Mortgage Interest Rate Packages For New Home Loans

Speak to our Mortgage Advisors today to find out more on the Citigold Private Client preferential rate packages and other interest rate packages that are available for other loan sizes.

Citigold Interest Rate Packages (Limited Tranche for Fixed Rate Packages)

(Upgrade to Citigold Private Client to enjoy preferential mortgage interest rates. Other terms and conditions apply.)

	Applicable	e to Minimum Loan S			
Variable Interest Rate Package Completed Property (2-year Lock-in)	Promotional Period Year 1 Year 2 Year 3				Post-Promotional Period Year 4 and onwards
Compounded SORA (where applicable)	Tear		inded SORA	3M Compounded SORA	
nterest Rate Spread	+ 0.55% p.a.	+ 0.55		+ 0.65% p.a.	+ 1.00% p.a.
······································		num Loan Size of S\$1			+ 1.00% p.a.
Variable Interest Rate Package		Promotio	nal Period		Post-Promotional Period
Completed Property (2-year Lock-in)	Year 1	Yea	ar 2	Year 3	Year 4 and onwards
Compounded SORA (where applicable)		3M Compou	3M Compounded SORA		
Interest Rate Spread	+ 0.80% p.a.	+ 1.00% p.a.			
	Applicat	+ 0.80 ole to Minimum Loan		+ 0.80% p.a.	
1-Year Fixed Interest Rate Package (2-year Lock-in)	Promotional Period				Post-Promotional Period
	Year 1	Yea	ar 2	Year 3	Year 4 and onwards
Compounded SORA (where applicable)	3 AFOV D. 0		3M Compounded SORA		
Interest Rate Spread		3.25% p.a. + 0.55% p.a. + 0.75% p.a.		+ 1.00% p.a.	
	Applicable to Minin	num Loan Size of S\$1		S\$800,000)	
1-Year Fixed Interest Rate Package (2-year Lock-in)	Promotional Period				Post-Promotional Period
	Year 1	Yea		Year 3	Year 4 and onwards
Compounded SORA (where applicable)	3.30% p.a.		3M Compou	nded SORA	3M Compounded SORA
Interest Rate Spread	·	+ 0.65		+ 0.75% p.a.	+ 1.00% p.a.
O Vara Sina di Internat Bata	Applicat	ole to Minimum Loan			Doot Doomotional Doolad
2-Year Fixed Interest Rate Package (2-year Lock-in)	V 4		nal Period	ν .	Post-Promotional Period Year 4 and onwards
Compounded SORA (where applicable)	Year 1	Yea	ar 2	Year 3	
Interest Rate Spread	3.20% p.a.	3.20%	6 p.a.		3M Compounded SORA
interest Rate Spread	Applicable to Minin	num I oan Size of S\$1	00 000 (less than		+ 1.00% p.a.
2-Year Fixed Interest Rate	7.0000000000000000000000000000000000000		nal Period		Post-Promotional Period
Package (2-year Lock-in)	Year 1	Yea		Year 3	Year 4 and onwards
Compounded SORA (where applicable)	rour r	100	2		3M Compounded SORA
Interest Rate Spread	3.25% p.a.	3.25%	6 p.a.	•	+ 1.00% p.a.
	Applicat	ole to Minimum Loan	Size of S\$800,000		+ 1.00% p.a.
3-Year Fixed Interest Rate		Post-Promotional Period			
Package (3-year Lock-in)	Year 1	Yea	ar 2	3M Compounded SORA + 1.00% p.a. (less than \$\$800,000) Year 3 3M Compounded SORA + 1.00% p.a. \$\$\$800,000 Year 3 2.85% p.a.	Year 4 and onwards
Compounded SORA (where applicable)					3M Compounded SORA
Interest Rate Spread	2.85% p.a. 2.85% p.a.		6 p.a.	2.85% p.a.	+ 1.00% p.a.
	Applicable to Minin	num Loan Size of S\$1	00,000 (less than	s\$800,000)	
3-Year Fixed Interest Rate	Promotional Period				Post-Promotional Period
Package (3-year Lock-in)	Year 1	Yea	ar 2	Year 3	Year 4 and onwards
Compounded SORA (where applicable)	0.050/			0.050/ = -	3M Compounded SORA
Interest Rate Spread	2.95% p.a. 2.95% p.a.			2.95% p.a.	+ 1.00% p.a.
Floating Interest Rate Package	Applicat	ole to Minimum Loan		0	
Building-under-Construction	Promotional Period				Post-Promotional Period
(No Lock-in)	Year 1	Year 2 Year		Year 4	Year 5 and onwards
Compounded SORA (where applicable)		3M Compounded SORA			3M Compounded SORA
Interest Rate Spread	+ 0.65% p.a.	+ 0.65% p.a.	+ 0.65% p.a	a. + 0.65% p.a.	+ 1.00% p.a.

