

Home loan packages – how they compare

Best Fixed Packages	Rates	Minimum loan amount	Property type
Bank of China	Starts from 1.4%	\$500,000	Private & Exec Condos
Citibank	1.80%	\$500,000	Private
Citibank	1.90%	\$500,000	HDB
OCBC	1.85%	\$200,000	Private

Best Floating Packages

Stanchart	Pegged to fixed deposit starting from 1%	\$100,000	Private & HDB
Stanchart	1-month Sibor + 0.5%	\$100,000	Private & HDB
OCBC	1-month Sibor + 0.6%	\$200,000	Private & HDB

NOTE: Above packages are for completed properties and refinancing cases.
Accurate as of Dec 15, 2016.
Packages come with a 2-year lock-in period.