

## Mortgage Retention Prevailing Interest Rate Packages

Speak to our Mortgage Client Care team today to find out more on the Citigold Private Client preferential rate packages.

### Citigold Repricing 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)	Year 1		Year 2		Year 3	Year 4 and onwards	
Compounded SORA (where applicable)	3M Compounded SORA				3M Compounded SORA		
Interest Rate Spread	+ 0.40% p.a.		+ 0.40% p.a.		Year 3	+ 0.85% p.a.	
Applicable to Loan Size less than S\$800,000							
Variable Interest Rate Package Completed Property (2-year Lock-in)	Year 1		Year 2		Year 3	Year 4 and onwards	
Compounded SORA (where applicable)	3M Compounded SORA				3M Compounded SORA		
Interest Rate Spread	+ 0.50% p.a.		+ 0.50% p.a.		Year 3	+ 0.85% p.a.	
Applicable to Minimum Loan Size of S\$800,000							
1-Year Fixed Interest Rate Package (2-year Lock-in)	Year 1		Year 2		Year 3	Year 4 and onwards	
Compounded SORA (where applicable)	2.05% p.a. Fixed		3M Compounded SORA		3M Compounded SORA	3M Compounded SORA	
Interest Rate Spread			+ 0.45% p.a.		+ 0.50% p.a.	+ 0.85% p.a.	
Applicable to Loan Size less than S\$800,000							
1-Year Fixed Interest Rate Package (2-year Lock-in)	Year 1		Year 2		Year 3	Year 4 and onwards	
Compounded SORA (where applicable)	2.35% p.a. Fixed		3M Compounded SORA		3M Compounded SORA	3M Compounded SORA	
Interest Rate Spread			+ 0.55% p.a.		+ 0.60% p.a.	+ 0.85% p.a.	
Applicable to Minimum Loan Size of S\$800,000							
2-Year Fixed Interest Rate Package (2-year Lock-in)	Year 1		Year 2		Year 3	Year 4 and onwards	
Compounded SORA (where applicable)	2.05% p.a. Fixed		2.05% p.a. Fixed		3M Compounded SORA	3M Compounded SORA	
Interest Rate Spread					+ 0.80% p.a.		+ 0.85% p.a.
Applicable to Loan Size less than S\$800,000							
2-Year Fixed Interest Rate Package (2-year Lock-in)	Year 1		Year 2		Year 3	Year 4 and onwards	
Compounded SORA (where applicable)	2.35% p.a. Fixed		2.35% p.a. Fixed		3M Compounded SORA	3M Compounded SORA	
Interest Rate Spread					+ 0.85% p.a.		+ 0.85% p.a.
Applicable to Minimum Loan Size of S\$750,000							
Floating Interest Rate Package Building-under-Construction (No Lock-in)	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	+ 0.60% p.a.		+ 0.60% p.a.		+ 0.60% p.a.		+ 0.85% p.a.
Applicable to Loan Size less than S\$750,000							
Floating Interest Rate Package Building-under-Construction (No Lock-in)	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	+ 0.70% p.a.		+ 0.70% p.a.		+ 0.70% p.a.	+ 0.70% p.a.	+ 0.85% p.a.

Terms and Conditions apply.

#### Important Notes

The minimum Effective Interest Rate for Compounded SORA packages is 0.85%.

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).

The products and services mentioned in the referenced document are not offered to individuals resident in certain countries/jurisdictions. For the comprehensive list of these countries/jurisdictions, please refer to the "Privacy" section in the footer of our Citibank Website. The referenced document is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products and services mentioned therein 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 in two (2) official languages.

## Mortgage Retention Prevailing Interest Rate Packages

Speak to our Mortgage Client Care team today to find out more on the Citigold Private Client preferential rate packages.

### Citibanking Repricing 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)	Year 1		Year 2		Year 3	Year 4 and onwards
Compounded SORA (where applicable)	3M Compounded SORA				3M Compounded SORA	
Interest Rate Spread	+ 0.45% p.a.		+ 0.45% p.a.		+ 0.45% p.a.	
Applicable to Loan Size less than S\$800,000						
Variable Interest Rate Package Completed Property (2-year Lock-in)	Year 1		Year 2		Year 3	Year 4 and onwards
Compounded SORA (where applicable)	3M Compounded SORA				3M Compounded SORA	
Interest Rate Spread	+ 0.60% p.a.		+ 0.60% p.a.		+ 0.60% p.a.	
Applicable to Minimum Loan Size of S\$800,000						
1-Year Fixed Interest Rate Package (2-year Lock-in)	Year 1		Year 2		Year 3	Year 4 and onwards
Compounded SORA (where applicable)	2.15% p.a. Fixed		3M Compounded SORA		3M Compounded SORA	3M Compounded SORA
Interest Rate Spread			+ 0.45% p.a.		+ 0.50% p.a.	+ 1.00% p.a.
Applicable to Loan Size less than S\$800,000						
1-Year Fixed Interest Rate Package (2-year Lock-in)	Year 1		Year 2		Year 3	Year 4 and onwards
Compounded SORA (where applicable)	2.55% p.a. Fixed		3M Compounded SORA		3M Compounded SORA	3M Compounded SORA
Interest Rate Spread			+ 0.55% p.a.		+ 0.60% 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)	Year 1		Year 2		Year 3	Year 4 and onwards
Compounded SORA (where applicable)	2.15% p.a. Fixed		2.15% p.a. Fixed		3M Compounded SORA	3M Compounded SORA
Interest Rate Spread					+ 0.80% p.a.	
Applicable to Loan Size less than S\$800,000						
2-Year Fixed Interest Rate Package (2-year Lock-in)	Year 1		Year 2		Year 3	Year 4 and onwards
Compounded SORA (where applicable)	2.55% p.a. Fixed		2.55% p.a. Fixed		3M Compounded SORA	3M Compounded SORA
Interest Rate Spread					+ 0.90% p.a.	
Applicable to Minimum Loan Size of S\$750,000						
Floating Interest Rate Package Building-under-Construction (No Lock-in)	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	+ 0.70% p.a.	+ 0.70% p.a.	+ 0.70% p.a.	+ 0.70% p.a.	+ 1.00% p.a.	
Applicable to Loan Size less than S\$750,000						
Floating Interest Rate Package Building-under-Construction (No Lock-in)	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	+ 0.85% p.a.	+ 0.85% p.a.	+ 0.85% p.a.	+ 0.85% p.a.	+ 1.00% p.a.	

Terms and Conditions apply.

#### Important Notes

The minimum Effective Interest Rate for Compounded SORA packages is 0.85%.

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).

The products and services mentioned in the referenced document are not offered to individuals resident in certain countries/jurisdictions. For the comprehensive list of these countries/jurisdictions, please refer to the "Privacy" section in the footer of our Citibank Website. The referenced document is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products and services mentioned therein 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 in two (2) official languages.