Mortgage Choice Freedom Powered by ATHENA



Home loans that look after you.

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Introducing Mortgage Choice Freedom, powered by Athena

Mortgage Choice Freedom home loans put you in control – whether you're looking to pay down your home loan faster, get into the market for the first time, grow your portfolio or buy your next property.

Mortgage Choice Freedom products are available through Mortgage Choice's network of brokers across Australia. Your broker will provide the expert support and guidance you need throughout the life of your loan.

Depending on your needs, you can choose from:

- A basic low variable rate loan
- A variable rate loan with features like multi-offset and the ability to split your loan
- A fixed-rate loan
- Specialised solutions for self-employed, flexible income verification, trusts and company structures, and lower-deposit borrowers
- Bridging solutions so you can buy now, sell later.



Access Australia's best brokers

Mortgage Choice Freedom is only available through Mortgage Choice's network of more than 1,100 experienced brokers around Australia.



Maximum borrowing power

With loan-to-value ratio (LVR) tiered pricing for owners and investors, loans up to 85% LVR with no Lenders Mortgage Insurance (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 and bridging. Coupled with powerful digital tools and helpful humans, 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've made good progress paying down your loan, you're ready to move from low- to full-income documentation, or you no longer need a bridging loan, you can easily move to another Mortgage Choice Freedom home loan product.

Which Mortgage Choice Freedom product is right for your customer?

Mortgage Choice Freedom home loans provide solutions for a broad range of needs. For owners looking to pay down their home loan faster, buyers trying to get into the market for the first time, people needing a bridging solution so they can buy before they sell, sophisticated investors looking to grow their portfolio, and self-employed borrowers who want flexibility.

		Mortgage Choice Freedom Saver & Flex	Mortgage Choice Freedom Prime	Mortgage Choice Freedom Tailored	Mortgage Choice Freedom Tailored Plus	Mortgage Choice Freedom Move
I am an...	Owner	✓	✓	✓	✗	✓
	Investor	✓	✓	✓	✓	✗
I want fair value features...	Automatic Rate Match	✓	✗	✗	✗	✗
	Drop your rate	✓	✗	✗	✗	✗
	No lender fees	✓	✗	✗	✗	✗
My employment type is...	PAYG	✓	✓	✓	✓	✓
	Self-employed	✓	✓	✓	✓	✓
I'm verifying my income with...	Full documents	✓	✓	✓ 80–85% only	✓	✓
	Lite documents: • Accountant's letter or • BAS or • Business Transaction Statement	✗	✗	✓	✓	✗
My Loan to Value Ratio is...	<80%	✓	✓	✓ Lite Doc only	✓	✓
	80–85%	✗	✗	✓ Full Doc only	✓ Full Doc only	✓
I'm borrowing in the name of...	Individual	✓	✓	✓	✗	✓
	Trust or company	✗	✗	✗	✓	✗
I want to buy first, then sell later	Bridging loan	✗	✗	✗	✗	✓ Freedom Prime, Flex & Tailored 80-85% avail. for end debt

Mortgage Choice Freedom Saver, Flex and Fixed home loans

Mortgage Choice Freedom's fair value home loans, Saver, Flex and Fixed, are packed with features designed to reward your loyalty and give you the confidence you'll never miss out.



Automatic Rate Match

Mortgage Choice Freedom Saver and Freedom Flex carry the Automatic Rate Match guarantee that we'll keep your rate the same as new customers on a like-for-like variable loan.[1] So if new customers get a lower rate, you will too.

You don't even have to ask.



No fees

Mortgage Choice Freedom Saver and Freedom Flex home loans are free of lender fees. No application fees, no ongoing fees and no discharge fees.[2]

Compare this to a standard home loan where, on average, borrowers pay $263 a year in fees. Over a 25-year loan, these fees could add up to nearly $6,575.[3]



Drop Your Rate

Mortgage Choice Freedom Saver and Freedom Flex variable home loans allow you to drop your own interest rate. How does it work? As you pay off your loan principal, your loan-to-value ratio (LVR) reduces. Each time you drop to the next eligible LVR tier, Freedom will reward you for paying down your loan by automatically dropping your rate.

