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# Mortgage Choice Freedom Tailored

Customer brochure



**Mortgage Choice**

**Freedom**

Powered by



**ATHENA**

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## Introducing the Mortgage Choice Freedom Tailored range

Our Mortgage Choice Freedom Tailored products give you a custom-fit home loan.

Mortgage Choice Freedom Tailored is designed specifically for those who need something a little different. If you're self-employed and need some extra flexibility, you want to borrow up to 85% of the property value without Lenders Mortgage Insurance fees, or you are borrowing with a trust or company, the Mortgage Choice Freedom Tailored range is for you.

Whether you are looking to refinance, access equity for a variety of purposes including business, or buy a new property, we'll tailor a solution for the perfect fit.

Mortgage Choice Freedom Tailored comes with rich features including split loans, multiple linked offset accounts and the ability to use more than one property as security against the one loan. Our Mortgage Choice Freedom home loan app also puts financial power back in your hands.



Access Australia's best brokers

Mortgage Choice Freedom is available exclusively via Mortgage Choice, with a network of more than 1,000 experienced brokers around Australia – in partnership with Athena Home Loans.



Maximum borrowing power

With LVR tiered pricing for owners and investors, loans up to 85% LVR with no LMI and practical lending policies - we'll use more of your hard earned rental income, bonus and overtime to maximise your borrowing power.



Powerful loan features

Split loans, multi-offsets, fast cash out and multi-collateral. Plus, a highly featured app. You deserve features that put you in control and make your loan work hard.



Progressive policy and service at speed

Specialised products for self-employed, trusts and company structures, and lower deposit loan options. Coupled with powerful digital and helpful humans, and it's a total experience upgrade.



Pathways for the future

A range of options for you now, and in the future. If your situation changes, you're ready to move from low to full income documentation, or you've made good progress paying down your loan we can help you move between our flexible home loans.

Who is the Mortgage Choice Freedom Tailored range for?

Get the seamless, feature-rich products and experience you deserve with Mortgage Choice Freedom Tailored and Mortgage Choice Freedom Tailored Plus.

These products provide solutions for a broad range of needs, from aspiring home owners looking to get into the market for the first time to sophisticated investors looking to grow their portfolio, through to self-employed borrowers who want flexibility.

		 Mortgage Choice Freedom Tailored	 Mortgage Choice Freedom Tailored Plus
I am an...	Owner	✓	✗
	Investor	✓	✓
My employment type is...	PAYG	✓ 80-85% only	✓
	Self-Employed	✓	✓
I'm verifying my income with...	Full documents	✓ 80-85% only	✓
	Lite documents: <ul style="list-style-type: none"><li>• Accountants letter or</li><li>• BAS or</li><li>• Business Transaction Statement</li></ul>	✓	✓
My Loan to Value Ratio is...	<80%	✓ Lite Doc only	✓
	80-85%	✓ No LMI	✓ Full Doc and no LMI
I'm borrowing in the name of...	Individual	✓	✗
	Trust or Company	✗	✓



# Mortgage Choice Freedom Tailored

Whether you're a self-employed gamechanger, or a borrower who wants extra flex, you can borrow up to 85% LVR without LMI with a Mortgage Choice Freedom Tailored home loan.

Mortgage Choice Freedom Tailored home loans combine powerful features like splits, multi-offset and multi collateral, with our highly featured app – putting your financial power in your hands.

Whether you are looking to refinance to a better loan, access equity for a variety of purposes including business, or buy a new property, we'll tailor a solution for the perfect fit.




## Mortgage Choice Freedom Tailored - Self-Employed Lite Doc (up to 80% LVR)

Running your own business is hard – which is why getting a home loan shouldn't be. You deserve a fair go when it comes to getting a home loan, just like your employees enjoy. If you're a sole trader, we get it – you're able to support yourself and that includes supporting a home loan.

Mortgage Choice Freedom's Tailored self-employed solutions feature flexible income verification, maximised borrowing power and a variety of loan purposes including owner, investor and business.

