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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

Meg Green,David W. Berg

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Forbes ,2001 Business Week ,2005 Realtor Magazine ,2006 **Directory of Pension Funds and Their Investment Managers** ,2006 **Superbrands** James Curtis,Angela Pumphrey,2004 Aims to highlight brands from a wide range of sectors that have become the strongest and most iconic in their field The 7th edition of this publication explores with text and visual how these brands have succeeded in reaching the top and the journey that they have taken to get there
PCs Made Easy Reader's Digest Association, Incorporated, The,2001

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