

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%		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%
 Mortgage Choice Freedom Flex			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%
 Mortgage Choice Freedom Fixed	>70-80%	1 year	5.79%	5.84%	5.52%
		2 year	5.64%	5.69%	5.51%
		3 year	5.64%	5.69%	5.52%
	>60-70%	1 year	5.74%	5.84%	5.48%
		2 year	5.59%	5.69%	5.47%
		3 year	5.59%	5.69%	5.48%
	>50-60%	1 year	5.69%	5.84%	5.44%
		2 year	5.54%	5.69%	5.44%
		3 year	5.54%	5.69%	5.45%
	≤50%	1 year	5.64%	5.84%	5.41%
		2 year	5.49%	5.69%	5.41%
		3 year	5.49%	5.69%	5.42%

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




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Home loan	LVR	Interest rate	Comparison rate	Fees & loadings
 <p>Mortgage Choice Freedom Tailored 80-85% no LMI</p>	>80-85%	6.09%	6.14%	<p>Application Fee: \$395</p> <p>Valuation Fee: First \$200 free, then charged at cost</p> <p>Legal & Settlement Fee: \$330</p> <p>Discharge Fee: \$599</p> <p>>\$2m rate loading: 0.20%</p>
 <p>Mortgage Choice Freedom Tailored Lite Doc</p>	>70-80% >60-70% >50-60% ≤50%	6.39% 6.29% 6.24% 6.14%	6.47% 6.37% 6.32% 6.22%	<p>Application Fee: 0.50% (+0.25% if > \$2M)</p> <p>Valuation Fee: First \$200 free, then charged at cost</p> <p>Legal & Settlement Fee: \$330</p> <p>Discharge Fee: \$599</p>

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Home loan	LVR		Interest rate	Reference rate	Comparison rate
<div></div> <div>Mortgage Choice Freedom Saver</div>	>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%
<div></div> <div>Mortgage Choice Freedom Flex</div>	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%
<div></div> <div>Mortgage Choice Freedom Fixed</div>	>70-80%	1 year	5.84%	5.89%	5.52%
		2 year	5.74%	5.79%	5.54%
		3 year	5.74%	5.74%	5.56%
	>60-70%	1 year	5.84%	5.89%	5.49%
		2 year	5.74%	5.79%	5.51%
		3 year	5.74%	5.74%	5.53%
	>50-60%	1 year	5.84%	5.89%	5.46%
		2 year	5.74%	5.79%	5.48%
		3 year	5.74%	5.74%	5.50%
	≤50%	1 year	5.84%	5.89%	5.43%
		2 year	5.74%	5.79%	5.46%
		3 year	5.74%	5.74%	5.48%

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>Mortgage Choice Freedom Tailored 80-85% no LMI</p>	>80-85%	6.34%	6.24%	Application Fee: \$395 Valuation Fee: First \$200 free, then charged at cost Legal & Settlement Fee: \$330 Discharge Fee: \$599 >\$2m rate loading: 0.20%
 <p>Mortgage Choice Freedom Tailored Lite Doc</p>	>70-80% >60-70% >50-60% ≤50%	6.54% 6.44% 6.39% 6.34%	6.53% 6.43% 6.38% 6.30%	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 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





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 Mortgage Choice Freedom Saver	>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%
 Mortgage Choice Freedom Flex	>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%
 Mortgage Choice Freedom Fixed	>70-80%	1 year	5.89%	5.94%	5.57%
		2 year	5.79%	5.84%	5.58%
		3 year	5.79%	5.84%	5.60%
	>60-70%	1 year	5.79%	5.94%	5.53%
		2 year	5.69%	5.84%	5.53%
		3 year	5.69%	5.84%	5.55%
	>50-60%	1 year	5.74%	5.94%	5.49%
		2 year	5.64%	5.84%	5.50%
		3 year	5.64%	5.84%	5.51%
	≤50%	1 year	5.69%	5.94%	5.46%
		2 year	5.59%	5.84%	5.47%
		3 year	5.59%	5.84%	5.48%

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 Mortgage Choice Freedom Tailored Lite Doc	>70-80% >60-70% >50-60% ≤50%	6.59% 6.49% 6.44% 6.29%	6.67% 6.57% 6.52% 6.37%	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%	6.54% 6.49% 6.44% 6.39%	6.62% 6.57% 6.52% 6.47%	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	>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%	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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 Mortgage Choice Freedom Flex	>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%
 Mortgage Choice Freedom Fixed	>70-80%	1 year	5.94%	5.99%	5.58%
		2 year	5.84%	5.89%	5.60%
		3 year	5.84%	5.89%	5.62%
	>60-70%	1 year	5.89%	5.99%	5.54%
		2 year	5.79%	5.89%	5.56%
		3 year	5.79%	5.89%	5.58%
	>50-60%	1 year	5.84%	5.99%	5.50%
		2 year	5.74%	5.89%	5.52%
		3 year	5.74%	5.89%	5.54%
	≤50%	1 year	5.84%	5.99%	5.48%
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