

# Mortgage Choice Freedom Rates

Issued 20 May 2025



**Mortgage Choice**

**Freedom**




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**ATHENA**

# Mortgage Choice Freedom home loan interest rates



**Owner Occupied**  
Principal and Interest

Home loan	LVR		Interest rate	Reference rate	Comparison rate
<div></div> <div>Mortgage Choice Freedom Saver</div>	>70-80%		5.79%	6.24%	5.74%
	>60-70%		5.74%	6.24%	5.71%
	>50-60%		5.69%	6.24%	5.67%
	≤50%		5.64%	6.24%	5.64%
<div></div> <div>Mortgage Choice Freedom Flex</div>	0.15% discount on Freedom Flex Owner when bundled with Freedom Flex Investor				
	>70-80%		5.94%	6.39%	5.89%
	>60-70%		5.89%	6.39%	5.86%
	>50-60%		5.84%	6.39%	5.82%
	≤50%		5.79%	6.39%	5.79%
<div></div> <div>Mortgage Choice Freedom Fixed</div>	>70-80%	1 year	6.44%	6.49%	5.81%
		2 year	6.14%	6.19%	5.81%
		3 year	6.09%	6.14%	5.83%
	>60-70%	1 year	6.39%	6.49%	5.77%
		2 year	6.09%	6.19%	5.77%
		3 year	6.04%	6.14%	5.79%
	>50-60%	1 year	6.34%	6.49%	5.73%
		2 year	6.04%	6.19%	5.74%
		3 year	5.99%	6.14%	5.75%
	≤50%	1 year	6.29%	6.49%	5.70%
		2 year	5.99%	6.19%	5.71%
		3 year	5.94%	6.14%	5.72%

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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Home loan	LVR	Interest rate	Comparison rate	Fees & loadings
 <p><b>Mortgage Choice Freedom Tailored 80-85% no LMI</b></p>	>80-85%	6.34%	6.39%	<p>Application Fee: \$395</p> <p>Valuation Fee: First \$200 free, then charged at cost</p> <p>Legal &amp; Settlement Fee: \$330</p> <p>Discharge Fee: \$599</p> <p>&gt;\$2m rate loading: 0.20%</p>
 <p><b>Mortgage Choice Freedom Tailored Lite Doc</b></p>	>70-80% >60-70% >50-60% ≤50%	6.74% 6.69% 6.64% 6.59%	6.82% 6.77% 6.72% 6.67%	<p>Application Fee: 0.50% (+0.25% if &gt; \$2M)</p> <p>Valuation Fee: First \$200 free, then charged at cost</p> <p>Legal &amp; Settlement Fee: \$330</p> <p>Discharge Fee: \$599</p>

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	>60-70%		6.09%	6.94%	5.95%
	>50-60%		6.04%	6.94%	5.91%
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	>60-70%	1 year	6.54%	6.59%	5.79%
		2 year	6.24%	6.29%	5.81%
		3 year	6.19%	6.19%	5.84%
	>50-60%	1 year	6.54%	6.59%	5.76%
		2 year	6.24%	6.29%	5.78%
		3 year	6.19%	6.19%	5.81%
	≤50%	1 year	6.54%	6.59%	5.73%
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Home loan	LVR	Interest rate	Comparison rate	Fees & loadings
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 <b>Mortgage Choice Freedom Tailored Lite Doc</b>	>70-80% >60-70% >50-60% ≤50%	6.94% 6.89% 6.84% 6.79%	6.90% 6.86% 6.80% 6.75%	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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	>60-70%		5.94%	6.74%	5.91%
	>50-60%		5.89%	6.74%	5.87%
	≤50%		5.84%	6.74%	5.84%
 <b>Mortgage Choice Freedom Fixed</b>	>70-80%	1 year	6.59%	6.64%	5.87%
		2 year	6.29%	6.34%	5.88%
		3 year	6.24%	6.29%	5.91%
	>60-70%	1 year	6.49%	6.64%	5.83%
		2 year	6.19%	6.34%	5.83%
		3 year	6.14%	6.29%	5.85%
	>50-60%	1 year	6.44%	6.64%	5.79%
		2 year	6.14%	6.34%	5.80%
		3 year	6.09%	6.29%	5.82%
	≤50%	1 year	6.39%	6.64%	5.76%
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 <b>Mortgage Choice Freedom Tailored Lite Doc</b>	>70-80% >60-70% >50-60% ≤50%	6.94% 6.84% 6.79% 6.74%	7.02% 6.92% 6.87% 6.82%	Application Fee: 0.50% (+0.25% if > \$2M) Valuation Fee: First \$200 free, then charged at cost Legal & Settlement Fee: \$330 Discharge Fee: \$599
 <b>Mortgage Choice Freedom Tailored Plus Lite Doc</b>	>70-80% >60-70% >50-60% ≤50%	6.89% 6.84% 6.79% 6.74%	6.97% 6.92% 6.87% 6.82%	Application Fee: 0.50% (+0.25% if > \$2M) Valuation Fee: First \$200 free, then charged at cost Legal & Settlement Fee: \$330 Discharge Fee: \$599
 <b>Mortgage Choice Freedom Tailored Plus Full Doc</b>	>80-85% >70-80% >60-70% >50-60% ≤50%	7.04% 6.59% 6.54% 6.49% 6.44%	7.10% 6.65% 6.60% 6.55% 6.50%	Application Fee: \$500 Valuation Fee: First \$200 free, then charged at cost Legal & Settlement Fee: \$330 Discharge Fee: \$599 >\$2m rate loading: 0.20% (80-85% LVR only)

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