

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	
 <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	6.84%	6.89%	6.08%
		2 year	6.89%	6.94%	6.16%
		3 year	6.94%	6.99%	6.25%
	>60-70%	1 year	6.79%	6.89%	6.04%
		2 year	6.84%	6.94%	6.12%
		3 year	6.89%	6.99%	6.21%
	>50-60%	1 year	6.74%	6.89%	6.00%
		2 year	6.79%	6.94%	6.09%
		3 year	6.84%	6.99%	6.18%
	≤50%	1 year	6.69%	6.89%	5.97%
		2 year	6.74%	6.94%	6.06%
		3 year	6.79%	6.99%	6.15%

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
 Mortgage Choice Freedom Tailored 80-85% no LMI	>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%
 Mortgage Choice Freedom Tailored Lite Doc	>70-80% >60-70% >50-60% ≤50%	6.69% 6.64% 6.59% 6.54%	6.77% 6.72% 6.67% 6.62%	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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Mortgage Choice Freedom home loan interest rates

Owner Occupied
Interest Only

Home loan	LVR	Interest rate	Reference rate	Comparison rate	
 <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%	
 <p>Mortgage Choice Freedom Fixed</p>	>70-80%	1 year	6.94%	6.99%	6.09%
		2 year	6.99%	7.04%	6.19%
		3 year	7.04%	7.04%	6.28%
	>60-70%	1 year	6.94%	6.99%	6.05%
		2 year	6.99%	7.04%	6.15%
		3 year	7.04%	7.04%	6.26%
	>50-60%	1 year	6.94%	6.99%	6.02%
		2 year	6.99%	7.04%	6.13%
		3 year	7.04%	7.04%	6.23%
	≤50%	1 year	6.94%	6.99%	6.00%
		2 year	6.99%	7.04%	6.10%
		3 year	7.04%	7.04%	6.21%

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
 Mortgage Choice Freedom Tailored 80-85% no LMI	>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%
 Mortgage Choice Freedom Tailored Lite Doc	>70-80% >60-70% >50-60% ≤50%	6.89% 6.84% 6.79% 6.74%	6.85% 6.81% 6.75% 6.70%	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	6.99%	7.04%	6.14%
		2 year	7.04%	7.09%	6.23%
		3 year	7.09%	7.14%	6.33%
	>60-70%	1 year	6.89%	7.04%	6.09%
		2 year	6.94%	7.09%	6.18%
		3 year	6.99%	7.14%	6.28%
	>50-60%	1 year	6.84%	7.04%	6.06%
		2 year	6.89%	7.09%	6.15%
		3 year	6.94%	7.14%	6.24%
	≤50%	1 year	6.79%	7.04%	6.03%
		2 year	6.84%	7.09%	6.12%
		3 year	6.89%	7.14%	6.21%

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	Comparison rate	Fees & loadings
 Mortgage Choice Freedom Tailored 80-85% no LMI	>80-85%	6.94%	6.99%	Application fee: \$395 Valuation fee: first \$200 free, then charged at cost Legal & settlement fee: \$330 Discharge fee: \$599 >\$2m rate loading: 0.20%
 Mortgage Choice Freedom Tailored Lite Doc	>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
 Mortgage Choice Freedom Tailored Plus Lite Doc	>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
 Mortgage Choice Freedom Tailored Plus Full Doc	>80-85% >70-80% >60-70% >50-60% ≤50%	7.29% 6.84% 6.79% 6.74% 6.69%	7.35% 6.90% 6.85% 6.80% 6.75%	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)

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	
 <p>Mortgage Choice Freedom Saver</p>	>70-80%	6.24%	7.04%	6.12%	
	>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	7.04%	7.09%	6.15%
		2 year	7.09%	7.14%	6.25%
		3 year	7.14%	7.19%	6.35%
	>60-70%	1 year	6.99%	7.09%	6.10%
		2 year	7.04%	7.14%	6.21%
		3 year	7.09%	7.19%	6.31%
	>50-60%	1 year	6.94%	7.09%	6.07%
		2 year	6.99%	7.14%	6.17%
		3 year	7.04%	7.19%	6.27%
	≤50%	1 year	6.94%	7.09%	6.04%
		2 year	6.99%	7.14%	6.14%
		3 year	7.04%	7.19%	6.25%

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	Comparison rate	Fees & loadings
 <p>Mortgage Choice Freedom Tailored 80-85% no LMI</p>	>80-85%	7.09%	7.06%	<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%	6.99% 6.94% 6.89% 6.84%	7.01% 6.96% 6.91% 6.86%	<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>
 <p>Mortgage Choice Freedom Tailored Plus Lite Doc</p>	>70-80% >60-70% >50-60% ≤50%	6.99% 6.94% 6.89% 6.84%	7.01% 6.96% 6.91% 6.86%	<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>
 <p>Mortgage Choice Freedom Tailored Plus Full Doc</p>	>80-85% >70-80% >60-70% >50-60% ≤50%	7.44% 6.94% 6.89% 6.84% 6.79%	7.41% 6.94% 6.89% 6.84% 6.79%	<p>Application fee: \$500</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% (80-85% LVR only)</p>

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
 <p>Mortgage Choice Freedom Move End Debt</p>	>80-85%	9.49%	9.64%	<p>Application fee: \$1,500</p> <p>Bridging deposit: \$750 non-refundable. Paid at unconditional approval.</p> <p>Valuation fee: charged at cost</p> <p>Legal & settlement fee: \$330</p> <p>Discharge fee: \$299</p>
	≤80%	8.99%	9.13%	
 <p>Mortgage Choice Freedom Move No End Debt</p>	>80-85%	8.69%	8.80%	<p>Application fee: 0.70%</p> <p>Bridging deposit: \$750 non-refundable. Paid at unconditional approval.</p> <p>Valuation fee: charged at cost</p> <p>Legal & settlement fee: \$330</p> <p>Discharge fee: \$299</p>
	≤80%	8.19%	8.29%	



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