Across the life of a 25-year loan, a customer who starts with a 75% LVR and a $600,000 mortgage could save up to $8,298 from this feature.[4]

[1] A 'like-for-like variable loan' means that the product as advertised to new customers is the same as the product available to existing customers. For full details on Automatic Rate Match, please see our Terms & Conditions. Only available on Mortgage Choice Freedom Saver and Mortgage Choice Freedom Flex home loans.

[2] Depending on your situation, you may be charged government fees or fees from third parties. Only applicable on Mortgage Choice Freedom Saver and Mortgage Choice Freedom Flex.

[3] Calculated using the RBA 2025 Bank Fees Report, which found that Australians paid $856 million in 2024 on home loans (RBA January 2025), divided by the number of households with a mortgage (ABS Housing: Census 2021). Your situation may be different.

[4] Rates and LVR tiers as at September 2025.



Mortgage Choice Freedom Saver

- Our lowest variable rate home loan – offering the ability to make unlimited extra repayments and fee-free redraws.
- Includes Automatic Rate Match, No Fees and Drop Your Rate features.



Mortgage Choice Freedom Flex

- Offers increased flexibility for those who want more features, like the ability to split your home loan, use multiple properties or have a multi-offset feature.
- Includes Automatic Rate Match, No Fees and Drop Your Rate features.
- Discount available on Freedom Flex Owner when bundled with Freedom Flex Investor.



Mortgage Choice Freedom Fixed

- If you want certainty of repayments over a set period, you can lock in a fixed interest rate for terms of 1 to 3 years.
- Includes No Fees feature.

		Mortgage Choice Freedom Saver	Mortgage Choice Freedom Flex	Mortgage Choice Freedom Fixed
Loan options	Min loan size	$100k	$100k	$100k
	Max loan size	Up to $3m – Metro $2m – Regional	Up to $3m – Metro $2m – Regional	Up to $3m – Metro $2m – Regional
	Interest rate type	Variable	Variable	Fixed
	Owner or Investor	✓	✓	✓
	Principal and interest	✓	✓	✓
	Interest only	✓ 1-5 years	✓ 1-5 years	✓ 1-3 years
	Split loans	X	✓ Max 10 splits Min $10k per split	✓ Max 10 splits Min $10k per split
	Multiple properties	X	✓	✓
	Bundle discount	X	✓ Available on Freedom Flex Owner when bundled with Freedom Flex Investor	X
Repayment options	Choice of monthly,- fortnightly or weekly repayments for P&I	✓ P&I only	✓ P&I only	✓ P&I only
	Additional repay-ments	✓	✓	✓ 5% of the loan balance p.a.
	Direct debit	✓	✓	✓
	Salary credit	✓	✓	X
Redraw vs offset	Redraw	✓	Choose Redraw or Offset	X
	Offset	X		X
	Multi-offset	X	✓	X
Management and payments	Instant payments out	✓	✓	N/A
	Mobile app	✓	✓	✓
	Manage repayments via mobile app	✓	✓	✓
Fair value features	Automatic Rate Match	✓	✓	X
	Drop Your Rate	✓	✓	X
	No Fees	✓	✓	✓

[5] Government charges or break costs may apply when changes are made to your Fixed Loan.

Mortgage Choice Freedom Prime

Mortgage Choice Freedom Prime 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, Mortgage Choice Freedom Prime is for sophisticated borrowers who demand control. Use splits and multi-collateral to structure your loan your way or save with optional multi-offsets. Manage your home loan how and when you want with our highly featured app – see your loan details and transactions, make instant repayments and easily contact your broker.

When you need	Mortgage Choice Freedom Prime delivers	Why it matters
Maximum loan features	Structure your loan your way: 1. Variable rates 2. Multiple splits 3. Multiple collateral	Our loans include all the features you might need to structure your loan to achieve your property goals and simplify tax time.
An optional offset account	Use up to 10 offset sub accounts per loan account.	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.
A combo that rewards	When you bundle your owner occupier loan with an investment loan you get a cheaper rate on your owner loan split.	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.
Tailored interest rates	Four LVR-based pricing tiers. The lower your LVR, the lower your interest rate.	We reward you fairly with a rate that reflects your situation.

