

# POSB HDB Loan Rates at a glance

Standalone packages	If applied together with MyProtector Mortgage
<b>Package A</b> Year 1                      3-month Sibor + 1.25% Year 2                      3-month Sibor + 1.25% Year 3                      3-month Sibor + 1.50% Thereafter                3-month Sibor + 1.50% Commitment period    Nil	<b>Package F</b> Year 1                      3-month Sibor + 1.00% Year 2                      3-month Sibor + 1.00% Year 3                      3-month Sibor + 1.25% Thereafter                3-month Sibor + 1.25% Commitment period    Nil
<b>Package B</b> Year 1                      2.20% Fixed Year 2                      12-month Sibor + 1.25% Year 3                      12-month Sibor + 1.50% Thereafter                12-month Sibor + 1.50% Commitment period    1 year for full repayment	<b>Package G</b> Year 1                      1.99% Fixed Year 2                      12-month Sibor + 1.00% Year 3                      12-month Sibor + 1.25% Thereafter                12-month Sibor + 1.25% Commitment period    1 year for full repayment
<b>Package C</b> Year 1                      2.20% Fixed Year 2                      2.20% Fixed Year 3                      12-month Sibor + 1.50% Thereafter                12-month Sibor + 1.50% Commitment period    2 years for full repayment	<b>Package H</b> Year 1                      1.99% Fixed Year 2                      1.99% Fixed Year 3                      12-month Sibor + 1.25% Thereafter                12-month Sibor + 1.25% Commitment period    2 years for full repayment
<b>Package D</b> Year 1                      2.20% Fixed Year 2                      2.20% Fixed Year 3                      2.20% Fixed Thereafter                12-month Sibor + 1.50% Commitment period    3 years for full repayment	<b>Package I</b> Year 1                      1.99% Fixed Year 2                      1.99% Fixed Year 3                      1.99% Fixed Thereafter                12-month Sibor + 1.25% Commitment period    3 years for full repayment
<b>Package E</b> Year 1                      2.50% (CHR) Year 2                      2.75% (CHR + 0.25%) Year 3                      3.00% (CHR + 0.50%) Thereafter                3.75% (CHR + 1.25%) Commitment period    Nil	<b>Glossary:</b> Sibor refers to the Singapore Interbank Offered Rate obtained from The Association of Banks in Singapore 11am fixing on the first business day of the month. CHR refers to our CPF Home Rate and is based on the prevailing interest rate payable on the Central Provident Fund Ordinary Account.

These promotional packages are available for a limited time only and are subject to change at the Bank's absolute discretion without prior notice. Credit facilities are granted at the sole discretion of DBS Bank. Terms and conditions apply.

## Important Information

1. The Bank may vary the interest rate from time to time. If the interest rate is revised, the monthly instalments will be based on the revised interest rate and may be increased or reduced.
2. An interest rate quoted for a particular housing loan applies only to that housing loan package, and may differ from the interest rates offered to other customers for other types of housing loan facilities.
3. To assist you in your planning, we are pleased to provide upon request loan repayment schedules in respect of our home loan packages.

**Note:** The Association of Banks in Singapore (ABS) has published a "Guide on Home Loans" and you are encouraged to read this before committing to any housing loan. The guide is available on MAS' and ABS' websites [<http://www.mas.gov.sg> & <http://www.abs.gov.sg> respectively] in the four official languages.