

| | <u>DBS</u> 1 year fixed SIBOR | <u>SCB</u> 1 year fixed SIBOR | <u>CIMB</u> 1 year fixed SOR | <u>OCBC</u> 1 year fixed Board | <u>HLF (HDB)</u> 2 year fixed Board | <u>SCB</u> 2 year fixed SIBOR | <u>RHB</u> 2 year fixed Board | <u>UOB</u> 2 year fixed Board | <u>OCBC</u> 2 year fixed Board | <u>CIMB (PTE)</u> 2 year fixed Board | <u>MB</u> 3 year fixed Board 70%, (80%) |
|--|-------------------------------------|-------------------------------------|------------------------------------|--|---|-------------------------------------|-------------------------------------|-------------------------------------|--|--|--|
| Y1 | 1.25% (F) | 1.25% (F) | 1.45% (F) | 1.48% (F) | 1.58% (F) | 1.45% (F) | 1.85% (F) | 1.88% (F) | 1.88% (F) | 1.80% (F) | 1.6% (F) |
| Y2 | 3/12 month SIBOR + 1.15% | 3 month SIBOR + 1.25% | 3 month SOR + 1.25% | 2.18% | 1.98% (F) | 2.15% (F) | 1.85% (F) | 1.88% (F) | 1.88% (F) | 2.80% (F) | 2.2% (F), (2.6%) |
| Y3 | 3/12 month SIBOR + 1.25% | 3 month SIBOR + 1.25% | 3 month SOR + 1.25% | 3.75% | 2.78% | 3 month SIBOR + 1.25% | 2.80% | 3.75% | 3.75% | 3.50% | 2.9% (F) |
| Y4 & thereafter | 3/12 month SIBOR + 1.25% | 3 month SIBOR + 1.25% | 3 month SOR + 1.25% | 3.75% | 3.28% | 3month SIBOR + 1.25% | 3.38% | 3.75% | 3.75% | 3.75% | 3.75% |
| Effective rate (over) | 1.25% (1 years) | 1.25% (1 year) | 1.45% (1 year) | 1.48% (1 year) | 1.78% (2 years) | 1.80% (2 years) | 1.85% (2 years) | 1.88% (2 years) | 1.88% (2 years) | 2.30% (2 years) | 2.23%, (2.37%) (3 years) |
| Lock in | 1 years | 1 year | 1 year | 1 year | 2 years | 2 years | 2 years | 2 years | 2 years | 2 years | 3 years |
| Legal fee subsidy (% or \$ whichever is lower) | 0.5% @ \$2500 | 0.5% @ \$2000 | 0.4% @ \$2000 | 0.5% @ \$2500 (PTE) 0.4% @ \$2000 (HDB) | 0.4% @ \$2000 | 0.5% @ \$2000 | 0.5% @ \$2500 | 0.4% @ \$2500 | 0.5% @ \$2500 (PTE) 0.4% @ \$2000 (HDB) | 0.4% @ \$2000 | 0.4% @ \$2000 |
| Minimum loan | \$100k (PTE), \$80k (HDB) | \$100k | \$200k | \$200k (PTE), \$100k (HDB) | \$100k | \$100k | \$200k | \$100k | \$200k (PTE), \$100k (HDB) | \$200k (PTE) | \$100k |
| Board rate | | | | 4.50% | 4.25% | | 4.25% | 4.50% | 4.50% | 3.75% | 3.75% |
| 3/12 month SIBOR | 0.67% / 0.93% | 0.67% / NA | | | | 0.67% / NA | | | | | |
| 3 month SOR | | | 0.42% | | | | | | | | |

* All rates quoted are corrected as at 16/03/2010

** All rates quoted are indicative only, and subject to change without any prior notice

*** All rates indicated are to be used as a guide only. Further confirmation with the respective banks is required

| | <u>HSBC</u> SIBOR | <u>DBS</u> SIBOR | <u>DBS</u> SIBOR | <u>UOB</u> SOR | <u>CIMB (PTE)</u> SOR | <u>OCBC (PTE)</u> SOR | <u>DBS</u> Variable Board | <u>UOB</u> Variable Board | <u>RHB</u> Variable Board | <u>OCBC</u> Variable Board | <u>CIMB (PTE)</u> Variable Board |
|--|-------------------------------|-------------------------------------|--------------------------------------|---------------------|--------------------------|--|---------------------------------|---------------------------------|---------------------------------|--|--|
| Y1 | 3 month SIBOR + 0.88% | 3/12 month SIBOR + 0.9% | 3/12 month SIBOR + 0.5% | 1 month SOR + 1% | 3 month SOR + 0.95% | 3 month SOR + 0.9% | 1.25% | 1.28% | 1.68% | 1.60% | 1.50% |
| Y2 | 3 month SIBOR + 0.88% | 3/12 month SIBOR + 0.9% | 3/12 month SIBOR + 0.75% | 1 month SOR + 1.25% | 3 month SOR + 0.95% | 3 month SOR + 0.9% | 1.65% | 1.68% | 1.68% | 1.60% | 1.98% |
| Y3 | 3 month SIBOR + 0.88% | 3/12 month SIBOR + 0.9% | 3/12 month SIBOR + 1.25% | 1 month SOR + 1.50% | 3 month SOR + 0.95% | 3 month SOR + 1% | 2.65% | 2.68% | 2.28% | 1.60% | 2.28% |
| Y4 & thereafter | 3 month SIBOR + 1% | 3/12 month SIBOR + 0.9% | 3/12 month SIBOR + 1.25% | 1 month SOR + 1.50% | 3 month SOR + 0.95% | 3 month SOR + 1% | 3.75% | 3.75% | 3.38% | 3.75% | 3.75% |
| Effective rate (over) | 1.55% (1 year) | 3M - 1.57%, 12M - 1.83% (1 year) | 3M - 1.30%, 12M - 1.56% (2 years) | 1.37% (1 years) | 1.37% (1 year) | 1.32% (2 years) | 1.45% (2 years) | 1.48% (2 years) | 1.68% (2 years) | 1.60% (3 years) | 1.92% (3 years) |
| Lock in | NIL | NIL | 2 years | NIL | NIL | 2 years | 2 years | 2 years | 2 years | 3 years | 3 years |
| Legal fee subsidy (% or \$ whichever is lower) | 0.5% @ \$2500 | 0.5% @ \$2500 | 0.5% @ \$2500 | 0.3% @ \$1000 | 0.4% @ \$2000 | 0.5% @ \$2500 (PTE) 0.4% @ \$2000 (HDB) | 0.5% @ \$2500 | 0.4% @ \$2500 | 0.5% @ \$2500 | 0.5% @ \$2500 (PTE) 0.4% @ \$2000 (HDB) | 0.4% @ \$2000 |
| Minimum Loan | \$200k (PTE), \$100k (HDB) | \$100k | \$100k (PTE), \$80k (HDB) | \$100k | \$200k | \$200k | \$100k (PTE), \$80k (HDB) | \$100k | \$100k | \$200k (PTE), \$100k (HDB) | \$200k |
| Board rate | | | | | | | 4.25% | 4.50% | 4.25% | 4.50% | 3.75% |
| 3 month SIBOR | 0.67% / NA | 0.67% / 0.93% | 0.67% / 0.93% | | | | | | | | |
| 1 / 3 month SOR | | | | 0.37% / NA | NA / 0.42% | NA / 0.42% | | | | | |

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