






Lowest Fixed Rate Mortgage Rates (Private Properties)

| Bank | Minimum Loan Amount | Lock-in Period | Year 1 | Year 2 | Year 3 | Thereafter | Legal subsidy | Remarks |
|--|---------------------|----------------|---------------|---------------------|--------------------------|--------------------------|---|--|
|  DBS | \$100,000 | 5 Years | 2.75% (Fixed) | 2.75% (Fixed) | 2.75% (Fixed) | 2.802% (3M SORA + 1.5%) | >\$500k – \$2,000 >\$1m – \$2,500 >\$1.5m – \$2,800 (legal subsidy) | Waiver of Penalty due to Sale after 3 years |
|  OCBC Bank | \$300,000 | 1 Years | 2.6% (Fixed) | 2.302% (3M SORA+1%) | 2.502% (3M SORA+1.2%) | 2.902% (3M SORA+1.6%) | >\$500k – \$2,000 >\$1.5m – \$2,500 (cash rebate) | Free conversion after lock-in period |
|  Citibank | \$800,000 | 3 Years | 2.8% (Fixed) | 2.8% (Fixed) | 2.8% (Fixed) | 3.333% (3M SORA +1.5%) | 0.40% of loan amount capped \$2,500 (legal subsidy) | N/A |
|  HSBC | \$800,000 | 2 Years | 2.75% (Fixed) | 2.75% (Fixed) | 3.433% (3M SORA +1.6%) | 3.433% (3M SORA +1.6%) | >\$200k – \$1,000 >\$500k – \$2,000 >\$1.5m – \$2,500 (cash rebate) | Free conversion after lock-in period |
|  SBI | \$500,000 | 2 Years | 3% (Fixed) | 3% (Fixed) | 2.802% (3M SORA +1.500%) | 2.802% (3M SORA +1.500%) | 0.4% x Loan Amount, Capped \$1,800 (legal subsidy) | - Free Conversion after Lock In - Waiver of Penalty due to sale |

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CO Houle



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