

Prepared for **Property Buyer Report**
Property is to be **Purchased**
Type **Private Residential**
Status **Completed**
Size **1,755 sqft**
Down Payment **25.00%**

Email **paul@icompareloan.com**
Address **93 Robertson Quay
05 - 01
Singapore 238255**
Price **\$3,600,000**
Loan Amount **\$2,700,000**
Loan Tenure **27 year(s)**

\$ iValue™

\$3,857,490

as at *Sep 8, 2019*

Based on past 21 months' caveat records

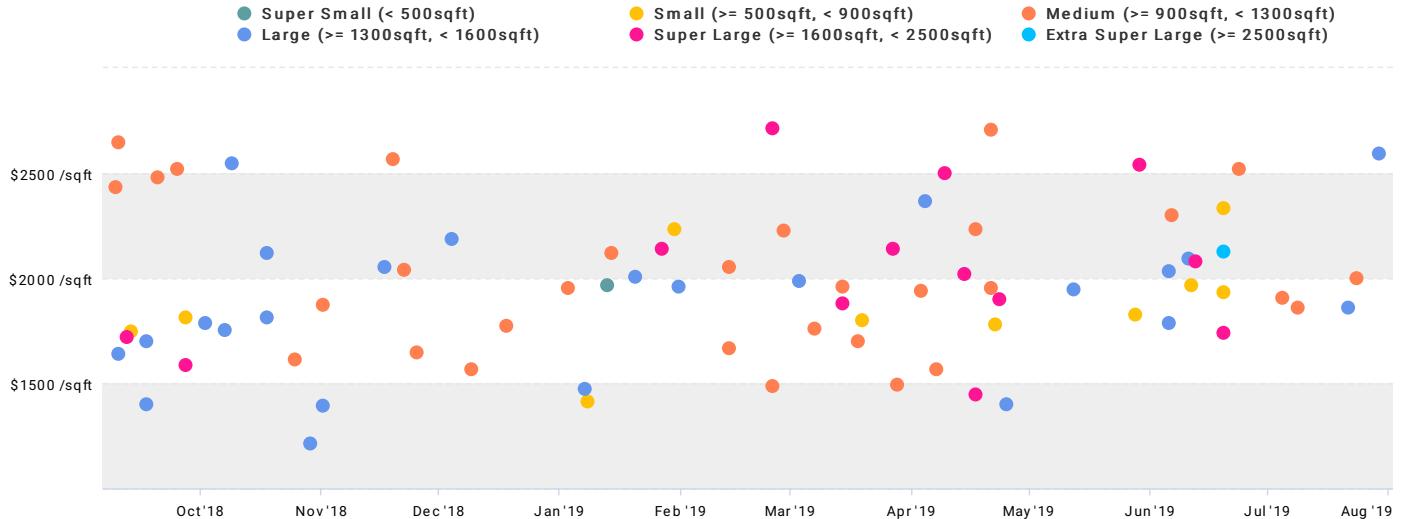
iValue™ is a valuation algorithm developed by iCompareLoan.com that gives you the best estimate of your home value.
iValue™ provides you a reference about your home value, but is not a replacement of valuer opinion.

Last Property Transaction

The property is last transacted on **23 Apr, 2007**, at value of **\$2,961,000** (\$1,688/sqft).

Nearby Property Transactions

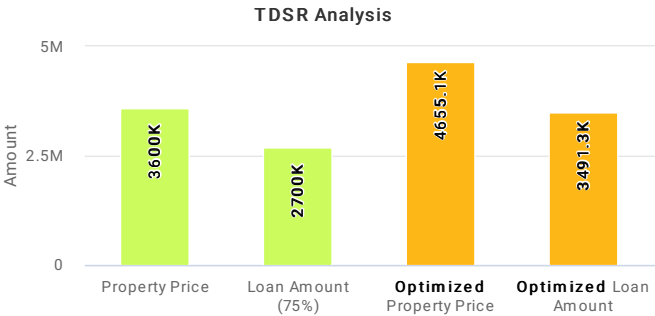
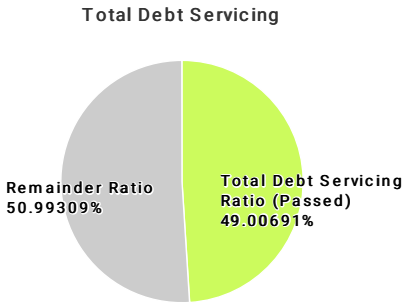
Here are the latest **12 months** transactions within **radius of 0.5km**.



