

# 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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