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Athena Home Loans

Loan fact sheet – generated 23 Nov 2026

AMOUNT
$10,000 – $3,000,000

INTEREST FROM
0.00%

RATING
□□□□□
5.0/5

Apply for Athena Home Loans loan

Online loans up to $3 000 000

Key details

Minimum amount	$10,000
Maximum amount	$3,000,000
Interest from	0.00%
Term	1 – 30 months
Approval time	24 hours
Eligibility	24 hours
Online application	Yes

Pros and cons

Pros:

- Digital-only model can mean lower overheads passed on as competitive rates
- App-based loan management and rate tracking
- Rewards existing customers with automatic rate reductions on some products as equity builds
- Fast, fully online application

Cons:

- No physical branch network for in-person support
- As a non-bank lender, product range is narrower than a full-service bank
- Not covered by the same government deposit guarantee that applies to bank deposits (not relevant to the loan itself, but worth knowing as a non-bank)

Requirements

- 18 years or older
- Australian citizen or permanent resident (some lenders accept eligible visa holders)

- Deposit or equity, commonly 5–20% of the property value
- Stable employment history and serviceable income
- Satisfactory credit history and lender valuation of the security property

Features

- Online loans up to $3 000 000
- Term 1 - 30 years

Company information

Company	Athena Mortgage Pty Ltd
Address	Australia
Website	https://www.athena.com.au

Non-contractual information. Data updated 23 Nov 2026. For binding information contact Athena Home Loans directly. Source: https://www.strayaloans.com/loan/athena-home-loans