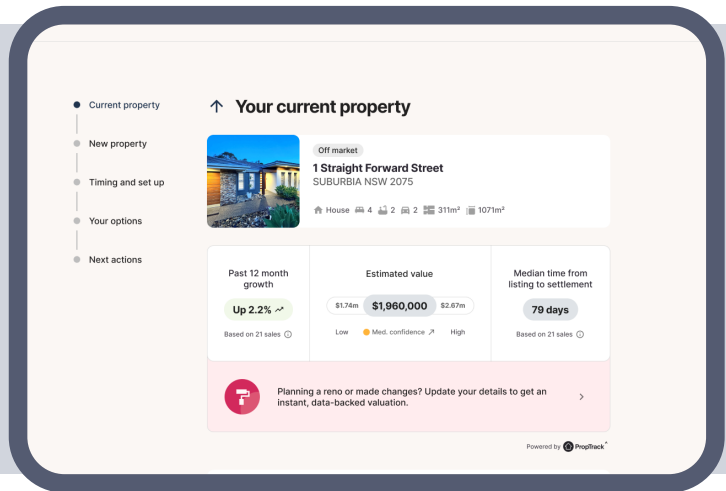
- Bridging loan is closed when the existing property is sold.

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	✓

Model what's next

Discover the best strategy to secure what's next. Our purpose-built tool and calculator have been designed to provide you with personalised options for purchasing your next property.

Get real-time insights on your 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.

Download a snapshot

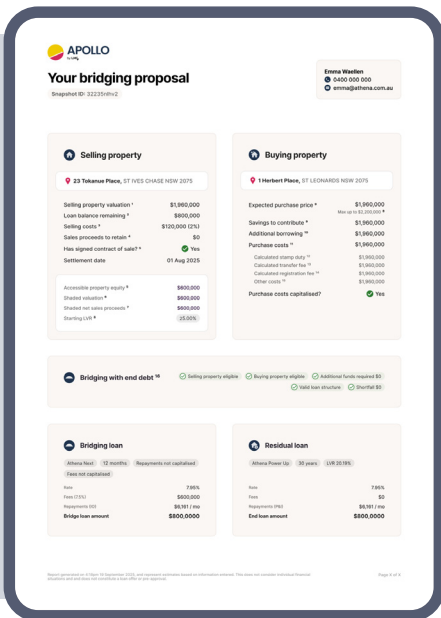
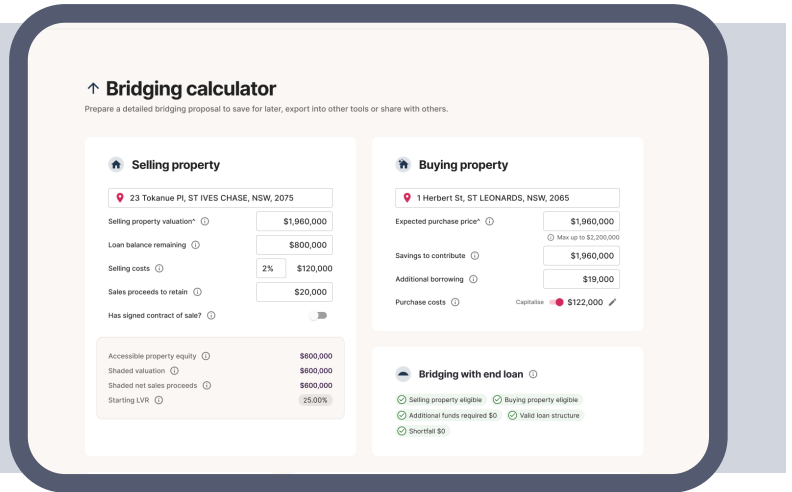
Current property: Estimated value \$1,420,000 | New property: Estimated value \$1,900,000 | Timing: Ready to go Sep 2025 | Time between 6 months

Buy first, then sell | Sell first, then buy | Keep both | Settle same day

Scenario	Scenario	Scenario	Scenario
<p>You're buying your new property for \$2,360,000, 6 months later you sell your current property for \$1,960,000. You'll need a bridging loan to support this.</p> <p>Buy in Sep 2025</p> <p>23 Best St Buy for \$2,360,000</p> <p>\$2,147,850</p> <p>Estimated repayments during bridge of \$4,652 / per month</p> <p>Sell in Mar 2026</p> <p>1 Straight Forward St Sell for \$2,360,000</p> <p>Proceeded with sale of \$757,551</p>	<p>You're selling your current property for \$1,960,000, 6 months later you buy your new property for \$2,360,000.</p> <p>Sell in Sep 2025</p> <p>1 Straight Forward St Sell for \$2,360,000</p> <p>Buy in Mar 2026</p> <p>23 Best St Buy for \$2,360,000</p> <p>Loan of \$727,100</p> <p>Estimated repayments of \$4,465 / per month</p>	<p>You're buying your new property in Sep 2025 for \$1,960,000 and keeping your current property.</p> <p>Sufficient equity to buy</p> <p>Buy in Sep 2025</p> <p>23 Best St Buy for \$2,360,000</p> <p>Keep your current property</p> <p>Loan of \$2,147,100</p> <p>Estimated repayments of \$13,185 / per month</p>	<p>You're selling your current property for \$1,960,000, and buying your new property for \$1,960,000 on the same day.</p> <p>Sell & Buy in Sep 2025</p> <p>23 Best St Sell for \$2,360,000</p> <p>23 Best St Buy for \$2,360,000</p> <p>Loan of \$727,100</p> <p>Estimated repayments of \$4,465 / per month</p>

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.

