

# Mortgage Choice Freedom Rates

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**Mortgage Choice**  
**Freedom** Powered by  **ATHENA**

# Mortgage Choice

## Freedom home loan

### interest rates

Owner Occupied  
Principal and Interest

Home loan	LVR	Interest rate	Reference rate	Comparison rate
 <b>Mortgage Choice Freedom Saver</b>	>70-80%	5.54%	5.99%	5.49%
	>60-70%	5.49%	5.99%	5.45%
	>50-60%	5.44%	5.99%	5.42%
	≤50%	5.39%	5.99%	5.39%
 <b>Mortgage Choice Freedom Flex</b>	0.15% discount on Freedom Flex Owner when bundled with Freedom Flex Investor			
	>70-80%	5.69%	6.14%	5.64%
	>60-70%	5.64%	6.14%	5.60%
	>50-60%	5.59%	6.14%	5.57%
	≤50%	5.54%	6.14%	5.54%
 <b>Mortgage Choice Freedom Fixed</b>	>70-80%	1 year	6.24%	6.29%
		2 year	6.29%	6.34%
		3 year	6.39%	6.44%
	>60-70%	1 year	6.19%	6.29%
		2 year	6.24%	6.34%
		3 year	6.34%	6.44%
	>50-60%	1 year	6.14%	6.29%
		2 year	6.19%	6.34%
		3 year	6.29%	6.44%
	≤50%	1 year	6.09%	6.29%
		2 year	6.14%	6.34%
		3 year	6.24%	6.44%

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
 <b>Mortgage Choice Freedom Tailored 80-85% no LMI</b>	>80-85%	6.09%	6.14%	<b>Application fee:</b> \$395 <b>Valuation fee:</b> first \$200 free, then charged at cost <b>Legal &amp; settlement fee:</b> \$330 <b>Discharge fee:</b> \$599 <b>&gt;\$2m rate loading:</b> 0.20%
 <b>Mortgage Choice Freedom Tailored Lite Doc</b>	>70-80% >60-70% >50-60% ≤50%	6.39% 6.29% 6.24% 6.14%	6.47% 6.37% 6.32% 6.22%	<b>Application fee:</b> 0.50% (+0.25% If > \$2m) <b>Valuation fee:</b> first \$200 free, then charged at cost <b>Legal &amp; settlement fee:</b> \$330 <b>Discharge fee:</b> \$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.

# Mortgage Choice Freedom home loan interest rates

Owner Occupied  
Interest Only

Home loan	LVR	Interest rate	Reference rate	Comparison rate
 <b>Mortgage Choice Freedom Saver</b>	>70-80%	5.74%	6.54%	5.59%
	>60-70%	5.69%	6.54%	5.55%
	>50-60%	5.64%	6.54%	5.51%
	≤50%	5.64%	6.54%	5.49%
 <b>Mortgage Choice Freedom Flex</b>	0.15% discount on Freedom Flex Owner when bundled with Freedom Flex Investor			
	>70-80%	5.89%	6.69%	5.74%
	>60-70%	5.84%	6.69%	5.70%
	>50-60%	5.79%	6.69%	5.66%
	≤50%	5.79%	6.69%	5.64%
 <b>Mortgage Choice Freedom Fixed</b>	>70-80%	1 year	6.34%	6.39%
		2 year	6.39%	6.44%
		3 year	6.49%	6.49%
	>60-70%	1 year	6.34%	6.39%
		2 year	6.39%	6.44%
		3 year	6.49%	6.49%
	>50-60%	1 year	6.34%	6.39%
		2 year	6.39%	6.44%
		3 year	6.49%	6.49%
	≤50%	1 year	6.34%	6.39%
		2 year	6.39%	6.44%
		3 year	6.49%	6.49%

