Mortgage Choice Freedom Rates

Issued 12 Nov 2026

Mortgage Choice Freedom Powered by ATHENA

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Mortgage Choice Freedom home loan interest rates

Owner Occupied
Principal and Interest

Home loan	LVR		Interest rate	Reference rate	Comparison rate
Mortgage Choice Freedom Saver	>70-80%		6.79%	7.24%	6.75%
	>60-70%		6.74%	7.24%	6.71%
	>50-60%		6.69%	7.24%	6.67%
	≤50%		6.64%	7.24%	6.64%
Mortgage Choice Freedom Flex	0.15% discount on Freedom Flex Owner when bundled with Freedom Flex Investor				
	>70-80%		6.94%	7.39%	6.90%
	>60-70%		6.89%	7.39%	6.86%
	>50-60%		6.84%	7.39%	6.82%
	≤50%		6.79%	7.39%	6.79%
Mortgage Choice Freedom Fixed	>70-80%	1 year	7.34%	7.39%	6.81%
		2 year	7.34%	7.39%	6.86%
		3 year	7.34%	7.39%	6.91%
	>60-70%	1 year	7.29%	7.39%	6.77%
		2 year	7.29%	7.39%	6.82%
		3 year	7.29%	7.39%	6.87%
	>50-60%	1 year	7.24%	7.39%	6.73%
		2 year	7.24%	7.39%	6.78%
		3 year	7.24%	7.39%	6.83%
	≤50%	1 year	7.19%	7.39%	6.70%
		2 year	7.19%	7.39%	6.75%
		3 year	7.19%	7.39%	6.80%

Mortgage Choice Freedom interest rates are based on a reference rate for each product, purpose and repayment type, less an LVR-based margin discount which results in the final interest rate above. Mortgage Choice Freedom Fixed home loans revert to the Mortgage Choice Freedom Saver product when it is a 100% fixed loan. Where Mortgage Choice Freedom Fixed is part of a split loan, then the loan will revert to the Mortgage Choice Freedom Flex product. The above comparison rates are based on a 100% revert rate of Mortgage Choice Freedom Saver.

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Mortgage Choice Freedom home loan interest rates

Owner Occupied
Principal and Interest

Home loan	LVR	Interest rate	Comparison rate	Fees & loadings
Mortgage Choice Freedom Prime	>70-80% >60-70% >50-60% ≤50%	6.79% 6.74% 6.69% 6.64%	7.04% 7.00% 6.95% 6.90%	**Application fee:** $0 **Annual offset fee:** $249 p.a (only if the loan has an active offset sub-account, not on redraw) **Valuation fee:** $0 **Settlement fee:** $330 **Discharge fee:** $499
Mortgage Choice Freedom Tailored 80-85% no LMI	>80-85%	7.24%	7.30%	**Application fee:** $395 **Valuation fee:** first $200 free, then charged at cost **Settlement fee:** $330 **Discharge fee:** $599 **>$2m rate loading:** 0.20%
Mortgage Choice Freedom Tailored Lite Doc	>70-80% >60-70% >50-60% ≤50%	7.39% 7.34% 7.29% 7.24%	7.45% 7.40% 7.35% 7.30%	**Application fee:** 0.25% (+0.25% If > $2m) **Valuation fee:** first $200 free, then charged at cost **Settlement fee:** $330 **Discharge fee:** $599

Mortgage Choice Freedom interest rates are based on a reference rate for each product, purpose and repayment type, less an LVR-based margin discount which results in the final interest rate above. Mortgage Choice Freedom Fixed home loans revert to the Mortgage Choice Freedom Saver product when it is a 100% fixed loan. Where Mortgage Choice Freedom Fixed is part of a split loan, then the loan will revert to the Mortgage Choice Freedom Flex product. The above comparison rates are based on a 100% revert rate of Mortgage Choice Freedom Saver.

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Mortgage Choice Freedom home loan interest rates

Owner Occupied
Interest Only

Home loan	LVR		Interest rate	Reference rate	Comparison rate
Mortgage Choice Freedom Saver	>70-80%		6.99%	7.79%	6.85%
	>60-70%		6.94%	7.79%	6.81%
	>50-60%		6.89%	7.79%	6.76%
	≤50%		6.89%	7.79%	6.75%
Mortgage Choice Freedom Flex	0.15% discount on Freedom Flex Owner when bundled with Freedom Flex Investor				
	>70-80%		7.14%	7.94%	7.00%
	>60-70%		7.09%	7.94%	6.96%
	>50-60%		7.04%	7.94%	6.91%
	≤50%		7.04%	7.94%	6.90%
Mortgage Choice Freedom Fixed	>70-80%	1 year	7.44%	7.49%	6.82%
		2 year	7.44%	7.49%	6.89%
		3 year	7.44%	7.44%	6.94%
	>60-70%	1 year	7.44%	7.49%	6.78%
		2 year	7.44%	7.49%	6.85%
		3 year	7.44%	7.44%	6.92%
	>50-60%	1 year	7.44%	7.49%	6.75%
		2 year	7.44%	7.49%	6.82%
		3 year	7.44%	7.44%	6.89%
	≤50%	1 year	7.44%	7.49%	6.72%
		2 year	7.44%	7.49%	6.80%
		3 year	7.44%	7.44%	6.87%

