

	SCB 1 year fixed SIBOR	OCBC 1 year fixed Board	OCBC 2 years fixed Board	DBS 3 years fixed SIBOR	MB 3 years fixed Board	HSBC SIBOR	UOB & OCBC SOR	UOB & OCBC SOR	OCBC Variable Board	UOB Variable Board	CIMB Variable Board	RHB Variable Board	HLF Variable Board
Y1	1.70% (F)	1.85% (F)	1.50% (F)	1.99% (F)	1.6% (F)	3 month SIBOR + 1%	3 month SOR + 0.65%	3 month SOR + 0.85%	1.60%	1.48%	1.50%	1.68%	2.58%
Y2	3 month SIBOR + 1.30%	2.00%	2.99% (F)	2.19% (F)	2.2% (F)	3 month SIBOR + 1%	3 month SOR + 0.85%	3 month SOR + 1.25%	1.60%	2.28%	2.38%	2.68%	3.28%
Y3	3 month SIBOR + 1.30%	3.75%	3.75%	2.29% (F)	2.9% (F)	3 month SIBOR + 1%	3 month SOR + 1.25%	3 month SOR + 1.25%	1.60%	2.68%	2.98%	2.98%	3.68%
Y4 & thereafter	3 month SIBOR + 1.30%	3.75%	3.75%	3/12 month SIBOR + 1.75% (PTE), CHR + 1.25% (HDB)	3.75%	3 month SIBOR + 1%	3 month SOR + 1.25%	3 month SOR + 1.25%	3.75%	3.75%	3.75%	3.38%	3.98%
Effective rate (over)	1.70% (1 year)	1.85% (1 year)	2.25% (2 years)	2.16% (3 years)	2.23% (3 years)	1.99% (1 year)	1.26% (2 years)	1.46% (1 year)	1.6% (3 years)	2.15% (3 years)	2.29% (3 years)	2.45% (3 years)	3.18% (3 years)
Lock in	1 year	1 year	2 years	NIL	3 years	NIL	2 years	1 year	3 years	3 years	3 years	3 years	3 years
Legal fee subsidy (% or \$ whichever is lower)	0.5% @ \$2000	0.4% @ \$2000	0.5% @ \$2000	0.5% @ \$2500	0.4% @ \$2000	0.5% @ \$2500	0.4% @ \$2500 (PTE), \$2000 (HDB)	0.4% @ \$2000	0.4% @ \$2000	0.4% @ \$2500 (PTE), \$2000 (HDB)	0.4% @ \$2000	0.4% @ \$2000	0.3% @ \$1000
Board rate		4.50%			3.75%				4.50%	4.50%	3.75%	5.75%	4.25%
3 month SIBOR	0.68%		0.68%	0.68%		0.68%							
3 month SOR							0.61%	0.61%					

* All rates quoted are corrected as at 02/09/2009

** All rates quoted are indicative only, and subject to change without any prior notice

*** All rates indicated are to be used as a guide only. Further confirmation with the respective banks is required