

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% (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

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Buying Your Home Lien Bich Luu,Ai-Quang Tonthat,2021-09-05 Many young people aspire to own their own home but face a myriad of challenges such as high property prices the need to raise a large deposit and difficulties of getting a mortgage The process of buying a property is also stressful fraught with complexity and uncertainty and a mistake can prove very costly This book therefore provides a much needed step by step guide to help those seeking to buy a property for the first time Packed with helpful and practical tips this book gives a complete overview of the house buying process including finance legal and property aspects The authors discuss a wide range of topics including creating the right mindset the pros and cons of home ownership how to choose a suitable property how to save for a deposit how to negotiate for a better price how to get a mortgage the steps in the house buying process how to ensure that mortgage payments can always be met The book is written by experienced property buyers who have bought multiple properties who have worked as a mortgage adviser and financial planner and who understand personal finance It will be essential reading for undergraduate students in the field of accounting and finance and will also appeal to the general public particularly those seeking to buy a property for the first time After reading the book readers will be able to map out a plan to buy their first property with greater confidence and make a better and more informed decision that will bring financial rewards

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