Mortgage Choice Freedom interest rates are based on a reference rate for each product, purpose and repayment type, less an LVR-based margin discount which results in the final interest rate above. Mortgage Choice Freedom Fixed home loans revert to the Mortgage Choice Freedom Saver product when it is a 100% fixed loan. Where Mortgage Choice Freedom Fixed is part of a split loan, then the loan will revert to the Mortgage Choice Freedom Flex product. The above comparison rates are based on a 100% revert rate of Mortgage Choice Freedom Saver.

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Mortgage Choice Freedom home loan interest rates

Owner Occupied
Interest Only

Home loan	LVR	Interest rate	Comparison rate	Fees & loadings
Mortgage Choice Freedom Prime	>70-80% >60-70% >50-60% ≤50%	6.99% 6.94% 6.89% 6.89%	7.11% 7.06% 7.02% 6.99%	**Application fee:** $0 **Annual offset fee:** $249 p.a (only if the loan has an active offset sub-account, not on redraw) **Valuation fee:** $0 **Settlement fee:** $330 **Discharge fee:** $499
Mortgage Choice Freedom Tailored 80-85% no LMI	>80-85%	7.49%	7.41%	**Application fee:** $395 **Valuation fee:** first $200 free, then charged at cost **Settlement fee:** $330 **Discharge fee:** $599 **>$2m rate loading:** 0.20%
Mortgage Choice Freedom Tailored Lite Doc	>70-80% >60-70% >50-60% ≤50%	7.59% 7.54% 7.49% 7.44%	7.54% 7.49% 7.43% 7.38%	**Application fee:** 0.25% (+0.25% If > $2m) **Valuation fee:** first $200 free, then charged at cost **Settlement fee:** $330 **Discharge fee:** $599

Mortgage Choice Freedom interest rates are based on a reference rate for each product, purpose and repayment type, less an LVR-based margin discount which results in the final interest rate above. Mortgage Choice Freedom Fixed home loans revert to the Mortgage Choice Freedom Saver product when it is a 100% fixed loan. Where Mortgage Choice Freedom Fixed is part of a split loan, then the loan will revert to the Mortgage Choice Freedom Flex product. The above comparison rates are based on a 100% revert rate of Mortgage Choice Freedom Saver.

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Mortgage Choice Freedom home loan interest rates

Investor
Principal and Interest

Home loan	LVR		Interest rate	Reference rate	Comparison rate
Mortgage Choice Freedom Saver	>70-80%		6.84%	7.59%	6.80%
	>60-70%		6.79%	7.59%	6.76%
	>50-60%		6.74%	7.59%	6.72%
	≤50%		6.69%	7.59%	6.69%
Mortgage Choice Freedom Flex	>70-80%		6.99%	7.74%	6.95%
	>60-70%		6.94%	7.74%	6.91%
	>50-60%		6.89%	7.74%	6.87%
	≤50%		6.84%	7.74%	6.84%
Mortgage Choice Freedom Fixed	>70-80%	1 year	7.49%	7.54%	6.87%
		2 year	7.49%	7.54%	6.93%
		3 year	7.49%	7.54%	6.99%
	>60-70%	1 year	7.39%	7.54%	6.82%
		2 year	7.39%	7.54%	6.88%
		3 year	7.39%	7.54%	6.94%
	>50-60%	1 year	7.34%	7.54%	6.79%
		2 year	7.34%	7.54%	6.84%
		3 year	7.34%	7.54%	6.90%
	≤50%	1 year	7.29%	7.54%	6.75%
		2 year	7.29%	7.54%	6.81%
		3 year	7.29%	7.54%	6.86%

Mortgage Choice Freedom interest rates are based on a reference rate for each product, purpose and repayment type, less an LVR-based margin discount which results in the final interest rate above. Mortgage Choice Freedom Fixed home loans revert to the Mortgage Choice Freedom Saver product when it is a 100% fixed loan. Where Mortgage Choice Freedom Fixed is part of a split loan, then the loan will revert to the Mortgage Choice Freedom Flex product. The above comparison rates are based on a 100% revert rate of Mortgage Choice Freedom Saver.

