Mortgage loan rates at a glance

BANK	FIXED RATE (PER ANNUM)		SIBOR-PEGGED RATE (PER ANNUM)	
	LOCK-IN PERIOD	DETAILS	LOCK-IN PERIOD	DETAILS
Citibank Singapore	2 years	1.72 – 1.80% depending on loan amount and relationship with bank *[Prior to March 3: 1.74 – 1.92%]*	2 years	1M Sibor + (0.23 – 0.53%) *[Prior to March 3: 1M Sibor + (0.08% – 0.45%)]*
DBS	2 years	1.72 – 1.80% depending on loan amount *[no change]*	NA	DBS does not offer Sibor-pegged home loans, instead it offers one pegged to its prevailing 8 months Singapore dollar fixed deposit interest rate For 1 year lock-in: FHR8 + 1.13%
HSBC	2 years	1.72% *[Prior to March 3: 1.80%]*	2 years	First three years: *Sibor + 0.45% minimum loan amount S$800,000 *[Prior to March 3: First two years – *Sibor + 0.25% Third year – *Sibor + 0.35%]*
Maybank Singapore	2 years	1.75% *[Prior to March 3: 1.84%]*	2 years	Currently unavailable as new packages are under review
OCBC	2 years	1.75% *[Prior to March 3: 1.78%]*	2 years	First year: 3MSibor + 0.48% Second year: 3MSibor + 0.52% Third year: 3MSibor + 0.55% *[Prior to March 3: First year – 3MSibor + 0.25% Second year – 3MSibor + 0.30% Third year – 3MSibor + 0.40%]*
UOB	2 years	1.75% *[Prior to March 3: 1.80%]*	2 years	3MSibor + 0.50% *[Prior to March 3: First year – 3MSibor + 0.20% Second year – 3MSibor + 0.25%]*

** Sibor can be either 1M or 3M.*

Notes:
- *Information correct as of March 24, 2020. Please check directly with the respective banks for details and their latest offers*
- *March 3 was when the Fed first made its off-cycle rate cut*
- *As of March 24, the 3MSibor is 1.011% while 1MSibor is 0.994%*

Compiled by BT