		Mortgage Choice Freedom Prime
Loan specifications	Minimum loan size	$100k
	Maximum loan size	Up to $3m - Metro $2m - Regional
	Owner Occupied	✓
	Investor	✓
	Business	X
	Principal and interest	✓
	Interest only	✓ 1-5 years
	Variable rates	✓
	Fixed rates	✓
	LVR	0-80%
Borrower details	Borrower type	Individuals
Product features	Reduced Owner rate when combined with Investor	✓
	Split loans	✓
	Cross-collateralisation	✓
	Redraw	✓
	Multi-offset (fees apply)	✓ 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	✓
	Additional repayments	✓

Mortgage Choice Freedom Tailored

Whether you're a self-employed business owner, or a borrower who wants extra flexibility, you can borrow up to 85% LVR without LMI with a Mortgage Choice Freedom Tailored home loan.

Mortgage Choice Freedom Tailored 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 purposes including business, or buy a new property, we'll tailor a solution for the perfect fit.



Mortgage Choice Freedom Tailored – 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.

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

When you need	Mortgage Choice Freedom Tailored SE Lite Doc delivers	Why it matters
Flexible proof of income	Policies that let you: 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')	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.
Tailored interest rates	Four LVR-based pricing tiers. The lower your LVR, the lower your interest rate.	We reward you fairly with a rate that reflects your situation.
A highly featured app	Our mobile app lets you: 1. Keep track of your loan specifics 2. Withdraw instantly 3. Schedule payments 4. Set up offset accounts 5. Contact your broker directly	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.
A range of home loan options	Consider a Mortgage Choice Freedom home loan when: 1. Your life situation changes 2. Your financial records are up to date and you are ready to switch to a full document loan	When you need a different home loan solution, you can avoid discharge and application fees by switching products with the same lender. Mortgage Choice Freedom products will work for you in the short and long term.

		Mortgage Choice Freedom Tailored 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	X
	LVR	0-80%
Borrower details	Income verification	Borrower declaration plus one of: Accountant's letter 6 months BAS statements 3 months business transaction statements
	Borrower type	Individual
	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	✓

Mortgage Choice Freedom Tailored 80–85% no LMI (Full Doc)

Mortgage Choice Freedom Tailored 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 just need to move quickly. Available to both self-employed and PAYG customers.

With our Mortgage Choice Freedom Tailored 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	Mortgage Choice Freedom Tailored 80–85% no LMI delivers	Why it matters
Up to 85% with no LMI	1. We lend up to 85% without you needing to pay LMI.	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.



		Mortgage Choice Freedom 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)	X
	Principal and interest	✓
	Interest only	✓ 1-5 years
	Variable rates	✓
	Fixed rates	X
	LVR	80-85%
	LMI	No LMI
Borrower details	Borrower type	Individual
	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	✓

Mortgage Choice Freedom Tailored Plus

Want to invest in property using a company or a trust? Mortgage Choice Freedom Tailored Plus offers an unmatched 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. Mortgage Choice Freedom Tailored Plus is complete with splits, multi-offset and multi-collateral, along with access to our highly featured app.



When you need	Mortgage Choice Freedom Tailored Plus delivers	Why it matters
Lending for companies and trusts	Borrowing for a wide variety of entity structures including: 1. Lending to non-trading companies and trusts, including unit and discretionary trusts 2. Company and individual trustees 3. Use of guarantor's income to support servicing	When you're using 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.
Flexible proof of income	Policies that let you: 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')	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.
Tailored interest rates	Five LVR-based pricing tiers. The lower your LVR, the lower your interest rate.	We reward you fairly with a rate that reflects your situation.
A range of home loan options	Consider a Mortgage Choice Freedom home loan when: 1. Your life situation changes 2. Your financial records are up to date and are ready to switch to a full document loan 3. You've made good progress paying down your loan and can switch to a <80% loan	When you need a different home loan solution, you can avoid discharge and application fees by switching products with the same lender. Mortgage Choice Freedom products will work for you in the short and long term.

		Mortgage Choice Freedom Tailored 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%
	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	✓

Mortgage Choice Freedom Move

Buy first? Sell first? Too hard?

Mortgage Choice Freedom Move gives the power back to property owners, so you can make your next move with confidence.

