

	<u>DBS</u> 1 year fixed SIBOR	<u>RHB</u> 2 year fixed Board	<u>HLF (HDB)</u> 2 year fixed Board	<u>SCB</u> 2 year fixed SIBOR	<u>DBS</u> 2 year fixed SIBOR	<u>CIMB (PTE)</u> 2 year fixed SOR	<u>UOB</u> 2 year fixed Board	<u>DBS</u> 3 year fixed SIBOR	<u>MB</u> 3 year fixed (4rm & above / PTE only)	<u>MB</u> 5 year fixed (4rm & above / PTE only)
Y1	1.28% (F)	1.20% (F)	1.18% (F)	1.25% (F)	1.28% (F)	1.28% (F)	1.28% (F)	1.28% (F)	0.88% (F)	0.88% (F)
Y2	3 month SIBOR + 1.25%	1.60% (F)	1.68% (F)	1.65% (F)	1.68% (F)	1.68% (F)	1.68% (F)	1.68% (F)	1.90% (F)	2.00% (F)
Y3	3 month SIBOR + 1.25%	2.48%	2.18%	3 month SIBOR + 1.25%	3 month SIBOR + 1.25%	3 month SOR + 1.25%	2.65%	1.98% (F)	2.30% (F)	2.25% (F)
Y4 & thereafter	3 month SIBOR + 1.25%	3.38%	3.08%	3 month SIBOR + 1.25%	3 month SIBOR + 1.25%	3 month SOR + 1.25%	3.75%	3 month SIBOR + 1.25%	3.25%	Yr 4 & 5: 2.50% TA: 3.25%
Effective rate (over)	1.25% (1 year)	1.40% (2 years)	1.43% (2 years)	1.45% (2 years)	1.48% (2 years)	1.48% (2 years)	1.48% (2 years)	1.65% (3 years)	1.70% (3 years)	2.03% (5 years)
Lock in	2 years	2 years	2 years	2 years	2 years	2 years	2 years	3 years	3 years	5 years
Legal fee subsidy (% or \$ whichever is lower)	0.4% @ \$2500	0.5% @ \$2500	0.4% @ \$2000	HDB: 0.5% PTE: 0.3% @ \$2000	0.4% @ \$2500	0.4% @ \$2000	0.4% @ \$2500	0.4% @ \$2500	0.4% @ \$2500	0.4% @ \$2500
Minimum loan	\$100k (PTE) \$80K (HDB)	\$500k	\$100k	\$100k	\$100k (PTE) \$80K (HDB)	\$200k	\$100k	\$100k (PTE) \$80K (HDB)	\$100k	\$100k
Board rate		4.50%	4.25%				4.50%		3.75%	3.75%
3 month SIBOR	0.44%			0.44%	0.44%			0.44%		
3 month SOR						0.31%				

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**** MoneyMind bears no responsibility should there be any financial loss suffered as a result of the information displayed

* Source : Money Mind

	MB SIBOR	DBS SIBOR	HSBC SIBOR	SCB SIBOR	CIMB (PTE) SOR	CIMB (PTE) SOR	UOB SOR	MB Variable Board	HLF (HDB) Variable Board	OCBC Variable Board
Y1	3 month SIBOR + 0.50%	3 month SIBOR + 0.70%	1/3 month SIBOR + 0.75%	3 month SIBOR + 0.75%	3 month SOR + 0.50%	3 month SOR + 0.95%	1 month SOR + 0.99%	0.80%	0.90%	1.18%
Y2	3 month SIBOR + 1.00%	3 month SIBOR + 0.80%	1/3 month SIBOR + 0.80%	3 month SIBOR + 0.85%	3 month SOR + 0.75%	3 month SOR + 0.95%	1 month SOR + 0.99%	1.68%	1.48%	1.38%
Y3	3 month SIBOR + 1.25%	3 month SIBOR + 0.90%	1/3 month SIBOR + 0.80%	3 month SIBOR + 1.10%	3 month SOR + 1.25%	3 month SOR + 0.95%	1 month SOR + 0.99%	2.28%	2.18%	1.68%
Y4 & thereafter	3 month SIBOR + 1.25%	3 month SIBOR + 1.25%	1/3 month SIBOR + 1.00%	3 month SIBOR + 1.10%	3 month SOR + 1.25%	3 month SOR + 0.95%	1 month SOR + 1.25%	PTE: 3.25% HDB: 2.60%	3.08%	3.75%
Effective rate (over)	0.94%, (1 year)	1.14% (1 year)	1.19% (1 year)	1.19% (1 year)	0.94% (2 years)	1.26% (1 year)	1.28% (1 year)	1.24%, (2 years)	1.19% (2 years)	1.28% (2 years)
Lock in	1 year	3 years	2 years	NIL	2 years	NIL	NIL	2 years	2 years	2 years
Legal fee subsidy (% or \$ whichever is lower)	0.4% @ \$2500	0.4% @ \$2500	0.5% @ \$2500	HDB: 0.5% PTE: 0.3% @ \$2000	0.4% @ \$2000	0.4% @ \$2000	0.4% @ \$2500	0.4% @ \$2500	0.4% @ \$2000	0.5% @ \$2500
Minimum Loan	\$100k	\$100k (PTE), \$80k (HDB)	\$100k (HDB) \$200k (PTE)	\$100k	\$500k	\$200k	\$100k	\$100k	\$100k	\$200k
Board rate	3.75%							3.75%	4.25%	4.50%
1/3 month SIBOR	NA / 0.44%	NA / 0.44%	0.31% / 0.44%	NA / 0.44%						
1/3 month SOR					NA / 0.31%	NA / 0.31%	0.29% / NA			

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