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  
Interest Only

Home loan	LVR	Interest rate	Comparison rate	Fees & loadings
 <b>Mortgage Choice Freedom Tailored 80-85% no LMI</b>	>80-85%	6.34%	6.24%	<b>Application fee:</b> \$395 <b>Valuation fee:</b> first \$200 free, then charged at cost <b>Legal &amp; settlement fee:</b> \$330 <b>Discharge fee:</b> \$599 <b>&gt;\$2m rate loading:</b> 0.20%
 <b>Mortgage Choice Freedom Tailored Lite Doc</b>	>70-80% >60-70% >50-60% ≤50%	6.54% 6.44% 6.39% 6.34%	6.53% 6.43% 6.38% 6.30%	<b>Application fee:</b> 0.50% (+ 0.25% If > \$2m) <b>Valuation fee:</b> first \$200 free, then charged at cost <b>Legal &amp; settlement fee:</b> \$330 <b>Discharge fee:</b> \$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 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

**Investor**  
Principal and Interest

Home loan	LVR	Interest rate	Reference rate	Comparison rate	
 <b>Mortgage Choice Freedom Saver</b>	>70-80%	5.59%	6.34%	5.54%	
	>60-70%	5.54%	6.34%	5.50%	
	>50-60%	5.49%	6.34%	5.47%	
	≤50%	5.44%	6.34%	5.44%	
 <b>Mortgage Choice Freedom Flex</b>	>70-80%	5.74%	6.49%	5.69%	
	>60-70%	5.69%	6.49%	5.65%	
	>50-60%	5.64%	6.49%	5.62%	
	≤50%	5.59%	6.49%	5.59%	
 <b>Mortgage Choice Freedom Fixed</b>	>70-80%	1 year	6.39%	6.44%	5.62%
		2 year	6.44%	6.49%	5.71%
		3 year	6.54%	6.59%	5.81%
	>60-70%	1 year	6.29%	6.44%	5.58%
		2 year	6.34%	6.49%	5.66%
		3 year	6.44%	6.59%	5.76%
	>50-60%	1 year	6.24%	6.44%	5.54%
		2 year	6.29%	6.49%	5.62%
		3 year	6.39%	6.59%	5.72%
	≤50%	1 year	6.19%	6.44%	5.51%
		2 year	6.24%	6.49%	5.59%
		3 year	6.34%	6.59%	5.69%

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 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 Saver.

# Mortgage Choice

## Freedom home loan

### interest rates

**Investor**  
Principal and Interest

Home loan	LVR	Interest rate	Comparison rate	Fees & loadings
 <b>Mortgage Choice Freedom Tailored 80-85% no LMI</b>	>80-85%	6.44%	6.49%	<b>Application fee:</b> \$395 <b>Valuation fee:</b> first \$200 free, then charged at cost <b>Legal &amp; settlement fee:</b> \$330 <b>Discharge fee:</b> \$599 <b>&gt;\$2m rate loading:</b> 0.20%
 <b>Mortgage Choice Freedom Tailored Lite Doc</b>	>70-80% >60-70% >50-60% ≤50%	6.59% 6.49% 6.44% 6.29%	6.67% 6.57% 6.52% 6.37%	<b>Application fee:</b> 0.50% (+0.25% If > \$2m) <b>Valuation fee:</b> first \$200 free, then charged at cost <b>Legal &amp; settlement fee:</b> \$330 <b>Discharge fee:</b> \$599
 <b>Mortgage Choice Freedom Tailored Plus Lite Doc</b>	>70-80% >60-70% >50-60% ≤50%	6.54% 6.49% 6.44% 6.39%	6.62% 6.57% 6.52% 6.47%	<b>Application fee:</b> 0.50% (+0.25% If > \$2m) <b>Valuation fee:</b> first \$200 free, then charged at cost <b>Legal &amp; settlement fee:</b> \$330 <b>Discharge fee:</b> \$599
 <b>Mortgage Choice Freedom Tailored Plus Full Doc</b>	>80-85% >70-80% >60-70% >50-60% ≤50%	6.79% 6.34% 6.29% 6.24% 6.19%	6.85% 6.40% 6.35% 6.30% 6.25%	<b>Application fee:</b> \$500 <b>Valuation fee:</b> first \$200 free, then charged at cost <b>Legal &amp; settlement fee:</b> \$330 <b>Discharge fee:</b> \$599 <b>&gt;\$2m rate loading:</b> 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

