

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% (M 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	\$200,000	1 Years	2.6% (Fixed)	2.302% (M SORA+1%)	2.502% (M SORA+1.2%)	2.602% (M SORA+1.5%)	>\$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)	3.002% (M SORA +1.5%)	0.4% of loan amount capped \$2,500 (legal subsidy)	N/A
HSBC	\$800,000	2 Years	2.75% (Fixed)	2.75% (Fixed)	3.432% (M SORA +1.6%)	3.432% (M SORA +1.6%)	>\$200k - \$1,000 >\$500k - \$2,000 >\$1.5m - \$2,500 (cash rebate)	Free conversion after lock-in period
SBI	\$800,000	2 Years	2% (Fixed)	2% (Fixed)	2.802% (M SORA +1.502%)	2.802% (M SORA +1.502%)	0.4% x loan amount, Capped \$1,000 (legal subsidy)	- Free Conversion after Lock In - Waiver of Penalty due to sale

Mortgage Rates Lowes Best

CO Houle

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A

generation of change, a lifetime of difference? Martin Evans,Lewis Williams,2009-09-02 This innovative book addresses the historical development of social and fiscal policies from the late 1970s to the present day by asking what has changed how these changes have affected the lifecourse and what the potential lifetime impacts of policy change are This book provides an overview of the development of policy change over the period and uses an innovative and unique lifetime approach from the cradle to the grave to put it into perspective The authors begin by reviewing the political changes and policy story since the 1970s and demonstrate the economic and social changes that have occurred alongside The book then takes an innovative approach in looking at specific programmes about crucial aspects of the lifecycle from maternity and childhood through to adult events and risks before finally looking at retirement survivorship and death Finally profiles of three hypothetical families the Meades who are median earners the Moores high earners and the Lowes who are low paid are developed for 1979 1997 and 2008 to provide a comprehensive discussion of policy change and make innovative insights for

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