	Mortgage Choice Freedom Tailored Self-Employed Lite Doc delivers	Why it matters
When you need		
Flexible proof of income of income	<p>Policies that let you:</p> <ol style="list-style-type: none"><li>1. Use your income across flexible time periods</li><li>2. Verify your income in different ways</li><li>3. Use an accountant's letter, or business transaction statements or BAS ("lite-doc")</li></ol>	<p>You might be in a strong financial position, but you don't tick all the boxes for income verification elsewhere. Our policies recognise good borrowers so you can get started sooner.</p>
Tailored interest rates	<p>Four LVR-based pricing tiers.</p> <p>The lower your LVR, the lower your interest rate.</p>	<p>We reward you fairly with a rate that reflects your situation.</p>
A highly featured app	<p>Our mobile app lets you:</p> <ol style="list-style-type: none"><li>1. Keep track of your loan specifics</li><li>2. Withdraw instantly</li><li>3. Schedule payments</li><li>4. Set up offset accounts</li><li>5. Contact your Broker directly</li></ol>	<p>A highly featured mobile app gives you the ability to manage your loan wherever and whenever suits you, without having to wait in a queue or complete lots of paperwork.</p>
A range of home loan options	<p>We have the Mortgage Choice Freedom Tailored home loan for you when:</p> <ol style="list-style-type: none"><li>1. Your life situation changes</li><li>2. Your financial records are up to date and are ready to switch to a full document loan</li></ol>	<p>When you needs a different home loan solution, you can avoid discharge fees and application fees by switching products with the same lender.</p> <p>Mortgage Choice Freedom products will work for you in the short and long term.</p>

		 Mortgage Choice Freedom Tailored Self-Employed Lite Doc
Loan specifications	Minimum loan size	\$100k
	Maximum loan size	\$2.5m - Metro   \$1.5m - Regional
	Owner Occupied	✓
	Investor	✓
	Business (<50% of overall loan)	✓
	Principal and interest	✓
	Interest only	✓ 1 - 5 yrs
	Variable rates	✓
	Fixed rates	✗
	LVR	0 - 80%
Borrower details	Income verification	Borrower declaration plus one of: <ul style="list-style-type: none"> <li>• Accountant's letter</li> <li>• 6 months BAS statements</li> <li>• 3 months business transaction statements</li> </ul>
	Borrower type	Individual
	Employment type	Self-Employed
Product features	Split loans	✓
	Cross-collateralisation	✓
	Redraw	✓
	Multi-Offset	✓ Choose redraw or multi-offset
	LVR tiered pricing	✓
	Instant payments out	✓
	Mobile app	✓
	Choice of monthly, fortnightly or weekly repayments for P&I	✓
	Direct debit	✓

## Mortgage Choice Freedom Tailored 80-85% no LMI (Full Doc)

Mortgage Choice Freedom Tailored 80-85% no LMI is designed for financially savvy customers who want to start owning sooner; borrowers who can make repayments but are finding it hard to save that extra 5% deposit; or just need to move quickly. Available to both self-employed and PAYG customers.

With our Mortgage Choice Freedom Tailored low deposit solutions, we help you maximise your borrowing power by lending up to 85% without slugging you with a hefty fee for Lenders Mortgage Insurance (LMI).

### When you need

Up to 85% with no LMI

#### Mortgage Choice Freedom Tailored 80-85% no LMI

We lend up to 85% without you needing to pay Lenders Mortgage Insurance.

#### Why it matters

LMI is insurance paid by you, the customer, that protects the lender in case you default on your mortgage. It can add tens of thousands in upfront costs.





		<div></div> <div>Mortgage Choice Freedom 80-85% no LMI (Full Doc)</div>
Loan specifications	Minimum loan size	\$100k
	Maximum loan size	Up to \$3m - Metro   \$1.5m - Regional
	Owner Occupied	✓
	Investor	✓
	Business (<50% of overall loan)	✗
	Principal and interest	✓
	Interest only	✓ 1 - 5 yrs
	Variable rates	✓
	Fixed rates	✗
	LVR	80 - 85%
	LMI	No LMI
Borrower details	Borrower type	Individual
	Employment type	PAYG / Self-Employed
Product features	Split loans	✓
	Cross-collateralisation	✓
	Redraw	✓
	Multi-Offset	✓ Choose redraw or multi-offset
	LVR tiered pricing	✓
	Instant payments out	✓
	Mobile app	✓
	Choice of monthly, fortnightly or weekly repayments for P&I	✓
	Direct debit	✓

# Mortgage Choice Freedom Tailored Plus

Want to invest in property using a company or a trust? Mortgage Choice Freedom Tailored Plus offers an unmatched solution for sophisticated investors.

Whether you're refinancing or buying a new property, we provide solutions for an expansive range of borrowing structures, with flexible income verification options.

Don't sacrifice premium features that work to leverage your investment. Mortgage Choice Freedom Tailored Plus is complete with splits, multi-offset and multi-collateral, along with access to our highly featured app.



## When you need

### Lending for companies and trusts

#### Mortgage Choice Freedom Tailored Plus delivers

Borrowing for a wide variety of entity structures including:

1. Lending to non-trading companies and trusts including unit and discretionary trusts
2. Company and individual trustees
3. Use of guarantors income to support servicing

#### Why it matters

When you're utilising a trust or company entity to finance an investment property, not all lenders accept the same structures and properties.

We've got policies that work for customers with diverse needs.

