

At a glance – best home loan packages

Fixed rate packages	Fixed-deposit pegged packages	Sibor pegged packages
<p>Bank of China:</p> <p>Year 1: 1.85% fixed Year 2: 1.90% fixed Year 3: 1.95% fixed</p> <ul style="list-style-type: none"> • 3-year lock-in • Minimum loan amount \$500,000. For completed private properties and ECs. • Rate from year 4: 2.33% (3-month Sibor + 0.70%) 	<p>Standard Chartered: from 1.70% (*FDR36 + 0.98%)</p> <ul style="list-style-type: none"> • 2-year lock-in • Minimum loan amount \$500,000. For completed and uncompleted private properties, ECs and HDB. • Rate from year 4: 1.70% (FDR36 + 0.98%) 	<p>CIMB: from 1.66% (1-month Sibor + 0.15%)</p> <ul style="list-style-type: none"> • 2-year lock-in • Minimum loan amount \$200,000. For completed private properties and ECs. • Rate from year 4: 1-month Sibor + 0.60%
<p>Hong Leong Finance:</p> <p>Year 1: 1.85% fixed Year 2: 1.90% fixed</p> <ul style="list-style-type: none"> • 2-year lock-in • Minimum loan amount \$100,000. For completed HDB. • Rate from year 4: 3.25% (board rate) 	<p>HSBC: from 1.75% (**TDMR + 1.10%)</p> <ul style="list-style-type: none"> • No lock-in • Minimum loan amount \$200,000. For uncompleted private properties, ECs and HDB. • Rate from year 4: 1.75% (TDMR + 1.10%) 	<p>OCBC: from 1.73% (3-month Sibor + 0.10%)</p> <ul style="list-style-type: none"> • 2-year lock-in • Minimum loan amount \$200K. For completed private properties and ECs and HDB. • Rate from year 4: 3-month Sibor + 0.50%
<p>UOB:</p> <p>Year 1: 1.95% fixed Year 2: 1.95% fixed</p> <ul style="list-style-type: none"> • 2-year lock-in • Minimum loan amount \$100,000. For completed private properties, ECs and HDB. • Rate from year 3: 1.95% (board rate) 	<p>DBS: from 1.88% (^FHR8 + 1.38%)</p> <ul style="list-style-type: none"> • 2-year lock-in • Minimum loan amount \$100,000. For completed private properties, ECs and HDB • Rate from year 4: 1.88% (FHR8 + 1.38%) 	<p>Citibank: from 1.76% (1-month Sibor + 0.25%)</p> <ul style="list-style-type: none"> • No lock-in • Minimum loan amount \$500,000. For uncompleted private properties and ECs. • Rate from year 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.