




Mortgage Choice Freedom Rates

Issued 8 April 2025

Mortgage Choice Freedom home loan interest rates



Owner Occupied
Principal and Interest

Home loan	LVR	Interest rate	Reference rate	Comparison rate	
 <p>Mortgage Choice Freedom Saver</p>	>70-80%	6.04%	6.49%	6.00%	
	>60-70%	5.99%	6.49%	5.96%	
	>50-60%	5.94%	6.49%	5.92%	
	≤50%	5.89%	6.49%	5.89%	
 <p>Mortgage Choice Freedom Flex</p>	0.15% discount on Freedom Flex Owner when bundled with Freedom Flex Investor				
	>70-80%	6.19%	6.64%	6.15%	
	>60-70%	6.14%	6.64%	6.11%	
	>50-60%	6.09%	6.64%	6.07%	
	≤50%	6.04%	6.64%	6.04%	
 <p>Mortgage Choice Freedom Fixed</p>	>70-80%	1 year	6.44%	6.49%	6.04%
		2 year	6.14%	6.19%	6.01%
		3 year	6.09%	6.14%	6.01%
	>60-70%	1 year	6.39%	6.49%	6.00%
		2 year	6.09%	6.19%	5.98%
		3 year	6.04%	6.14%	5.97%
	>50-60%	1 year	6.34%	6.49%	5.96%
		2 year	6.04%	6.19%	5.94%
		3 year	5.99%	6.14%	5.93%
	≤50%	1 year	6.29%	6.49%	5.93%
		2 year	5.99%	6.19%	5.91%
		3 year	5.94%	6.14%	5.90%

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
 <p>Mortgage Choice Freedom Tailored 80-85% no LMI</p>	>80-85%	6.59%	6.64%	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%	6.99% 6.94% 6.89% 6.84%	7.07% 7.02% 6.97% 6.92%	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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 <p>Mortgage Choice Freedom Saver</p>	>70-80%	6.24%	7.04%	6.09%	
	>60-70%	6.19%	7.04%	6.05%	
	>50-60%	6.14%	7.04%	6.01%	
	≤50%	6.14%	7.04%	5.99%	
 <p>Mortgage Choice Freedom Flex</p>	0.15% discount on Freedom Flex Owner when bundled with Freedom Flex Investor				
	>70-80%	6.39%	7.19%	6.24%	
	>60-70%	6.34%	7.19%	6.20%	
	>50-60%	6.29%	7.19%	6.16%	
	≤50%	6.29%	7.19%	6.15%	
 <p>Mortgage Choice Freedom Fixed</p>	>70-80%	1 year	6.54%	6.59%	6.05%
		2 year	6.24%	6.29%	6.04%
		3 year	6.19%	6.19%	6.05%
	>60-70%	1 year	6.54%	6.59%	6.01%
		2 year	6.24%	6.29%	6.01%
		3 year	6.19%	6.19%	6.02%
	>50-60%	1 year	6.54%	6.59%	5.98%
		2 year	6.24%	6.29%	5.98%
		3 year	6.19%	6.19%	5.99%
	≤50%	1 year	6.54%	6.59%	5.96%
		2 year	6.24%	6.29%	5.96%
		3 year	6.19%	6.19%	5.97%

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
 <p>Mortgage Choice Freedom Tailored 80-85% no LMI</p>	>80-85%	6.84%	6.75%	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%	7.19% 7.14% 7.09% 7.04%	7.15% 7.10% 7.05% 7.00%	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





Investor
Principal and Interest

Home loan	LVR	Interest rate	Reference rate	Comparison rate	
 <p>Mortgage Choice Freedom Saver</p>	>70-80%	6.09%	6.84%	6.05%	
	>60-70%	6.04%	6.84%	6.01%	
	>50-60%	5.99%	6.84%	5.97%	
	≤50%	5.94%	6.84%	5.94%	
 <p>Mortgage Choice Freedom Flex</p>	>70-80%	6.24%	6.99%	6.20%	
	>60-70%	6.19%	6.99%	6.16%	
	>50-60%	6.14%	6.99%	6.12%	
	≤50%	6.09%	6.99%	6.09%	
 <p>Mortgage Choice Freedom Fixed</p>	>70-80%	1 year	6.59%	6.64%	6.10%
		2 year	6.29%	6.34%	6.09%
		3 year	6.24%	6.29%	6.09%
	>60-70%	1 year	6.49%	6.64%	6.05%
		2 year	6.19%	6.34%	6.04%
		3 year	6.14%	6.29%	6.03%
	>50-60%	1 year	6.44%	6.64%	6.02%
		2 year	6.14%	6.34%	6.00%
		3 year	6.09%	6.29%	6.00%
	≤50%	1 year	6.39%	6.64%	5.99%
		2 year	6.09%	6.34%	5.97%
		3 year	6.04%	6.29%	5.97%

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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Principal and Interest

Home loan	LVR	Interest rate	Comparison rate	Fees & loadings
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 <p>Mortgage Choice Freedom Tailored Lite Doc</p>	>70-80%	7.19%	7.27%	Application Fee: 0.50% (+0.25% if > \$2M) Valuation Fee: First \$200 free, then charged at cost Legal & Settlement Fee: \$330 Discharge Fee: \$599
	>60-70%	7.09%	7.17%	
	>50-60%	7.04%	7.12%	
	≤50%	6.99%	7.07%	
 <p>Mortgage Choice Freedom Tailored Plus Lite Doc</p>	>70-80%	7.14%	7.22%	Application Fee: 0.50% (+0.25% if > \$2M) Valuation Fee: First \$200 free, then charged at cost Legal & Settlement Fee: \$330 Discharge Fee: \$599
	>60-70%	7.09%	7.17%	
	>50-60%	7.04%	7.12%	
	≤50%	6.99%	7.07%	
 <p>Mortgage Choice Freedom Tailored Plus Full Doc</p>	>80-85%	7.29%	7.35%	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)
	>70-80%	6.84%	6.90%	
	>60-70%	6.79%	6.85%	
	>50-60%	6.74%	6.80%	
	≤50%	6.69%	6.75%	

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	>60-70%	6.19%	7.04%	6.08%	
	>50-60%	6.14%	7.04%	6.04%	
	≤50%	6.09%	7.04%	6.00%	
 <p>Mortgage Choice Freedom Flex</p>	>70-80%	6.39%	7.19%	6.27%	
	>60-70%	6.34%	7.19%	6.23%	
	>50-60%	6.29%	7.19%	6.19%	
	≤50%	6.24%	7.19%	6.15%	
 <p>Mortgage Choice Freedom Fixed</p>	>70-80%	1 year	6.69%	6.74%	6.11%
		2 year	6.39%	6.44%	6.11%
		3 year	6.34%	6.39%	6.12%
	>60-70%	1 year	6.64%	6.74%	6.07%
		2 year	6.34%	6.44%	6.07%
		3 year	6.29%	6.39%	6.08%
	>50-60%	1 year	6.59%	6.74%	6.03%
		2 year	6.29%	6.44%	6.03%
		3 year	6.24%	6.39%	6.04%
	≤50%	1 year	6.59%	6.74%	6.01%
		2 year	6.29%	6.44%	6.01%
		3 year	6.24%	6.39%	6.02%

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	>70-80%	6.99%	6.96%	
	>60-70%	6.94%	6.91%	
	>50-60%	6.89%	6.86%	
	≤50%	6.84%	6.81%	

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