Investor  
Interest Only

Home loan	LVR		Interest rate	Reference rate	Comparison rate
 <b>Mortgage Choice Freedom Saver</b>	>70-80%		5.74%	6.54%	5.62%
	>60-70%		5.69%	6.54%	5.58%
	>50-60%		5.64%	6.54%	5.54%
	≤50%		5.59%	6.54%	5.50%
 <b>Mortgage Choice Freedom Flex</b>	>70-80%		5.89%	6.69%	5.77%
	>60-70%		5.84%	6.69%	5.73%
	>50-60%		5.79%	6.69%	5.69%
	≤50%		5.74%	6.69%	5.65%
 <b>Mortgage Choice Freedom Fixed</b>	>70-80%	1 year	6.44%	6.49%	5.63%
		2 year	6.49%	6.54%	5.72%
		3 year	6.59%	6.64%	5.83%
	>60-70%	1 year	6.39%	6.49%	5.59%
		2 year	6.44%	6.54%	5.68%
		3 year	6.54%	6.64%	5.79%
	>50-60%	1 year	6.34%	6.49%	5.55%
		2 year	6.39%	6.54%	5.64%
		3 year	6.49%	6.64%	5.75%
	≤50%	1 year	6.34%	6.49%	5.53%
		2 year	6.39%	6.54%	5.62%
		3 year	6.49%	6.64%	5.73%

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 Saver.

# Mortgage Choice

## Freedom home loan

### interest rates

Investor  
Interest Only

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 <b>Mortgage Choice Freedom Tailored Lite Doc</b>	>70-80% >60-70% >50-60% ≤50%	6.79% 6.69% 6.59% 6.54%	6.75% 6.66% 6.58% 6.47%	<b>Application fee:</b> 0.50% (+0.25% If > \$2m) <b>Valuation fee:</b> first \$200 free, then charged at cost <b>Legal &amp; settlement fee:</b> \$330 <b>Discharge fee:</b> \$599
 <b>Mortgage Choice Freedom Tailored Plus Lite Doc</b>	>70-80% >60-70% >50-60% ≤50%	6.69% 6.64% 6.59% 6.54%	6.68% 6.63% 6.58% 6.53%	<b>Application fee:</b> 0.50% (+0.25% If > \$2m) <b>Valuation fee:</b> first \$200 free, then charged at cost <b>Legal &amp; settlement fee:</b> \$330 <b>Discharge fee:</b> \$599
 <b>Mortgage Choice Freedom Tailored Plus Full Doc</b>	>80-85% >70-80% >60-70% >50-60% ≤50%	6.94% 6.49% 6.44% 6.39% 6.34%	6.91% 6.46% 6.42% 6.36% 6.31%	<b>Application fee:</b> \$500 <b>Valuation fee:</b> first \$200 free, then charged at cost <b>Legal &amp; settlement fee:</b> \$330 <b>Discharge fee:</b> \$599 <b>&gt;\$2m rate loading:</b> 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
 <b>Mortgage Choice</b> <b>Freedom Move</b> <b>End Debt</b>	>80-85% ≤80%	8.99% 8.49%	9.13% 8.63%	<b>Application fee:</b> \$1,500 <b>Bridging deposit:</b> \$750 non-refundable. Paid at unconditional approval. <b>Valuation fee:</b> charged at cost <b>Legal &amp; settlement fee:</b> \$330 <b>Discharge fee:</b> \$299
 <b>Mortgage Choice</b> <b>Freedom Move</b> <b>No End Debt</b>	>80-85% ≤80%	8.19% 7.69%	8.29% 7.79%	<b>Application fee:</b> 0.70% <b>Bridging deposit:</b> \$750 non-refundable. Paid at unconditional approval. <b>Valuation fee:</b> charged at cost <b>Legal &amp; settlement fee:</b> \$330 <b>Discharge fee:</b> \$299



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