






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% (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

Mortgage Rates Ai Overview Update

Michael Hoelscher

A red circular graphic with a gradient, appearing as a partial circle or a thick arc, located to the right of the name bar.

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New Frontiers in Artificial Intelligence Mayumi Bono, Yasufumi Takama, Ken Satoh, Le-Minh Nguyen, Setsuya Kurahashi, 2024-06-03 This LNAI volume 14644 constitutes the revised selected papers of JSAI isAI 2023 International Workshops JURISIN SCIDOCA EmSemi and AI Biz in Kumamoto in Japan held in June 2023 The 15 full papers included in this volume were carefully reviewed and selected from 52 submissions JSAI isAI 2023 hosted four workshops JURISIN 2023 SCIDOCA 2023 EmSemi2023 and AI Biz 2023 The 17th International Workshop on Juris informatics JURISIN 2023 details legal issues from the perspective of information science It covers various topics including models of legal reasoning argumentation agents legal ontologies legal knowledge bases computerized legal education AI legal problems legal document analysis natural language processing for law The 7th International Workshop on Scientific Document Analysis SCIDOCA2023 is an annual international workshop focusing on various aspects and perspectives of scientific document analysis for their efficient use and exploration The first International Workshop on Embodied Semiotics EmSemi2023 focuses on developing a multimodal semiotic approach to the existing semiotics discussed in the fields of linguistics and philosophy of language focusing on the phenomena such as gestures and signs in language interactions which have not yet been clearly characterized as symbols The International Workshop on Artificial Intelligence of and for Business AI Biz 2023 focuses on the vast business and AI technology fields It covers various topics including investment strategy Stock market mergers and acquisitions online advertisement knowledge extraction power market collaborative multi agent visualization COVID 19 infections classification fake news wide and deep learning Housing Finance Review ,1983 **Introduction to Information Systems** R. Kelly Rainer, Brad Prince, 2020-06-11 Introduction to Information Systems 8th Edition teaches undergraduate business majors how to use information technology to master their current or future jobs Students develop a working understanding of information systems and information technology and learn how to apply concepts to successfully facilitate business processes This program demonstrates that IT is the backbone of any business whether a student is majoring in accounting finance marketing human resources production operations management or MIS Applications and Innovations in Intelligent Systems XII Ann Macintosh, Richard Ellis, Tony Allen, 2007-12-31 A L Macintosh Napier University UK The papers in this volume are the refereed application papers presented at ES2004 the Twenty fourth SGAI International Conference on Innovative Techniques and Applications of Artificial Intelligence held in Cambridge in December 2004 The conference was organised by SGAI the British Computer Society Specialist Group on Artificial Intelligence This volume contains twenty refereed papers which present the innovative application of a range of AI techniques in a number of subject domains This year the papers are divided into sections on Synthesis and Prediction Scheduling and Search Diagnosis and Monitoring Classification and Design and Analysis and Evaluation This year's prize for the best refereed application paper which is being sponsored by the Department of Trade and Industry was won by a paper entitled A Case Based Technique for

Tracking Concept Drift in Spam Filtering The authors are Sarah Jane Delany from the Dublin Institute of Technology Ireland and Padraig Cunningham Alexey Tsymbal and Lorcan Coyle from Trinity College Dublin Ireland This is the twelfth volume in the Applications and Innovations series The Technical Stream papers are published as a companion volume under the title Research and Development in Intelligent Systems XXI On behalf of the conference organising committee I should like to thank all those who contributed to the organisation of this year s application programme in particular the programme committee members the executive programme committee and our administrators Linsay Turbert and Collette Jackson

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