

# Mortgage Prevailing Interest Rate Packages

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

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

Applicable to Minimum Loan Size of S\$800,000				
Floating Interest Rate Package (2-year Lock-in)	Promotional Period			Post-Promotional Period
	Year 1	Year 2	Year 3	Year 4 and onwards
SIBOR (where applicable)	1/3M SIBOR	1/3M SIBOR	1/3M SIBOR	1/3M SIBOR
Interest Rate Spread	+ 0.84% p.a.	+ 0.84% p.a.	+ 0.84% p.a.	+ 0.84% p.a.
2-Year Fixed Interest Rate Package (2-year Lock-in)	Promotional Period			Post-Promotional Period
	Year 1	Year 2	Year 3	Year 4 and onwards
SIBOR (where applicable)	1.25% p.a.	1.25% p.a.	1/3M SIBOR	1/3M SIBOR
Interest Rate Spread			+ 0.90% p.a.	+ 0.90% p.a.
3-Year Fixed Interest Rate Package (3-year Lock-in)	Promotional Period			Post-Promotional Period
	Year 1	Year 2	Year 3	Year 4 and onwards
SIBOR (where applicable)	1.32% p.a.	1.32% p.a.	1.32% p.a.	1/3M SIBOR
Interest Rate Spread				+ 0.90% p.a.

Terms and Conditions apply.

## Citibanking Interest Rate Packages

Applicable to Minimum Loan Size of S\$800,000				
Floating Interest Rate Package (2-year Lock-in)	Promotional Period			Post-Promotional Period
	Year 1	Year 2	Year 3	Year 4 and onwards
SIBOR (where applicable)	1/3M SIBOR	1/3M SIBOR	1/3M SIBOR	1/3M SIBOR
Interest Rate Spread	+ 1.15% p.a.	+ 1.15% p.a.	+ 1.15% p.a.	+ 1.15% p.a.
2-Year Fixed Interest Rate Package (2-year Lock-in)	Promotional Period			Post-Promotional Period
	Year 1	Year 2	Year 3	Year 4 and onwards
SIBOR (where applicable)	1.50% p.a.	1.50% p.a.	1/3M SIBOR	1/3M SIBOR
Interest Rate Spread			+ 1.27% p.a.	+ 1.27% p.a.
3-Year Fixed Interest Rate Package (3-year Lock-in)	Promotional Period			Post-Promotional Period
	Year 1	Year 2	Year 3	Year 4 and onwards
SIBOR (where applicable)	1.60% p.a.	1.60% p.a.	1.60% p.a.	1/3M SIBOR
Interest Rate Spread				+ 1.27% p.a.

Terms and Conditions apply.

### Important Notes

Minimum Effective Interest Rate of 0.85% p.a. apply for Floating Rate and Fixed Rate packages.

Please note the Singapore Interbank Offered Rate ("SIBOR") is subject to fluctuations. The bank is not required to give you advance notice of the SIBOR 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.

The products and services mentioned on this webpage are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, and The Isle of Man. This webpage is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products and services mentioned herein to such individuals.

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 at <https://www.abs.org.sg/consumer-banking/consumer-guides> in two (2) official languages.

