

| | <u>DBS</u> 1 year fixed SIBOR | <u>UOB</u> 1 year fixed SOR (PTE) | <u>SCB</u> 1 year fixed SIBOR | <u>OCBC</u> 1 year fixed Board | <u>DBS</u> 2 year fixed SIBOR | <u>OCBC</u> 2 year fixed Board | <u>HLF</u> 2 year fixed Board | <u>CIMB</u> 2 year fixed Board | <u>MB</u> 3 year fixed Board (70%) | |
|--|-------------------------------------|---|-------------------------------------|--|-------------------------------------|--|-------------------------------------|--------------------------------------|--|--|
| Y1 | 1.48% (F) | 1.48% (F) | 1.70% (F) | 1.70% (F) | 1.88% (F) | 1.99% (F) | 1.63% (F) | 1.80% (F) | 1.6% (F) | |
| Y2 | 3/12 month SIBOR + 1.5% | 3 month SOR + 1.75% | 3 month SIBOR + 1.30% | 2.00% | 1.88% (F) | 1.99% (F) | 2.63% (F) | 2.80% (F) | 2.2% (F) | |
| Y3 | 3/12 month SIBOR + 1.5% | 3 month SOR + 1.75% | 3 month SIBOR + 1.30% | 3.75% | 3/12 month SIBOR + 1.5% | 3.75% | 3.13% | 3.50% | 2.9% (F) | |
| Y4 & thereafter | 3/12 month SIBOR + 1.5% | 3 month SOR + 1.75% | 3 month SIBOR + 1.30% | 3.75% | 3/12 month SIBOR + 1.5% | 3.75% | 3.63% | 3.75% | 3.75% | |
| Effective rate (over) | 1.48% (1 year) | 1.48% (1 year) | 1.70% (1 year) | 1.70% (1 year) | 1.88% (2 years) | 1.99% (2 years) | 2.13% (2 years) | 2.30% (2 years) | 2.23% (3 years) | |
| Lock in | 1 years | 1 year | 1 year | 1 year | 2 years | 2 years | 2 years | 2 years | 3 years | |
| Legal fee subsidy (% or \$ whichever is lower) | 0.5% @ \$2500 | 0.4% @ \$2500 | 0.5% @ \$2000 | 0.5% @ \$2500 (PTE) 0.4% @ \$2000 (HDB) | 0.5% @ \$2500 | 0.5% @ \$2500 (PTE) 0.4% @ \$2000 (HDB) | 0.4% @ \$2000 | 0.4% @ \$2000 | 0.4% @ \$2000 | |
| Minimum loan | \$300k (PTE), \$100k (HDB) | \$100k | \$100k | \$200k (PTE), \$100k (HDB) | \$300k (PTE), \$100k (HDB) | \$200k (PTE), \$100k (HDB) | \$100k | \$200k (PTE) | \$100k | |
| Board rate | | | | 4.50% | | 4.50% | 4.25% | 3.75% | 3.75% | |
| 3/12 month SIBOR | 0.68% / 0.91% | | 0.68% / NA | | 0.68% / 0.91% | | | | | |
| 3 month SOR | | 0.57% | | | | | | | | |

* All rates quoted are corrected as at 11/11/2009

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| | <u>DBS</u> SIBOR | <u>HSBC</u> SIBOR | <u>SCB</u> SIBOR | <u>UOB & OCBC</u> SOR (PTE) | <u>UOB & OCBC</u> SOR (PTE) | <u>DBS</u> Variable Board | <u>OCBC</u> Variable Board | <u>UOB</u> Variable Board | <u>CIMB</u> Variable Board | <u>HLF</u> Variable Board | <u>RHB</u> Variable Board |
|--|--|-------------------------------|-------------------------|--|--|---------------------------------|--|---|----------------------------------|---------------------------------|---------------------------------|
| Y1 | 3/12 month SIBOR + 1% | 3 month SIBOR + 1.2% | 3 month SIBOR + 1.3% | 3 month SOR + 0.65% | 3 month SOR + 0.85% | 1.50% | 1.60% | 1.60% | 1.50% | 1.33% | 1.68% |
| Y2 | 3/12 month SIBOR + 1% | 3 month SIBOR + 1.1% | 3 month SIBOR + 1.3% | 3 month SOR + 0.85% | 3 month SOR + 1.25% | 1.50% | 1.60% | 1.60% | 1.98% | 2.13% | 2.68% |
| Y3 | 3/12 month SIBOR + 1% | 3 month SIBOR + 1% | 3 month SIBOR + 1.3% | 3 month SOR + 1.25% | 3 month SOR + 1.25% | 2.75% | 1.60% | 1.60% | 2.28% | 2.83% | 2.98% |
| Y4 & thereafter | 3/12 month SIBOR + 1% | 3 month SIBOR + 1% | 3 month SIBOR + 1.3% | 3 month SOR + 1.25% | 3 month SOR + 1.25% | 3.25% | 3.75% | 3.75% | 3.75% | 3.63% | 3.38% |
| Effective rate (over) | 3M - 1.68%, 12M - 1.91% (1 year) | 1.88% (1 year) | 1.98% (1 year) | 1.23% (2 years) | 1.33% (1 year) | 1.50% (2 years) | 1.60% (3 years) | 1.60% (3 years) | 1.92% (3 years) | 2.10% (3 years) | 2.45% (3 years) |
| Lock in | NIL | NIL | NIL | 2 years | 1 year | 2 years | 3 years | 3 years | 3 years | 3 years | 3 years |
| Legal fee subsidy (% or \$ whichever is lower) | 0.5% @ \$25000 | 0.5% @ \$25000 | 4% @ \$2000 | 0.5% @ \$2500 (OCBC), 0.4% @ \$2500 (UOB) | 0.5% @ \$2500 (OCBC), 0.4% @ \$2500 (UOB) | 0.5% @ \$2500 | 0.5% @ \$2500 (PTE) 0.4% @ \$2000 (HDB) | 0.4% @ \$2500 (PTE), \$2000 (HDB) | 0.4% @ \$20000 | 0.3% @ \$10000 | 4% @ \$2000 |
| Minimum Loan | \$100k (New), \$200k (Refi) | \$200k (PTE), \$100k (HDB) | \$100k | \$200k (OCBC), \$100k (UOB) | \$200k (OCBC), \$100k (UOB) | \$700k | \$200k (PTE), \$100k (HDB) | \$100k | \$500k (PTE) | \$100k | \$100k |
| Board rate | | | | | | 4.25% | 4.50% | 4.50% | 3.75% | 4.25% | 5.75% |
| 3 month SIBOR | 0.68% / 0.91% | 0.68% / NA | 0.68% / NA | | | | | | | | |
| 3 month SOR | | | | 0.57% | 0.57% | | | | | | |

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