

## DBS Fixed Deposit Home Loan Rate (FHR)

FHR	REFERENCED FROM SGD FIXED DEPOSIT TENOR	FHR INCREASE
FHR18	18 months	+20bp (in March 2018)
FHR12	12 & 24 months	+12.5bp (in June 2018)
FH9	9 months	+25bp (in June 2018)

## Calculation of rates increase

### **EXAMPLE: ASSUMES SGD 1 MILLION LOAN OVER 20 YEARS**

INTEREST RATE INCREASE	INCREASE IN MONTHLY REPAYMENT
+10bp	~\$50
+20bp	~\$95
+30bp	~\$140