

# 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<br>>\$1m – \$2,500<br>>\$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<br>>\$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<br>>\$500k – \$2,000<br>>\$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<br>- Waiver of Penalty due to sale |

# Mortgage Rates Buy Online Setup

**G Thomas**

A red circular graphic with a gradient, appearing as a partial circle or a thick arc, located to the right of the G Thomas text.

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