- Your Mortgage Choice broker will use our purpose-built tool, Mortgage Choice Freedom Move Modeller, powered by real-time PropTrack data, to compare your property purchase options side-by-side.
- A new kind of bridging loan: more features, more flexibility and more value.



When you need	Mortgage Choice Freedom Move delivers	Why it matters
Flexible bridging structuring	• Options for end debt with Mortgage Choice Freedom, 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 via multi-party bridging	• Bridging solutions that suit all scenarios whether you are upgrading your property, downsizing or relocating • Simplified lodgement process 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 cash flow, or paying interest-only 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
Maximum borrowing power	• 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	• 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
A fully featured bridging product	• Multi-offset and redraw functionality with unlimited transfers in and out during the bridging period • Combine your bridging loan with Mortgage Choice Freedom Flex for your end debt • Flexibility on end debt if your situation changes	• 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 • You can access Mortgage Choice Freedom fair value features with Mortgage Choice Freedom Flex for end debt • Post-bridging, option for 80–85% no LMI end debt

There are risks to be aware of with bridging loans. If your 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. Consider which strategies suit your situation.

How Mortgage Choice Freedom Move bridging loans are structured

Here's what you can expect on your bridging loan journey. Depending on your needs, this could include refinancing before the bridge if needed, and what happens during the bridge and beyond.

Step 1: Refinance and find your new property



Your existing loan

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





Interest capitalised

Bridge loan

End loan

Peak debt

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

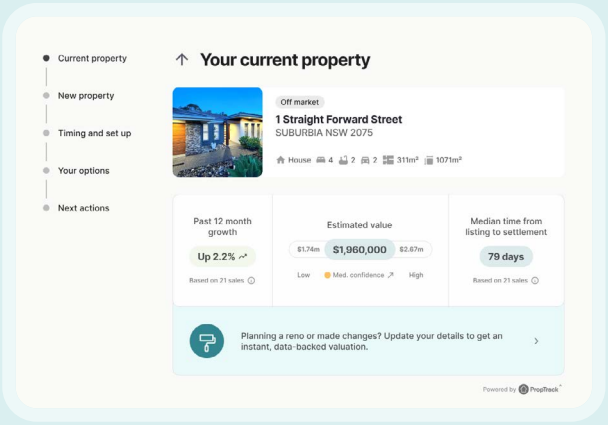
End loan:
- Bridging loan is closed when the existing property is sold.

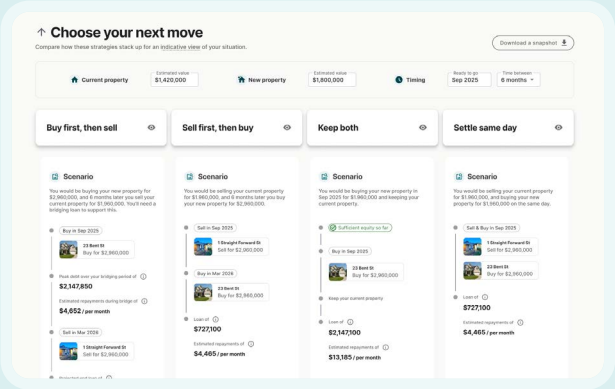
		Mortgage Choice Freedom Move
Loan specifications	Minimum loan size	$100k
	Maximum peak debt	$5m
	Maximum end debt	Up to $3m – Metro (LVR <85%) $2m – Regional (LVR ≤80%) $1.5m – Regional (LVR ≤85%)
	Maximum bridging debt	$3m
	Owner Occupied	✓
	Investor	X
	Principal and interest	X
	Interest only	✓ 1-5 years
	Interest capitalised	✓
	Variable rates	✓
	Fixed rates	X
	LVR	0–85%
	LMI	No LMI
	Choice of maximum bridging term	Without Contract Of Sale: 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 bridging period
	Redraw	✓
	Multi-offset	✓
	LVR-tiered pricing	X
	Instant payments out	✓
	Mobile app	✓
	Choice of repayment timings (interest-only)	No (monthly only)
	Direct debit	✓

Model your move

Make your next move your best yet with Mortgage Choice Freedom Move Modeller. Our custom-built tool and calculator have been designed to provide you with a personalised analysis of the best path forward when buying your next property.

