

# HOME LOANS

	ANZ Singapore Home Loan	DBS Singapore Home Loan
<b>Pricing - Fixed Packages</b>	1 Yr - 1.50% 2 Yr - 1.88% 2 Yr - 1.93% 2 Yr - 1.98% Thereafter: 3M SOR/ COMBO + mark-up	Same fixed rate for remaining fixed rate period. Thereafter: FHR9 + markup  The remaining lock-in period with ANZ will be brought over to DBS.
<b>Pricing – Floating Packages</b>	3M SOR + mark-up 3M COMBO + mark-up Board + mark-up 3M COF + mark-up	Year 1 : FHR9 + mark-up Thereafter: FHR9 + markup  We will not impose lock-in condition to these accounts.  We will offer you an all-in-rate which will be equal or lower than your prevailing interest rate at ANZ.
<b>Repricing fees</b>	S\$800 / S\$500	S\$800
<b>Letter of variation</b>	S\$250	S\$250
<b>Property Insurance</b>	Premium is borne by the customer S\$150 per year for a non-blanket policy.	Premium is borne by the customer S\$100 per year for a non-blanket policy.
<b>Loan Statement</b>	S\$20	S\$20
<b>Safe keeping of title deeds</b>	S\$300	S\$300
<b>Late payment fees</b>	ANZ Prime Rate + 5.00% on outstanding instalment amount.	DBS prime rate + 5.00% on the outstanding instalment amount.
<b>Prepayment penalty</b>	Fixed rate packages: 1.50% Floating rate packages: Nil	Fixed rate packages within lock-in period: 1.50% of outstanding loan amount Floating rate packages: Nil
<b>Property insurance insurer</b>	CHUBB/Tokio Marine Fire Insurance	MSIG (DBS will continue with CHUBB/Tokio Marine post transfer date and sign up with MSIG upon expiry)
<b>Monthly instalment</b>	Payable through ANZ-LSA	Payable through DBS-LSA
<b>Interest and monthly instalment computation</b>	Daily rest - outstanding over outstanding	Daily rest - outstanding over outstanding

	ANZ Overseas Property Financing (OPF) / Dual Currency Mortgage (DCM) / Single Currency Mortgage (SCM)	DBS Overseas Property Financing (OPF) / Dual Currency Mortgage (DCM) / Single Currency Mortgage (SCM)
<b>Pricing - Floating Packages</b>	<p>OPF : 3M SGD COF + mark-up OPF : 3M AUD COF + mark-up</p> <p>DCM / SCM : 3M COF based on currency type + mark-up</p>	<p>OPF - SGD: 3M SIBOR + mark-up OPF - AUD: 3M BBSW + mark-up We will offer you an all-in-rate which will be equal or lower than your prevailing interest rate at ANZ.</p> <p>DCM / SCM : DBS 3M COF + mark-up (ANZ mark-up)</p>
<b>Revaluation of property fees</b>	Nil	Bi-annual fees borne by customers
<b>Monthly instalment</b>	Payable through ANZ-LSA	Payable through DBS-LSA
<b>Calculation method</b>	Interest calculation is based on 365 days for SGD, HKD & GBP and 360 days for all other foreign currencies.	Interest calculation is based on 365 days for SGD, HKD & GBP and 360 days for all other foreign currencies.
<b>Property Insurance</b>	<p>OPF - Property insurance is required for all properties</p> <p>DCM / SCM - For Australian property, property insurance is only required where current market value for the property is &gt; AUD\$2M</p> <p>DCM / SCM - For SG &amp; NZ property, property insurance is required for all properties.</p>	OPF / DCM / SCM - All properties (regardless of amount) are required to have property insurance. A copy of the policy is required to be provided to DBS.
<b>Interest and monthly instalment computation basis</b>	<p>OPF</p> <ol style="list-style-type: none"> <li>No Interest Servicing customers Fixed Instalment Amount [Variable Principal + Variable Interest]</li> <li>Interest Servicing only Customers Variable Instalment Amount</li> </ol> <p>DCM / SCM</p> <ol style="list-style-type: none"> <li>No Interest Servicing customers Variable Instalment Amount [Fixed Principle + Variable Interest]</li> <li>Interest Servicing only customers Variable Instalment Amount</li> </ol>	<p>OPF</p> <ol style="list-style-type: none"> <li>No Interest Servicing Customers Variable Instalment Amount [Fixed Principle + Variable Interest]</li> <li>Interest Servicing only Customers Variable Instalment Amount</li> </ol> <p>DCM / SCM</p> <ol style="list-style-type: none"> <li>No Interest Servicing customers Variable Instalment Amount [Fixed Principle + Variable Interest]</li> <li>Interest Servicing only customers Variable Instalment Amount</li> </ol> <p>References to cost of funds will be a reference to DBS's cost of funds. DBS's margin processes and levels will apply.</p> <p>Interest calculation is based on 365 days for SGD, HKD &amp; GBP and 360 days for all other foreign currencies.</p>