

# A softer blow

Impact of ABSD on buyer cushioned by lower interest payments due to smaller loan quantum

| AVERAGE INTEREST RATE | SAVINGS IN INTEREST PAYMENTS* | ABSD LESS INTEREST SAVINGS | ABSD LESS INTEREST SAVINGS (AS % OF PROPERTY PRICE) |
|-----------------------|-------------------------------|----------------------------|---|
| 2.0%                  | S\$26,765                     | S\$98,235                  | 3.9%  |
| 2.5%                  | S\$33,971                     | S\$91,029                  | 3.6%  |
| 3.0%                  | S\$41,379                     | S\$83,621                  | 3.3%  |

*\*Based on 75 per cent LTV instead of 80 per cent LTV on S\$2.5m property purchase*