

	DBS 1 year fixed SIBOR	UOB 1 year fixed SOR (PTE)	SCB 1 year fixed SIBOR	OCBC 1 year fixed Board	OCBC 2 year fixed Board	CIMB 2 year fixed Board	HLF 2 year fixed Board	DBS 3 year fixed SIBOR subjected to mortgage assurance policy	DBS 3 year fixed SIBOR	MB 3 year fixed Board (70%)
Y1	1.48% (F)	1.48% (F)	1.70% (F)	1.85% (F)	1.50% (F)	1.80% (F)	1.98% (F)	1.99% (F)	1.99% (F)	1.6% (F)
Y2	3/12 month SIBOR + 1%	3 month SOR + 1.75%	3 month SIBOR + 1.30%	2.00%	2.99% (F)	2.80% (F)	2.68% (F)	1.99% (F)	2.19% (F)	2.2% (F)
Y3	3/12 month SIBOR + 1%	3 month SOR + 1.75%	3 month SIBOR + 1.30%	3.75%	3.75%	3.50%	3.08%	1.99% (F)	2.29% (F)	2.9% (F)
Y4 & thereafter	3/12 month SIBOR + 1%	3 month SOR + 1.75%	3 month SIBOR + 1.30%	3.75%	3.75%	3.75%	3.68%	3/12 month SIBOR + 1.75% (PTE), CHR + 1.25% (HDB)	3/12 month SIBOR + 1.75% (PTE), CHR + 1.25% (HDB)	3.75%
Effective rate (over)	1.48% (1year)	1.48% (1 year)	1.70% (1 year)	1.85% (1 year)	2.25% (2 years)	2.30% (2 years)	2.33% (2 years)	1.99% (3 years)	2.16% (3 years)	2.23% (3 years)
Lock in	2 years	1 year	1 year	1 year	2 years	2 years	2 years	NIL for partial	NIL for partial	3 years
Legal fee subsidy (% or \$ whichever is lower)	0.5% @ \$2500	0.4% @ \$2500	0.5% @ \$2000	0.5% @ \$2500 (PTE) 0.4% @ \$2000 (HDB)	0.5% @ \$2500 (PTE) 0.4% @ \$2000 (HDB)	0.4% @ \$2000	0.4% @ \$2000	0.5% @ \$2500	0.5% @ \$2500	0.4% @ \$2000
Minimum loan	\$300k (PTE), \$100k (HDB)	\$100k	\$100k	\$200k (PTE), \$100k (HDB)	\$200k (PTE), \$100k (HDB)	\$200k (PTE)	\$100k	\$300k (PTE), \$100k (HDB)	\$300k (PTE), \$100k (HDB)	\$100k
Board rate				4.50%	4.50%	3.75%	7.25%			3.75%
3/12 month SIBOR	0.68% / 0.91%		0.68% / NA					0.68% / 0.91%	0.68% / 0.91%	
3 month SOR		0.48%								

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	<u>DBS</u> SIBOR	<u>HSBC</u> SIBOR	<u>SCB</u> SIBOR	<u>UOB & OCBC</u> SOR (PTE)	<u>UOB & OCBC</u> SOR (PTE)	<u>OCBC</u> Variable Board	<u>UOB</u> Variable Board	<u>CIMB</u> Variable Board	<u>RHB</u> Variable Board	<u>HLF</u> Variable Board
Y1	3/12 month SIBOR + 1%	3 month SIBOR + 1.2%	3 month SIBOR + 1.3%	3 month SOR + 0.65%	3 month SOR + 0.85%	1.60%	1.60%	1.50%	1.68%	1.88%
Y2	3/12 month SIBOR + 1%	3 month SIBOR + 1.1%	3 month SIBOR + 1.3%	3 month SOR + 0.85%	3 month SOR + 1.25%	1.60%	1.60%	1.98%	2.68%	2.48%
Y3	3/12 month SIBOR + 1%	3 month SIBOR + 1%	3 month SIBOR + 1.3%	3 month SOR + 1.25%	3 month SOR + 1.25%	1.60%	1.60%	2.28%	2.98%	3.08%
Y4 & thereafter	3/12 month SIBOR + 1%	3 month SIBOR + 1%	3 month SIBOR + 1.3%	3 month SOR + 1.25%	3 month SOR + 1.25%	3.75%	3.75%	3.75%	3.38%	3.68%
Effective rate (over)	3M - 1.68%, 12M - 1.91% (1 year)	1.88% (1 year)	1.98% (1 year)	1.23% (2 years)	1.33% (1 year)	1.60% (3 years)	1.60% (3 years)	1.92% (3 years)	2.45% (3 years)	2.48% (3 years)
Lock in	NIL	NIL	NIL	2 years	1 year	3 years	3 years	3 years	3 years	3 years
Legal fee subsidy (% or \$ whichever is lower)	0.5% @ \$2500	0.5% @ \$2500	0.4% @ \$2000	0.5% @ \$2500 (OCBC), 0.4% @ \$2500 (UOB)	0.5% @ \$2500 (OCBC), 0.4% @ \$2500 (UOB)	0.5% @ \$2500 (PTE) 0.4% @ \$2000 (HDB)	0.4% @ \$2500 (PTE), \$2000 (HDB)	0.4% @ \$2000	0.4% @ \$2000	0.3% @ \$1000
Minimum Loan	\$100k (New), \$200k (Refi)	\$200k (PTE), \$100k (HDB)	\$100k	\$200k (OCBC), \$100k (UOB)	\$200k (OCBC), \$100k (UOB)	\$200k (PTE), \$100k (HDB)	\$100k	\$500k (PTE)	\$100k	\$100k
Board rate						4.50%	4.50%	3.75%	5.75%	7.25%
3 month SIBOR	0.68% / 0.91%	0.68% / NA	0.68% / NA							
3 month SOR				0.48%	0.48%					

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