

Attractive loan packages

| Fixed rate packages | | Year 1 | Year 2 | Year 3 | Year 4 onwards | Partial penalty | Full redemption penalty |
|-------------------------------|---------------------|--------------|---------------|---------------|----------------|-----------------|-------------------------|
| Fixed 1-year | DBS | 1.48% | Sibor + 1.25% | Sibor + 1.25% | Sibor + 1.25% | 2 years | 2 years |
| Fixed 2-year | OCBC | 1.5% | 2.99% | 3.75% | 3.75% | 2 years | 2 years |
| Fixed 3-year | DBS | 1.99% | 2.19% | 2.29% | 3.25% | 3 years | 3 years |
| Floating rate packages | | | | | | | |
| Board rate | OCBC | 1.6% | 1.6% | 1.6% | 3.75% | 50% allowed | 3 years |
| Sor | OCBC | Sor + 0.65% | Sor + 0.85% | Sor + 1.25% | Sor + 1.25% | 2 years | 2 years |
| Sibor | State Bank of India | Sibor + 0.6% | Sibor + 0.8% | Sibor + 1% | Board rate | 3 Years | 3 years |

Source: www.HousingLoanSG.com