

# 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 to Minimum Loan Size of S\$800,000					
Variable Interest Rate Package Completed Property (2-year Lock-in)	Promotional Period			Post-Promotional Period	
	Year 1	Year 2	Year 3	Year 4 and onwards	
Compounded SORA (where applicable)	3M Compounded SORA			3M Compounded SORA	
Interest Rate Spread	+ 0.55% p.a.	+ 0.55% p.a.	+ 0.65% p.a.	+ 1.00% p.a.	
Applicable to Minimum Loan Size of S\$100,000 (less than S\$800,000)					
Variable Interest Rate Package Completed Property (2-year Lock-in)	Promotional Period			Post-Promotional Period	
	Year 1	Year 2	Year 3	Year 4 and onwards	
Compounded SORA (where applicable)	3M Compounded SORA			3M Compounded SORA	
Interest Rate Spread	+ 0.80% p.a.	+ 0.80% p.a.	+ 0.80% p.a.	+ 1.00% p.a.	
Applicable to Minimum Loan Size of S\$800,000					
1-Year Fixed Interest Rate Package (2-year Lock-in)	Promotional Period			Post-Promotional Period	
	Year 1	Year 2	Year 3	Year 4 and onwards	
Compounded SORA (where applicable)	3.25% p.a.	3M Compounded SORA		3M Compounded SORA	
Interest Rate Spread		+ 0.55% p.a.	+ 0.75% p.a.	+ 1.00% p.a.	
Applicable to Minimum Loan Size of S\$100,000 (less than S\$800,000)					
1-Year Fixed Interest Rate Package (2-year Lock-in)	Promotional Period			Post-Promotional Period	
	Year 1	Year 2	Year 3	Year 4 and onwards	
Compounded SORA (where applicable)	3.30% p.a.	3M Compounded SORA		3M Compounded SORA	
Interest Rate Spread		+ 0.65% p.a.	+ 0.75% p.a.	+ 1.00% p.a.	
Applicable to Minimum Loan Size of S\$800,000					
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	
Compounded SORA (where applicable)	3.20% p.a.	3.20% p.a.	3M Compounded SORA	3M Compounded SORA	
Interest Rate Spread			+ 1.00% p.a.	+ 1.00% p.a.	
Applicable to Minimum Loan Size of S\$100,000 (less than S\$800,000)					
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	
Compounded SORA (where applicable)	3.25% p.a.	3.25% p.a.	3M Compounded SORA	3M Compounded SORA	
Interest Rate Spread			+ 1.00% p.a.	+ 1.00% p.a.	
Applicable to Minimum Loan Size of S\$800,000					
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	
Compounded SORA (where applicable)	2.85% p.a.	2.85% p.a.	2.85% p.a.	3M Compounded SORA	
Interest Rate Spread				+ 1.00% p.a.	
Applicable to Minimum Loan Size of S\$100,000 (less than S\$800,000)					
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	
Compounded SORA (where applicable)	2.95% p.a.	2.95% p.a.	2.95% p.a.	3M Compounded SORA	
Interest Rate Spread				+ 1.00% p.a.	
Applicable to Minimum Loan Size of S\$750,000					
Floating Interest Rate Package Building-under-Construction (No Lock-in)	Promotional Period				Post-Promotional Period
	Year 1	Year 2	Year 3	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.	+ 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 Overnight 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)

Applicable to Minimum Loan Size of S\$800,000					
Variable Interest Rate Package Completed Property (2-year Lock-in)	Promotional Period			Post-Promotional Period	
	Year 1	Year 2	Year 3	Year 4 and onwards	
Compounded SORA (where applicable)	3M Compounded SORA			3M Compounded SORA	
Interest Rate Spread	+ 0.65% p.a.	+ 0.65% p.a.	+ 0.75% p.a.	+ 1.00% p.a.	
Applicable to Minimum Loan Size of S\$100,000 (less than S\$800,000)					
Variable Interest Rate Package Completed Property (2-year Lock-in)	Promotional Period			Post-Promotional Period	
	Year 1	Year 2	Year 3	Year 4 and onwards	
Compounded SORA (where applicable)	3M Compounded SORA			3M Compounded SORA	
Interest Rate Spread	+ 0.95% p.a.	+ 0.95% p.a.	+ 0.95% p.a.	+ 1.00% p.a.	
Applicable to Minimum Loan Size of S\$800,000					
1-Year Fixed Interest Rate Package (2-year Lock-in)	Promotional Period			Post-Promotional Period	
	Year 1	Year 2	Year 3	Year 4 and onwards	
Compounded SORA (where applicable)	4.25% p.a.	3M Compounded SORA		3M Compounded SORA	
Interest Rate Spread		+ 0.75% p.a.	+ 0.85% p.a.	+ 1.00% p.a.	
Applicable to Minimum Loan Size of S\$800,000					
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	
Compounded SORA (where applicable)	4.00% p.a.	4.00% p.a.	3M Compounded SORA	3M Compounded SORA	
Interest Rate Spread			+ 1.00% p.a.	+ 1.00% p.a.	
Applicable to Minimum Loan Size of S\$800,000					
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	
Compounded SORA (where applicable)	3.00% p.a.	3.00% p.a.	3.00% p.a.	3M Compounded SORA	
Interest Rate Spread				+ 1.00% p.a.	
Applicable to Minimum Loan Size of S\$750,000					
Floating Interest Rate Package Building-under-Construction (No Lock-in)	Promotional Period				Post-Promotional Period
	Year 1	Year 2	Year 3	Year 4	Year 5 and onwards
Compounded SORA (where applicable)	3M Compounded SORA				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.

Terms and Conditions apply.

### Important Notes

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

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