At a glance – best home loan packages

Fixed rate packages Fixed-deposit Sibor pegged pegged packages packages

Standard Chartered:

from 1.70% Year 1: 1.85% fixed (*FDR36 + 0.98%) Year 2: 1.90% fixed 2-year lock-in

Bank of China:

Year 3: 195% fixed Minimum loan amount \$500,000. For

3-vear lock-in completed and Minimum loan amount uncompleted private properties, ECs and HDB.

\$500.000. For completed private properties and ECs. Rate from year 4: • Rate from year 4: 2.33% 1.70% (FDR36 + 0.98%)

(3-month Sibor +0.70%)

HSBC: from 1.75%

Hong Leong Finance: (**TDMR + 1.10%) Year 1: 1.85% fixed No lock-in Year 2: 1.90% fixed Minimum loan amount

2-year lock-in \$200,000. For Minimum loan amount uncompleted private \$100.000. properties, ECs and HDB. For completed HDB. Rate from year 4: 1.75% (TDMR + 1.10%)

Rate from year 4: 3.25% (board rate)

UOR-Year 1: 1.95% fixed Year 2: 1.95% fixed 2-year lock-in

private properties, ECs and HDB. Rate from year 3: 1.95% (board rate)

 Minimum loan amount \$100.000. For completed

DBS: from 1.88% (^FHR8 + 1.38%) 2-vear lock-in Minimum Ioan

amount \$100.000. For completed private properties, ECs and HDB

Rate from year 4: 1.88% (FHR8 + 1.38%)

Source: REDBRICK MORTGAGE ADVISORY SUNDAY TIMES GRAPHICS

No lock-in

CIMB: from 1.66%

2-year lock-in

Minimum loan

amount \$200,000.

For completed private properties and ECs.

Rate from year 4:

OCBC: from 1.73% (3-month Sibor + 0.10%)

2-year lock-in

Minimum loan

and HDB.

amount \$200K. For

completed private

properties and ECs

Rate from vear 4: 3-month Sibor + 0.50%

Citibank: from 176%

1-month Sibor + 0.60%

(1-month Sibor + 0.15%)

 Minimum loan properties and ECs.

(1-month Sibor + 0.25%) amount \$500.000. For uncompleted private

Rate from vear 4: 1-month Sibor + 0.85%

NOTE: For more home loan rates and details, please visit www.redbrick.sg *FDR36 is based on Standard Chartered's 36-month fixed deposit rates. **TDMR is based on HSBC's 24-month term deposit mortgage rate. ^FHR8 is based on DBS' 8-month fixed deposit rate.

Figures are as at Aug 31, 2018.