

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 Top Login

James Frost, Matthew Krantz

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