

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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**United States. Congress. House.
Committee on Ways and Means**

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Interest Rates and Business Credit Needs United States. Congress. Senate. Committee on Small Business,1982

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Macroeconomic Analysis Division,1979 **Southern Reporter** ,1922 Includes the decisions of the Supreme Courts of Alabama Florida Louisiana and Mississippi the Appellate Courts of Alabama and Sept 1928 Jan 1929 Jan Mar 1941 the Courts of Appeal of Louisiana *Accounting Systems, Principles and Problems of Installation* George Edward Bennett,1926 The Automobile American Academy of Political and Social Science,1924 **Annals of the American Academy of Political and Social Science** ,1924 **Court of Appeals of the State of New York** , *Reports of Cases at Law and in Equity*

Determined by the Supreme Court of the State of Iowa Iowa. Supreme Court,1917 *President's Authority to Adjust Imports of Petroleum* United States. Congress. House. Committee on Ways and Means,1975 *The Southern Reporter* ,1922 Includes the decisions of the Supreme Courts of Alabama Florida Louisiana and Mississippi the Appellate Courts of Alabama and Sept 1928 Jan 1929 Jan Mar 1941 the Courts of Appeal of Louisiana *President's Authority to Adjust Imports of Petroleum; Public Debt Ceiling Increase; and Emergency Tax Proposals* United States. Congress. House. Committee on Ways and Means,1975 United States Circuit Courts of Appeals Reports ,1917 Moody's Manual of Investments, American and Foreign; Banks, Insurance Companies, Investment Trusts, Real Estate, Finance and Credit Companies ,1944 **Motor World Wholesale** ,1917 **Prepared Statements Presented by Participants in Panel Discussions on the State of the Economy and President's Tax Proposals Before the Committee on Ways and Means: Panel no. 2** U.S. House. Committee on Ways and Means,United States. Congress. House. Committee on Ways and Means,1975 The Southeastern Reporter ,1895 Compatibility Decisions, Endogenous Installed Home Bases and the Third-market Competition Uwe Walz,Bernd Woeckener,2003 **The Commercial and Financial Chronicle** ,1916

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