Mortgage Choice Freedom Rates

Issued 13 Oct 2026

Mortgage Choice Freedom Powered by ATHENA

Issued 13 Oct 2026

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%		6.54%	6.99%	6.50%
	>60-70%		6.49%	6.99%	6.46%
	>50-60%		6.44%	6.99%	6.42%
	≤50%		6.39%	6.99%	6.39%
Mortgage Choice Freedom Flex	0.15% discount on Freedom Flex Owner when bundled with Freedom Flex Investor				
	>70-80%		6.69%	7.14%	6.65%
	>60-70%		6.64%	7.14%	6.61%
	>50-60%		6.59%	7.14%	6.57%
	≤50%		6.54%	7.14%	6.54%
Mortgage Choice Freedom Fixed	>70-80%	1 year	7.34%	7.39%	6.58%
		2 year	7.34%	7.39%	6.66%
		3 year	7.34%	7.39%	6.73%
	>60-70%	1 year	7.29%	7.39%	6.54%
		2 year	7.29%	7.39%	6.62%
		3 year	7.29%	7.39%	6.69%
	>50-60%	1 year	7.24%	7.39%	6.50%
		2 year	7.24%	7.39%	6.58%
		3 year	7.24%	7.39%	6.65%
	≤50%	1 year	7.19%	7.39%	6.47%
		2 year	7.19%	7.39%	6.55%
		3 year	7.19%	7.39%	6.62%

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	$0 annual offset fee for the first year on new applications submitted by 27 Nov 2026			
	>70-80%	6.54%	6.80%	**Application fee:** $0
	>60-70%	6.49%	6.75%	**Annual offset fee:** $249 p.a (only if the loan has an active offset sub-account, not on redraw)
	>50-60%	6.44%	6.70%	
	≤50%	6.39%	6.65%	**Valuation fee:** $0
				Settlement fee: $330
				Discharge fee: $499
Mortgage Choice Freedom Tailored 80-85% no LMI	>80-85%	6.99%	7.05%	**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%	7.14%	7.20%	**Application fee:** 0.25% (+0.25% If > $2m)
	>60-70%	7.09%	7.15%	**Valuation fee:** first $200 free, then charged at cost
	>50-60%	7.04%	7.10%	**Settlement fee:** $330
	≤50%	6.99%	7.05%	**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%		6.74%	7.54%	6.60%
	>60-70%		6.69%	7.54%	6.55%
	>50-60%		6.64%	7.54%	6.51%
	≤50%		6.64%	7.54%	6.50%
Mortgage Choice Freedom Flex	0.15% discount on Freedom Flex Owner when bundled with Freedom Flex Investor				
	>70-80%		6.89%	7.69%	6.75%
	>60-70%		6.84%	7.69%	6.71%
	>50-60%		6.79%	7.69%	6.66%
	≤50%		6.79%	7.69%	6.65%
Mortgage Choice Freedom Fixed	>70-80%	1 year	7.44%	7.49%	6.59%
		2 year	7.44%	7.49%	6.68%
		3 year	7.44%	7.44%	6.76%
	>60-70%	1 year	7.44%	7.49%	6.56%
		2 year	7.44%	7.49%	6.65%
		3 year	7.44%	7.44%	6.74%
	>50-60%	1 year	7.44%	7.49%	6.53%
		2 year	7.44%	7.49%	6.62%
		3 year	7.44%	7.44%	6.71%
	≤50%	1 year	7.44%	7.49%	6.50%
		2 year	7.44%	7.49%	6.60%
		3 year	7.44%	7.44%	6.69%

