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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% (3M 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 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 >\$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 >\$500k – \$2,000 >\$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 - Waiver of Penalty due to sale

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Meg Green, David W. Berg



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