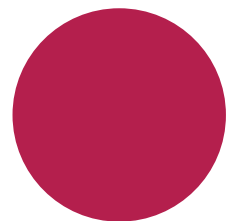
Know what you can afford with our powerful Apollo Next bridging calculator.



Get a personalised proposal from your Broker so you can make your next move.

SECTION 07

Managing your loan



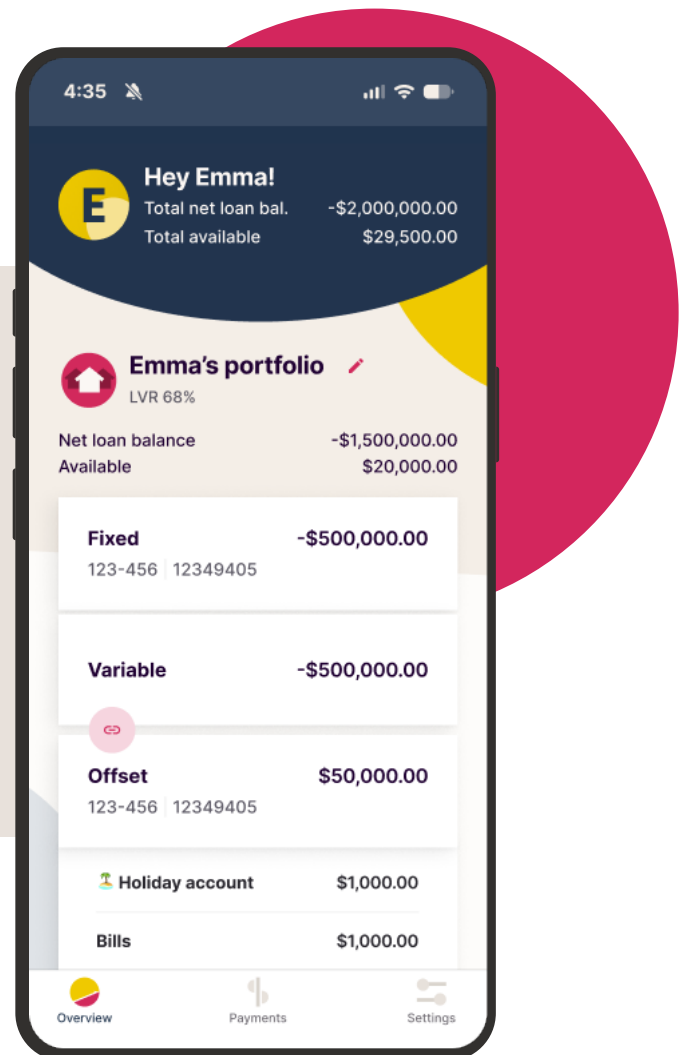
The Apollo app

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.



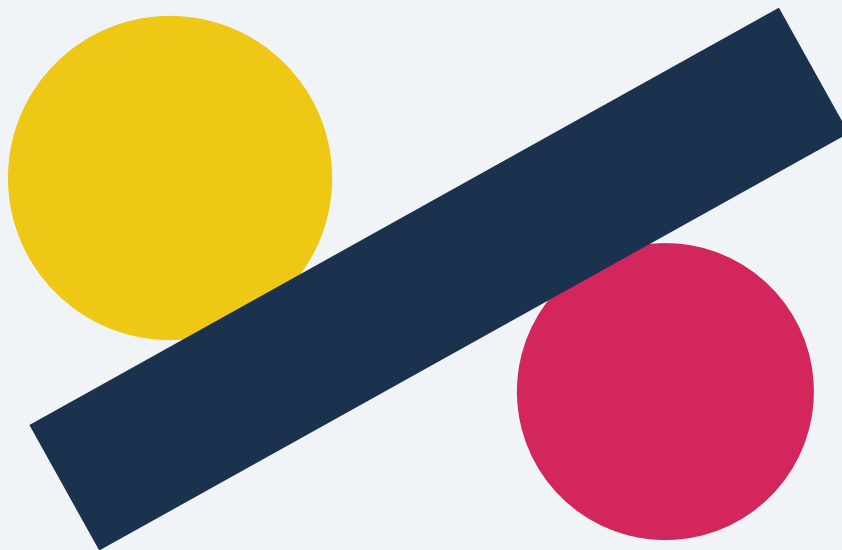
Talk to your Broker today

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

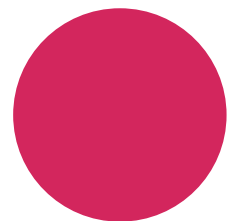
If you ever need support once you have an Apollo home loan, you can get in touch with our Aussie based customer service team by phone, SMS or email.

-  **Local call:** 13 15 25
-  **SMS:** 0483 988 185
-  hello@lmg.athena.com.au
-  www.lmg.lending.com.au/our-loans



SECTION 08

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

Credit Assistance for Apollo products is provided by LMG Aggregation Lenders Pty Ltd ACN 646 269 838 (Credit Representative Number 528750) as appointed credit representative of eMOCA Pty Ltd ACN 646 269 838 (Australian Credit Licence 390312), and PLAN Aggregation Lenders Pty Ltd ACN 646 269 810 (Credit Representative Number 528891), Choice Aggregation Lenders Pty Ltd ACN 646 269 641 (Credit Representative Number 528892) and FAST Aggregation Lenders Pty Ltd ACN 646 269 669 (Credit Representative Number 528893) as appointed credit representatives of BLSSA Pty Ltd ACN 117 651 760 (Australian Credit Licence 391237). Credit for Apollo products is provided by Athena Mortgage Pty Ltd ACN 619 536 506 (Australian Credit Licence 502611). These documents have been prepared and issued by Athena Mortgage Pty Ltd ACN 619 536 506 (Australian Credit Licence 502611)