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	$0 annual offset fee for the first year on new applications submitted by 27 Nov 2026			
	>70-80%	6.74%	6.87%	**Application fee:** $0
	>60-70%	6.69%	6.81%	**Annual offset fee:** $249 p.a (only if the loan has an active offset sub-account, not on redraw)
	>50-60%	6.64%	6.77%	**Valuation fee:** $0
	≤50%	6.64%	6.74%	**Settlement fee:** $330
				Discharge fee: $499
Mortgage Choice Freedom Tailored 80-85% no LMI	>80-85%	7.24%	7.16%	**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%	7.34%	7.28%	**Application fee:** 0.25% (+0.25% If > $2m)
	>60-70%	7.29%	7.23%	**Valuation fee:** first $200 free, then charged at cost
	>50-60%	7.24%	7.18%	**Settlement fee:** $330
	≤50%	7.19%	7.13%	**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%		6.59%	7.34%	6.55%
	>60-70%		6.54%	7.34%	6.51%
	>50-60%		6.49%	7.34%	6.47%
	≤50%		6.44%	7.34%	6.44%
Mortgage Choice Freedom Flex	>70-80%		6.74%	7.49%	6.70%
	>60-70%		6.69%	7.49%	6.66%
	>50-60%		6.64%	7.49%	6.62%
	≤50%		6.59%	7.49%	6.59%
Mortgage Choice Freedom Fixed	>70-80%	1 year	7.49%	7.54%	6.64%
		2 year	7.49%	7.54%	6.73%
		3 year	7.49%	7.54%	6.81%
	>60-70%	1 year	7.39%	7.54%	6.60%
		2 year	7.39%	7.54%	6.68%
		3 year	7.39%	7.54%	6.76%
	>50-60%	1 year	7.34%	7.54%	6.56%
		2 year	7.34%	7.54%	6.64%
		3 year	7.34%	7.54%	6.72%
	≤50%	1 year	7.29%	7.54%	6.53%
		2 year	7.29%	7.54%	6.61%
		3 year	7.29%	7.54%	6.69%

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	$0 annual offset fee for the first year on new applications submitted by 27 Nov 2026			
	>70-80%	6.59%	6.85%	**Application fee:** $0
	>60-70%	6.54%	6.80%	**Annual offset fee:** $249 p.a (only if the loan has an active offset sub-account, not on redraw)
	>50-60%	6.49%	6.75%	
	≤50%	6.44%	6.70%	**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%	7.34%	7.40%	**Application fee:** 0.25% (+0.25% If > $2m)
	>60-70%	7.29%	7.35%	**Valuation fee:** first $200 free, then charged at cost
	>50-60%	7.24%	7.30%	**Settlement fee:** $330
	≤50%	7.19%	7.25%	**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%	7.34% 7.29% 7.24% 7.19%	7.40% 7.35% 7.30% 7.25%	**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%	7.39% 6.94% 6.89% 6.84% 6.79%	7.50% 7.04% 6.99% 6.94% 6.89%	**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%		6.74%	7.54%	6.63%
	>60-70%		6.69%	7.54%	6.58%
	>50-60%		6.64%	7.54%	6.54%
	≤50%		6.59%	7.54%	6.50%
Mortgage Choice Freedom Flex	>70-80%		6.89%	7.69%	6.78%
	>60-70%		6.84%	7.69%	6.73%
	>50-60%		6.79%	7.69%	6.69%
	≤50%		6.74%	7.69%	6.65%
Mortgage Choice Freedom Fixed	>70-80%	1 year	7.54%	7.59%	6.65%
		2 year	7.54%	7.59%	6.74%
		3 year	7.54%	7.59%	6.83%
	>60-70%	1 year	7.49%	7.59%	6.61%
		2 year	7.49%	7.59%	6.70%
		3 year	7.49%	7.59%	6.79%
	>50-60%	1 year	7.44%	7.59%	6.57%
		2 year	7.44%	7.59%	6.66%
		3 year	7.44%	7.59%	6.75%
	≤50%	1 year	7.44%	7.59%	6.54%
		2 year	7.44%	7.59%	6.64%
		3 year	7.44%	7.59%	6.72%

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	$0 annual offset fee for the first year on new applications submitted by 27 Nov 2026			
	>70-80%	6.74%	6.89%	**Application fee:** $0
	>60-70%	6.69%	6.84%	**Annual offset fee:** $249 p.a (only if the loan has an active offset sub-account, not on redraw)
	>50-60%	6.64%	6.79%	**Valuation fee:** $0
	≤50%	6.59%	6.74%	**Settlement fee:** $330
				Discharge fee: $499
Mortgage Choice Freedom Tailored 80-85% no LMI	>80-85%	7.39%	7.36%	**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%	7.44%	7.44%	**Application fee:** 0.25% (+0.25% If > $2m)
	>60-70%	7.39%	7.39%	**Valuation fee:** first $200 free, then charged at cost
	>50-60%	7.34%	7.34%	**Settlement fee:** $330
	≤50%	7.29%	7.29%	**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%	7.44% 7.39% 7.34% 7.29%	7.44% 7.39% 7.34% 7.29%	**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%	7.54% 7.04% 6.99% 6.94% 6.89%	7.56% 7.08% 7.03% 6.98% 6.93%	**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%	9.89% 9.39%	10.05% 9.54%	**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%	9.19% 8.69%	9.29% 8.79%	**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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