### Flexible proof of income

Policies that let you:

1. Use your income across flexible time periods
2. Verify your income in different ways
3. Use an accountant's letter, or business transaction statements or BAS ("lite-doc")

You might be in a strong financial position, but you don't tick all the boxes for income verification elsewhere.

Our policies recognise good borrowers so you can get started sooner.

### Tailored interest rates

Five LVR-based pricing tiers.

The lower your LVR, the lower your interest rate.

We reward you fairly with a rate that reflects your situation.

### A range of home loan options

We have the Mortgage Choice Freedom home loan for you when:

1. Your life situation changes
2. Your financial records are up to date and are ready to switch to a full document loan
3. You've made good progress paying down their loan and can switch to a <80% loan

When you need a different home loan solution, you can avoid discharge fees and application fees by switching products with the same lender.

Mortgage Choice Freedom products will work for you in the short and long term.



#### Mortgage Choice Freedom Tailored Plus

\$100k

Up to \$3m - Metro (Full Doc, LVR ≤85%)  
\$2.5m - Metro (Lite Doc, LVR ≤80%)  
\$2m - Regional (Full Doc, LVR ≤80%)  
\$1.5m - Regional (Full Doc, LVR ≤85% & Lite Doc LVR ≤80%)

✗

✓

✓

✓

✓ 1 - 5 yrs

✓

✗

Full Doc - 0-85%  
Lite Doc - 0-80%

No LMI

#### Loan specifications

Minimum loan size

Maximum loan size

Owner Occupied

Investor

Business (<50% of overall loan)

Principal and interest

Interest only

Variable rates

Fixed rates

LVR

LMI

#### Borrower details

Income verification

Borrower type

Employment type

Full and Lite Doc available

Trust or Company Borrowers

PAYG / Self-Employed

#### Product features

Split loans

Cross-collateralisation

Redraw

Multi-Offset

LVR tiered pricing

Instant payments out

Mobile app

Choice of monthly, fortnightly or weekly repayments for P&I

Direct debit

✓

✓

✓

✓ Choose redraw or multi-offset

✓

✓

✓

✓

✓

✓

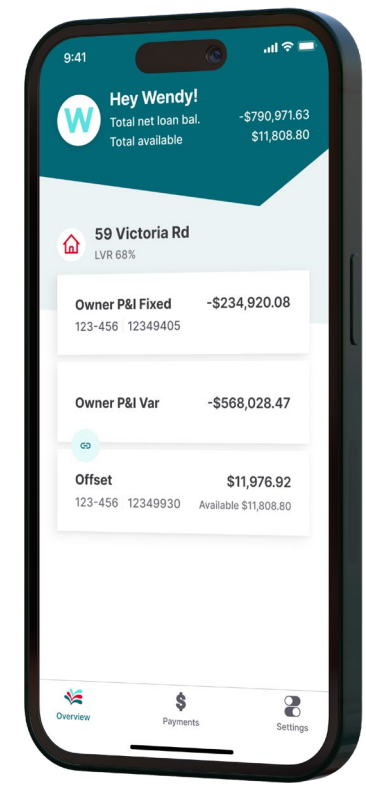


# Managing your loan

## The Mortgage Choice Freedom app

Managing your home loan is a breeze with the Mortgage Choice Freedom app.



- View your loan details and transactions
- Make payments instantly
- Manage payees
- Manage your repayment frequency
- Make unlimited additional repayments on variable loans, and extra repayments of up to 5% of your fixed loan balance each year from your loan anniversary
- Access with face or fingerprint recognition



## Talk to your Mortgage Choice broker today

Your Mortgage Choice broker will compare loans across lenders to help you find the solution that's right for you. They'll then do all the work for you throughout the application process. And with our fast approval process, you'll be closer to your property goal in no time.

If you ever need support once you have a Mortgage Choice Freedom home loan, you can get in touch with our Aussie based customer service team by phone, SMS or email.

-  Local call 13 34 34 | SMS 0483 900 880
-  [hello@mortgagechoice.athena.com.au](mailto:hello@mortgagechoice.athena.com.au)
-  [www.mortgagechoice.com.au/our-loans/freedom](http://www.mortgagechoice.com.au/our-loans/freedom)



# Mortgage Choice Freedom is powered by Athena

Mortgage Choice has partnered with Athena Home Loans to create the Mortgage Choice Freedom range of products. By combining the expertise of the Mortgage Choice broker network with Athena's revolutionary home loan features, we want to help more Australians secure their financial freedom sooner.

Athena is an award-winning innovative digital lender that has helped more than 12,500 Australians save over \$704 million on their home loans (as at May 2025).

Launched in 2019, Athena is backed by some of the biggest names in the industry, including Australian Super, Hostplus, Macquarie Bank and Sunsuper.







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