

Mortgage Choice Freedom Rates

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Mortgage Choice

Freedom

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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%		6.29%	6.74%	6.25%
	>60-70%		6.24%	6.74%	6.21%
	>50-60%		6.19%	6.74%	6.17%
	≤50%		6.14%	6.74%	6.14%
 Mortgage Choice Freedom Flex	0.15% discount on Freedom Flex Owner when bundled with Freedom Flex Investor				
	>70-80%		6.44%	6.89%	6.40%
	>60-70%		6.39%	6.89%	6.36%
	>50-60%		6.34%	6.89%	6.32%
 Mortgage Choice Freedom Fixed	>70-80%	1 year	6.84%	6.89%	6.30%
		2 year	6.89%	6.94%	6.37%
		3 year	6.94%	6.99%	6.43%
	>60-70%	1 year	6.79%	6.89%	6.26%
		2 year	6.84%	6.94%	6.33%
		3 year	6.89%	6.99%	6.39%
	>50-60%	1 year	6.74%	6.89%	6.23%
		2 year	6.79%	6.94%	6.29%
		3 year	6.84%	6.99%	6.36%
	≤50%	1 year	6.69%	6.89%	6.20%
		2 year	6.74%	6.94%	6.26%
		3 year	6.79%	6.99%	6.33%

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.

Mortgage Choice Freedom home loan interest rates

Owner Occupied
Principal and Interest

Home loan	LVR	Interest rate	Comparison rate	Fees & loadings
 Mortgage Choice Freedom Tailored 80-85% no LMI	>80-85%	6.84%	6.89%	Application fee: \$395 Valuation fee: first \$200 free, then charged at cost Legal & settlement fee: \$330 Discharge fee: \$599 >\$2m rate loading: 0.20%
 Mortgage Choice Freedom Tailored Lite Doc	>70-80% >60-70% >50-60% ≤50%	6.94% 6.89% 6.84% 6.79%	7.02% 6.97% 6.92% 6.87%	Application fee: 0.50% (+0.25% If > \$2m) Valuation fee: first \$200 free, then charged at cost Legal & settlement fee: \$330 Discharge fee: \$599

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Interest Only

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 Mortgage Choice Freedom Saver	>70-80%		6.49%	7.29%	6.35%
	>60-70%		6.44%	7.29%	6.30%
	>50-60%		6.39%	7.29%	6.26%
	≤50%		6.39%	7.29%	6.25%
 Mortgage Choice Freedom Flex	0.15% discount on Freedom Flex Owner when bundled with Freedom Flex Investor				
	>70-80%		6.64%	7.44%	6.50%
	>60-70%		6.59%	7.44%	6.45%
	>50-60%		6.54%	7.44%	6.41%
	≤50%		6.54%	7.44%	6.40%
 Mortgage Choice Freedom Fixed	>70-80%	1 year	6.94%	6.99%	6.32%
		2 year	6.99%	7.04%	6.39%
		3 year	7.04%	7.04%	6.47%
	>60-70%	1 year	6.94%	6.99%	6.28%
		2 year	6.99%	7.04%	6.36%
		3 year	7.04%	7.04%	6.44%
	>50-60%	1 year	6.94%	6.99%	6.25%
		2 year	6.99%	7.04%	6.33%
		3 year	7.04%	7.04%	6.41%
	≤50%	1 year	6.94%	6.99%	6.22%
		2 year	6.99%	7.04%	6.31%
		3 year	7.04%	7.04%	6.39%

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 Mortgage Choice Freedom Tailored Lite Doc	>70-80% >60-70% >50-60% ≤50%	7.14% 7.09% 7.04% 6.99%	7.10% 7.05% 7.00% 6.95%	Application fee: 0.50% (+0.25% If > \$2m) Valuation fee: first \$200 free, then charged at cost Legal & settlement fee: \$330 Discharge fee: \$599

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Mortgage Choice Freedom home loan interest rates