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Mortgage Choice Freedom home loan interest rates

Investor
Principal and Interest

Home loan	LVR	Interest rate	Comparison rate	Fees & loadings
Mortgage Choice Freedom Prime	>70-80% >60-70% >50-60% ≤50%	6.84% 6.79% 6.74% 6.69%	7.09% 7.04% 7.00% 6.95%	**Application fee:** $0 **Annual offset fee:** $249 p.a (only if the loan has an active offset sub-account, not on redraw) **Valuation fee:** $0 **Settlement fee:** $330 **Discharge fee:** $499
Mortgage Choice Freedom Tailored 80-85% no LMI	>80-85%	7.49%	7.55%	**Application fee:** $395 **Valuation fee:** first $200 free, then charged at cost **Settlement fee:** $330 **Discharge fee:** $599 **>$2m rate loading:** 0.20%
Mortgage Choice Freedom Tailored Lite Doc	>70-80% >60-70% >50-60% ≤50%	7.59% 7.54% 7.49% 7.44%	7.65% 7.60% 7.55% 7.50%	**Application fee:** 0.25% (+0.25% If > $2m) **Valuation fee:** first $200 free, then charged at cost **Settlement fee:** $330 **Discharge fee:** $599

Mortgage Choice Freedom interest rates are based on a reference rate for each product, purpose and repayment type, less an LVR-based margin discount which results in the final interest rate above. Mortgage Choice Freedom Fixed home loans revert to the Mortgage Choice Freedom Saver product when it is a 100% fixed loan. Where Mortgage Choice Freedom Fixed is part of a split loan, then the loan will revert to the Mortgage Choice Freedom Flex product. The above comparison rates are based on a 100% revert rate of Mortgage Choice Freedom Saver.

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Mortgage Choice Freedom home loan interest rates

Investor
Principal and Interest

Home loan	LVR	Interest rate	Comparison rate	Fees & loadings
Mortgage Choice Freedom Tailored Plus Lite Doc	>70-80% >60-70% >50-60% ≤50%	7.59% 7.54% 7.49% 7.44%	7.65% 7.60% 7.55% 7.50%	**Application fee:** 0.25% (+0.25% If > $2m) **Valuation fee:** first $200 free, then charged at cost **Settlement fee:** $330 **Discharge fee:** $599
Mortgage Choice Freedom Tailored Plus Full Doc	>80-85% >70-80% >60-70% >50-60% ≤50%	7.64% 7.19% 7.14% 7.09% 7.04%	7.75% 7.30% 7.25% 7.20% 7.15%	**Application fee:** $990 **Valuation fee:** first $200 free, then charged at cost **Settlement fee:** $330 **Discharge fee:** $599 **>$2m rate loading:** 0.20% (80-85% LVR only)

Mortgage Choice Freedom interest rates are based on a reference rate for each product, purpose and repayment type, less an LVR-based margin discount which results in the final interest rate above. Mortgage Choice Freedom Fixed home loans revert to the Mortgage Choice Freedom Saver product when it is a 100% fixed loan. Where Mortgage Choice Freedom Fixed is part of a split loan, then the loan will revert to the Mortgage Choice Freedom Flex product. The above comparison rates are based on a 100% revert rate of Mortgage Choice Freedom Saver.

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Mortgage Choice Freedom home loan interest rates

Investor
Interest Only

Home loan	LVR		Interest rate	Reference rate	Comparison rate
Mortgage Choice Freedom Saver	>70-80%		6.99%	7.79%	6.88%
	>60-70%		6.94%	7.79%	6.83%
	>50-60%		6.89%	7.79%	6.79%
	≤50%		6.84%	7.79%	6.75%
Mortgage Choice Freedom Flex	>70-80%		7.14%	7.94%	7.03%
	>60-70%		7.09%	7.94%	6.99%
	>50-60%		7.04%	7.94%	6.94%
	≤50%		6.99%	7.94%	6.91%
Mortgage Choice Freedom Fixed	>70-80%	1 year	7.54%	7.59%	6.88%
		2 year	7.54%	7.59%	6.95%
		3 year	7.54%	7.59%	7.01%
	>60-70%	1 year	7.49%	7.59%	6.84%
		2 year	7.49%	7.59%	6.90%
		3 year	7.49%	7.59%	6.97%
	>50-60%	1 year	7.44%	7.59%	6.80%
		2 year	7.44%	7.59%	6.86%
		3 year	7.44%	7.59%	6.93%
	≤50%	1 year	7.44%	7.59%	6.77%
		2 year	7.44%	7.59%	6.84%
		3 year	7.44%	7.59%	6.90%

Mortgage Choice Freedom interest rates are based on a reference rate for each product, purpose and repayment type, less an LVR-based margin discount which results in the final interest rate above. Mortgage Choice Freedom Fixed home loans revert to the Mortgage Choice Freedom Saver product when it is a 100% fixed loan. Where Mortgage Choice Freedom Fixed is part of a split loan, then the loan will revert to the Mortgage Choice Freedom Flex product. The above comparison rates are based on a 100% revert rate of Mortgage Choice Freedom Saver.