Terms and Conditions apply

Important Notes

The minimum Effective Interest Rate for Compounded SORA packages is 1.10%.

Please note the Compounded Singapore Overright Rate Average ("Compounded SORA") are subject to fluctuations. The bank is not required to give you advance notice of the Compounded SORA which is applicable to your loan. The bank reserves the right to update the above interest rate packages, from time to time without prior notice. Home loan facilities (including interest rates) are granted at the sole discretion of the bank.

To enjoy the Citigold pricing packages, the Borrower must have and continue to maintain a Citigold banking relationship with AUM≥S\$250,000 (or such qualifying AUM amount as may be imposed by the Bank from time to time). AUM refers to the aggregate of (i) combined balances held in the Borrower's primary account with the Bank including balances from checking and savings account (except cash management account), time deposits and investments and (ii) premium amount(s) paid by the Borrower as policy owner on life insurance policies distributed by the Bank and underwritten by AIA Singapore Private Limited (Reg. No. 201106386R).

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The Association of Banks in Singapore (ABS) has published a consumer guide on home loans. You are encouraged to read the guide before committing to any home loan. The guide is available in two (2) official languages.



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Citibanking Interest Rate Packages (Limited Tranche for Fixed Rate Packages)

	Applicab	e to Minimum Lo	an Size of S\$800,0	00			
Variable Interest Rate Package		Promotional Period					
Completed Property (2-year Lock-in)	Year 1	Year 1 Year 2		Year 3	Year 4 and onwards		
Compounded SORA (where applicable)		3M Compounded SORA					
Interest Rate Spread	+ 0.65% p.a.	+	0.65% p.a.	+ 0.75% p.a.	. + 1.00% p.a.		
	Applicable to Minir	num Loan Size o	f S\$100,000 (less t	han S\$800,000)			
Variable Interest Rate Package Completed Property (2-year Lock-in)		Promotional Period					
	Year 1		Year 2	Year 3	Year 4 and onwards		
Compounded SORA (where applicable)		3M Compounded SORA				A	
Interest Rate Spread	+ 0.95% p.a.	+	0.95% p.a.	+ 0.95% p.a.	. + 1.00% p.a.		
	Applica	ble to Minimum L	oan Size of S\$800	,000			
1-Year Fixed Interest Rate Package (2-year Lock-in)		Promotional Period					
	Year 1		Year 2	Year 3	Year 4 and onwards		
Compounded SORA (where applicable)		3M Compounded SORA				4	
Interest Rate Spread	4.25% p.a.	+	0.75% p.a.	+ 0.85% p.a.	. + 1.00% p.a.		
	Applica	ble to Minimum L	oan Size of S\$800	,000			
2-Year Fixed Interest Rate Package (2-year Lock-in)		Promotional Period					
	Year 1		Year 2	Year 3	Year 4 and onwards		
Compounded SORA (where applicable)				3M Compounded S	SORA 3M Compounded SORA	4	
Interest Rate Spread	4.00% p.a.	4	1.00% p.a.	+ 1.00% p.a.	. + 1.00% p.a.		
	Applica	ble to Minimum L	oan Size of S\$800	,000			
3-Year Fixed Interest Rate Package (3-year Lock-in)		Post-Promotional Perio	od				
	Year 1		Year 2	Year 3	Year 4 and onwards		
Compounded SORA (where applicable)					3M Compounded SORA	4	
Interest Rate Spread	3.00% p.a.	3.00% p.a. 3.00%		3.00% p.a.	+ 1.00% p.a.		
	Applica	ble to Minimum L	oan Size of S\$750	,000			
Floating Interest Rate Package Building-under-Construction (No Lock-in)		Promotional Period			Post-Promotional Perio	od	
	Year 1	Year 2	Year	3 Year	r 4 Year 5 and onwards		
Compounded SORA (where applicable)		3M Compounded SORA					
Interest Rate Spread	+ 0.75% p.a.	+ 0.75% p.a.	+ 0.75%	p.a. + 0.75%	% p.a. + 1.00% p.a.		

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