Investor
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	>60-70%		6.29%	7.09%	6.26%
	>50-60%		6.24%	7.09%	6.22%
	≤50%		6.19%	7.09%	6.19%
 Mortgage Choice Freedom Flex	>70-80%		6.49%	7.24%	6.45%
	>60-70%		6.44%	7.24%	6.41%
	>50-60%		6.39%	7.24%	6.37%
	≤50%		6.34%	7.24%	6.34%
 Mortgage Choice Freedom Fixed	>70-80%	1 year	6.99%	7.04%	6.36%
		2 year	7.04%	7.09%	6.44%
		3 year	7.09%	7.14%	6.51%
	>60-70%	1 year	6.89%	7.04%	6.32%
		2 year	6.94%	7.09%	6.39%
		3 year	6.99%	7.14%	6.46%
	>50-60%	1 year	6.84%	7.04%	6.28%
		2 year	6.89%	7.09%	6.35%
		3 year	6.94%	7.14%	6.42%
	≤50%	1 year	6.79%	7.04%	6.25%
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		3 year	6.89%	7.14%	6.39%

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 Mortgage Choice Freedom Tailored Lite Doc	>70-80% >60-70% >50-60% ≤50%	7.14% 7.09% 7.04% 6.99%	7.22% 7.17% 7.12% 7.07%	Application fee: 0.50% (+0.25% If > \$2m) Valuation fee: first \$200 free, then charged at cost Legal & settlement fee: \$330 Discharge fee: \$599
 Mortgage Choice Freedom Tailored Plus Lite Doc	>70-80% >60-70% >50-60% ≤50%	7.14% 7.09% 7.04% 6.99%	7.22% 7.17% 7.12% 7.07%	Application fee: 0.50% (+0.25% If > \$2m) Valuation fee: first \$200 free, then charged at cost Legal & settlement fee: \$330 Discharge fee: \$599
 Mortgage Choice Freedom Tailored Plus Full Doc	0.40% discount on Freedom Tailored Plus Full Doc until 24 August 2026			
	>80-85%	7.14%	7.20%	Application fee: \$500
	>70-80%	6.69%	6.75%	Valuation fee: first \$200 free, then charged at cost
	>60-70%	6.64%	6.70%	Legal & settlement fee: \$330
	>50-60%	6.59%	6.65%	Discharge fee: \$599
	≤50%	6.54%	6.60%	>\$2m rate loading: 0.20% (80-85% LVR only)

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	>50-60%		6.39%	7.29%	6.29%
	≤50%		6.34%	7.29%	6.25%
 Mortgage Choice Freedom Flex	>70-80%		6.64%	7.44%	6.53%
	>60-70%		6.59%	7.44%	6.48%
	>50-60%		6.54%	7.44%	6.44%
	≤50%		6.49%	7.44%	6.40%
 Mortgage Choice Freedom Fixed	>70-80%	1 year	7.04%	7.09%	6.37%
		2 year	7.09%	7.14%	6.45%
		3 year	7.14%	7.19%	6.53%
	>60-70%	1 year	6.99%	7.09%	6.33%
		2 year	7.04%	7.14%	6.41%
		3 year	7.09%	7.19%	6.49%
	>50-60%	1 year	6.94%	7.09%	6.29%
		2 year	6.99%	7.14%	6.37%
		3 year	7.04%	7.19%	6.45%
	≤50%	1 year	6.94%	7.09%	6.27%
		2 year	6.99%	7.14%	6.35%
		3 year	7.04%	7.19%	6.43%

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 Mortgage Choice Freedom Tailored Plus Lite Doc	> 70-80% > 60-70% > 50-60% ≤ 50%	7.24% 7.19% 7.14% 7.09%	7.26% 7.21% 7.16% 7.11%	Application fee: 0.50% (+0.25% If > \$2m) Valuation fee: first \$200 free, then charged at cost Legal & settlement fee: \$330 Discharge fee: \$599
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	> 80-85%	7.29%	7.26%	Application fee: \$500
	> 70-80%	6.79%	6.79%	Valuation fee: first \$200 free, then charged at cost
	> 60-70%	6.74%	6.75%	Legal & settlement fee: \$330
	> 50-60%	6.69%	6.69%	Discharge fee: \$599
	≤ 50%	6.64%	6.64%	>\$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.

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%	9.74% 9.24%	9.89% 9.38%	Application fee: \$1,500 Bridging deposit: \$750 non-refundable. Paid at unconditional approval. Valuation fee: charged at cost Legal & settlement fee: \$330 Discharge fee: \$299
 Mortgage Choice Freedom Move No End Debt	>80-85% ≤80%	8.94% 8.44%	9.05% 8.54%	Application fee: 0.70% Bridging deposit: \$750 non-refundable. Paid at unconditional approval. Valuation fee: charged at cost Legal & settlement fee: \$330 Discharge fee: \$299



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