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Mortgage Choice Freedom home loan interest rates

Investor
Interest Only

Home loan	LVR	Interest rate	Comparison rate	Fees & loadings
Mortgage Choice Freedom Prime	>70-80% >60-70% >50-60% ≤50%	6.99% 6.94% 6.89% 6.84%	7.14% 7.09% 7.04% 6.99%	**Application fee:** $0 **Annual offset fee:** $249 p.a (only if the loan has an active offset sub-account, not on redraw) **Valuation fee:** $0 **Settlement fee:** $330 **Discharge fee:** $499
Mortgage Choice Freedom Tailored 80-85% no LMI	>80-85%	7.64%	7.61%	**Application fee:** $395 **Valuation fee:** first $200 free, then charged at cost **Settlement fee:** $330 **Discharge fee:** $599 **>$2m rate loading:** 0.20%
Mortgage Choice Freedom Tailored Lite Doc	>70-80% >60-70% >50-60% ≤50%	7.69% 7.64% 7.59% 7.54%	7.69% 7.64% 7.59% 7.54%	**Application fee:** 0.25% (+0.25% If > $2m) **Valuation fee:** first $200 free, then charged at cost **Settlement fee:** $330 **Discharge fee:** $599

Mortgage Choice Freedom interest rates are based on a reference rate for each product, purpose and repayment type, less an LVR-based margin discount which results in the final interest rate above. Mortgage Choice Freedom Fixed home loans revert to the Mortgage Choice Freedom Saver product when it is a 100% fixed loan. Where Mortgage Choice Freedom Fixed is part of a split loan, then the loan will revert to the Mortgage Choice Freedom Flex product. The above comparison rates are based on a 100% revert rate of Mortgage Choice Freedom Saver.

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Mortgage Choice Freedom home loan interest rates

Investor
Interest Only

Home loan	LVR	Interest rate	Comparison rate	Fees & loadings
Mortgage Choice Freedom Tailored Plus Lite Doc	>70-80% >60-70% >50-60% ≤50%	7.69% 7.64% 7.59% 7.54%	7.69% 7.64% 7.59% 7.54%	**Application fee:** 0.25% (+0.25% If > $2m) **Valuation fee:** first $200 free, then charged at cost **Settlement fee:** $330 **Discharge fee:** $599
Mortgage Choice Freedom Tailored Plus Full Doc	>80-85% >70-80% >60-70% >50-60% ≤50%	7.79% 7.29% 7.24% 7.19% 7.14%	7.81% 7.33% 7.28% 7.23% 7.18%	**Application fee:** $990 **Valuation fee:** first $200 free, then charged at cost **Settlement fee:** $330 **Discharge fee:** $599 **>$2m rate loading:** 0.20% (80-85% LVR only)

Mortgage Choice Freedom interest rates are based on a reference rate for each product, purpose and repayment type, less an LVR-based margin discount which results in the final interest rate above. Mortgage Choice Freedom Fixed home loans revert to the Mortgage Choice Freedom Saver product when it is a 100% fixed loan. Where Mortgage Choice Freedom Fixed is part of a split loan, then the loan will revert to the Mortgage Choice Freedom Flex product. The above comparison rates are based on a 100% revert rate of Mortgage Choice Freedom Saver.

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Mortgage Choice Freedom home loan interest rates

Bridging

Home loan	LVR	Interest rate	Comparison rate	Fees & loadings
Mortgage Choice Freedom Move End Debt	>80-85% ≤80%	10.14% 9.64%	10.30% 9.80%	**Application fee:** $1,500 **Bridging deposit:** $750 non-refundable. Paid at unconditional approval. **Valuation fee:** charged at cost **Settlement fee:** $330 **Discharge fee:** $299
Mortgage Choice Freedom Move No End Debt	>80-85% ≤80%	9.44% 8.94%	9.54% 9.04%	**Application fee:** 0.60% **Bridging deposit:** $750 non-refundable. Paid at unconditional approval. **Valuation fee:** charged at cost **Settlement fee:** $330 **Discharge fee:** $299

Mortgage Choice Freedom interest rates are based on a reference rate for each product, purpose and repayment type, less an LVR-based margin discount which results in the final interest rate above. Mortgage Choice Freedom Fixed home loans revert to the Mortgage Choice Freedom Saver product when it is a 100% fixed loan. Where Mortgage Choice Freedom Fixed is part of a split loan, then the loan will revert to the Mortgage Choice Freedom Flex product. The above comparison rates are based on a 100% revert rate of Mortgage Choice Freedom Saver.



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