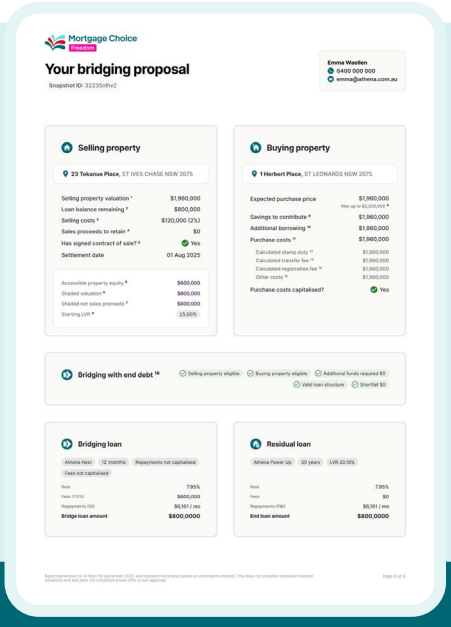
Get real-time insights on your current and future properties, powered by PropTrack's rich property and suburb data.





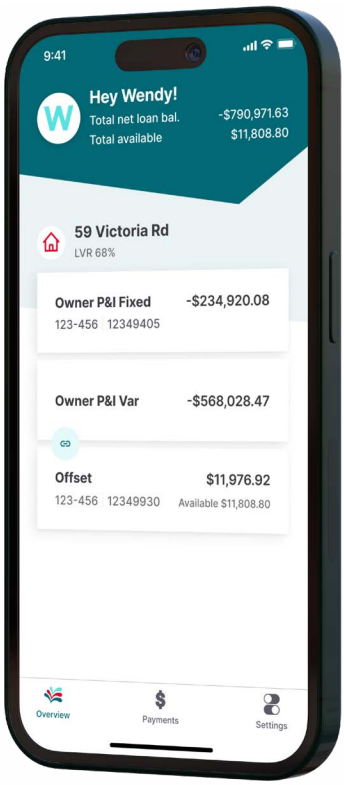
Model and compare options side-by-side to understand your best path forward – buy-first, sell-first, same-day settlement, or keep both properties – with detailed pros and cons, timelines and costs, and the impact of market conditions.

Get a personalised proposal from your Mortgage Choice broker.



Managing your loan

The Mortgage Choice Freedom app



Managing your home loan is a breeze with the Mortgage Choice Freedom app.

- View your loan details and transactions
- Make payments instantly
- Manage payees
- Manage your repayment frequency
- Make unlimited additional repayments on variable loans, and extra repayments of up to 5% of your fixed loan balance each year from your loan anniversary
- Access with face or fingerprint recognition

Talk to your Mortgage Choice broker today



Your Mortgage Choice 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 our fast approval process, you'll be closer to your property goal in no time.

If you ever need support once you have a Mortgage Choice Freedom home loan, you can get in touch with our Australia-based customer service team by phone, SMS or email.

Local call **13 34 34** | SMS **0483 900 880**

hello@mortgagechoice.athena.com.au

www.mortgagechoice.com.au/our-loans/freedom



Mortgage Choice Freedom is powered by Athena

Mortgage Choice partnered with Athena Home Loans to create the Mortgage Choice Freedom range of products. By combining the expertise of the Mortgage Choice broker network with Athena's revolutionary home loan features, we are helping more Australians secure their financial freedom sooner.

Athena is an award-winning innovative digital lender that has helped more than 14,000 Australians achieve their property goals.

Launched in 2019, Athena is backed by some of the biggest names in the industry, including Australian Super, Hostplus, Macquarie Bank and Sunsuper.

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Credit Assistance for Mortgage Choice Freedom products is provided by Mortgage Choice Pty Ltd ACN 009 161 979 (Australian Credit Licence 382869) and Smartline Operations Pty Ltd ACN 086 467 727 (Australian Credit Licence 385325) which are both owned by REA Group Limited ACN 068 349 066. Credit for Mortgage Choice Freedom products is provided by Athena Mortgage Pty Ltd ACN 619 536 506 (Australian Credit Licence 502611) who has been licensed to use the trade marks owned by Mortgage Choice. This document was prepared and issued by Athena Mortgage Pty Ltd.