

3M SIBOR PACKAGE	
LTV Banding	LTV ≤ 80%
Interest Rates	
Year 1	3M SIBOR* + 1.25%
Year 2	3M SIBOR* + 1.25%
Year 3	3M SIBOR* + 1.50%
Thereafter	3M SIBOR* + 1.50%

SIBOR FIXED RATE PACKAGE				
LTV Banding	LTV ≤ 80%			
Interest Rates	1-Year Fixed	2-Year Fixed	3-Year Fixed	5-Year Fixed
Year 1	2.20% Fixed	2.20% Fixed	2.20% Fixed	2.50% Fixed
Year 2	SIBOR* + 1.25%	2.20% Fixed	2.20% Fixed	2.50% Fixed
Year 3	SIBOR* + 1.50%	SIBOR* + 1.50%	2.20% Fixed	2.50% Fixed
Year 4	SIBOR* + 1.50%	SIBOR* + 1.50%	SIBOR* + 1.50%	2.50% Fixed
Year 5	SIBOR* + 1.50%	SIBOR* + 1.50%	SIBOR* + 1.50%	2.50% Fixed
Thereafter	SIBOR* + 1.50%	SIBOR* + 1.50%	SIBOR* + 1.50%	SIBOR* + 1.50%

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The above packages are applicable for New Purchase of Completed Private/HDB Properties
The SIBOR* refers to the 3 month or 12 month SIBOR (Singapore Interbank Offered Rate).
THE SIBOR* will be based on the first business day of the month at the point of loan acceptance.
Packages are subject to change at the Bank's absolute discretion without prior notice.
Credit facilities are granted at the sole discretion of DBS Bank.
Terms and conditions apply.

IMPORTANT INFORMATION

1. The Bank may vary the interest rate from time to time. If the interest rate is revised, the monthly instalments will be based on the revised interest rate and may be increased or reduced.
2. An interest rate quoted for a particular housing loan applies only to that housing loan package, and may differ from the interest rates offered to other customers for other types of housing loan facilities.
3. To assist you in your planning, we are pleased to provide upon request loan repayment schedules in respect of our home loan packages.

Note: The Association of Banks in Singapore (ABS) has published a "Guide on Home Loans" and you are encouraged to read this before committing to any housing loan. The guide is available on MAS' and ABS' websites [<http://www.mas.gov.sg> and <http://www.abs.org.sg> respectively] in the four official languages.