

	<u>DBS</u> 1 year fixed SIBOR	<u>UOB</u> 1 year fixed SOR (PTE)	<u>SCB</u> 1 year fixed SIBOR	<u>OCBC</u> 1 year fixed Board	<u>DBS</u> 2 year fixed SIBOR	<u>OCBC</u> 2 year fixed Board	<u>CIMB</u> 2 year fixed Board	<u>HLF</u> 2 year fixed Board	<u>MB</u> 3 year fixed Board (70%)	
Y1	1.48% (F)	1.48% (F)	1.70% (F)	1.70% (F)	1.88% (F)	1.99% (F)	1.80% (F)	1.98% (F)	1.6% (F)	
Y2	3/12 month SIBOR + 1.5%	3 month SOR + 1.75%	3 month SIBOR + 1.30%	2.00%	1.88% (F)	1.99% (F)	2.80% (F)	2.68% (F)	2.2% (F)	
Y3	3/12 month SIBOR + 1.5%	3 month SOR + 1.75%	3 month SIBOR + 1.30%	3.75%	3/12 month SIBOR + 1.5%	3.75%	3.50%	3.08%	2.9% (F)	
Y4 & thereafter	3/12 month SIBOR + 1.5%	3 month SOR + 1.75%	3 month SIBOR + 1.30%	3.75%	3/12 month SIBOR + 1.5%	3.75%	3.75%	3.68%	3.75%	
Effective rate (over)	1.48% (1year)	1.48% (1 year)	1.70% (1 year)	1.70% (1 year)	1.88% (2 years)	1.99% (2 years)	2.30% (2 years)	2.33% (2 years)	2.23% (3 years)	
Lock in	1 years	1 year	1 year	1 year	2 years	2 years	2 years	2 years	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	0.5% @ \$2500 (PTE) 0.4% @ \$2000 (HDB)	0.4% @ \$2000	0.4% @ \$2000	0.4% @ \$2000	
Minimum loan	\$300k (PTE), \$100k (HDB)	\$100k	\$100k	\$200k (PTE), \$100k (HDB)	\$300k (PTE), \$100k (HDB)	\$200k (PTE), \$100k (HDB)	\$200k (PTE)	\$100k	\$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%					
3 month SOR		0.57%								

* All rates quoted are corrected as at 03/11/2009

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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>DBS</u> Variable Board	<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%	1.50%	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%	1.50%	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%	2.75%	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%	3.25%	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)	1.50% (2 years)	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	2 years	3 years	3 years	3 years	3 years	3 years
Legal fee subsidy (% or \$ whichever is lower)	0.5% @ \$25000	0.5% @ \$25000	4% @ \$2000	0.5% @ \$2500 (OCBC), 0.4% @ \$2500 (UOB)	0.5% @ \$2500 (OCBC), 0.4% @ \$2500 (UOB)	0.5% @ \$2500	0.5% @ \$2500 (PTE) 0.4% @ \$2000 (HDB)	0.4% @ \$2500 (PTE), \$2000 (HDB)	0.4% @ \$20000	0.4% @ \$20000	3% @ \$1000
Minimum Loan	\$100k (New), \$200k (Refi)	\$200k (PTE), \$100k (HDB)	\$100k	\$200k (OCBC), \$100k (UOB)	\$200k (OCBC), \$100k (UOB)	\$700k	\$200k (PTE), \$100k (HDB)	\$100k	\$500k (PTE)	\$100k	\$100k
Board rate						4.25%	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				0.57%	0.57%						

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