Reg. Date	Project Name	Street	Floor	Unit	Postal	Sqft	Distance	Price	Per Sqft
Jul 29, 2019	MARTIN NO 38	38 Mart in Road	6	01	239059	1,335	130m	\$3,460,000	\$2,592
Jul 23, 2019	WATERMARK ROBERTSON QUAY	1 Rodyk Street	9	03	238212	1,076	180m	\$2,150,000	\$1,997
Jul 21, 2019	ASPEN HEIGHTS	263 River Valley Road	10	24	238309	1,324	480m	\$2,460,000	\$1,858
Jul 8, 2019	THE INSPIRA	11 Arnasalam Chetty Road	5	08	239949	926	220m	\$1,720,000	\$1,858
Jul 4, 2019	STARLIGHT SUITES	11 River Valley Close	31	01	238437	1,076	230m	\$2,050,000	\$1,904
Jun 23, 2019	MARTIN NO 38	38 Martin Road	12	04	239059	1,130	130m	\$2,850,000	\$2,522
Jun 19, 2019	MARTIN PLACE RESIDENCES	2 Martin Place	20	01	237988	592	320m	\$1,380,000	\$2,331
Jun 19, 2019	MARTIN PLACE RESIDENCES	2 Martin Place	33	03	237988	3,380	320m	\$7,200,000	\$2,130
Jun 19, 2019	THE MORNINGSIDE	1 Jalan Kuala	6	01	239639	2,411	430m	\$4,200,000	\$1,742
Jun 19, 2019	THE PIER AT ROBERTSON	80 Mohamed Sultan Road	7	04	239013	678	400m	\$1,310,000	\$1,932
Jun 12, 2019	CENTENNIA SUITES	100 Kim Seng Road	5	02	239427	1,755	400m	\$3,650,000	\$2,080
Jun 11, 2019	THE PIER AT ROBERTSON	80 Mohamed Sultan Road	10	02	239013	657	400m	\$1,290,000	\$1,965
Jun 10, 2019	URBANA	1 River Valley Close	24	01	238427	1,313	390m	\$2,750,000	\$2,094
Jun 6, 2019	THE PIER AT ROBERTSON	80 Mohamed Sultan Road	7	25	239013	1,044	400m	\$2,400,000	\$2,299
Jun 5, 2019	ASPEN HEIGHTS	263 River Valley Road	3	16	238309	1,324	480m	\$2,370,000	\$1,790

TDSR, MSR Analysis

Summary



Congrats! You have met the TDSR requirement, and if you like, there is still room to:

- Increase the Loan Amount to **\$3,491,342.54** (Purchase Price to **\$4,655,123.39**)
- Reduce the Loan Tenure to **19 year(s)**
- Reduce the Total Income to **\$28,076.87** per month
- Increase the Other Debt Servicing to **\$6,328.88** per month

Total Income	\$34,375.00	TDSR	49.00691% (Passed)	MSR	Not Applicable
Mortgage Debt Servicing	\$14,296.12				
Other Debt Servicing	\$2,550.00				
Total Debt Servicing	\$16,846.12				

Income Details

		Amount	Factors	Monthly Income
Borrower 1	Fixed Income	\$23,000.00	100%, 1-month	\$23,000.00
	Variable Income	\$0.00	70%, 1-month	\$0.00
	Annual Bonus	\$120,000.00	70%, 12-month	\$7,000.00
	Rental	\$0.00	70%, 1-month	\$0.00
	Pledge Assets (Cash/Notes, >=48 Mths)	\$0.00	100%, 48-month	\$0.00
	Show Assets (Cash/Notes, <48 Mths)	\$0.00	30%, 48-month	\$0.00
	Pledge Assets (Near Cash, >=48 Mths)	\$300,000.00	70%, 48-month	\$4,375.00
	Show Assets (Near Cash, <48 Mths)	\$0.00	30%, 48-month	\$0.00
	Total			\$34,375.00
Age		38 years old	Weighted Age	38.00 years old

Total Income					\$34,375.00	
Weighted Average Age					38 years old	
Mortgage Debt Servicing						
		Loan Amount	Loan Tenure		Interest Rate	Monthly Installment
Outstanding Commercial Loan	1	\$250,000.00	19 year(s)		2.70000%	\$1,402.89
		Purchase Price	Loan Ratio	Loan Tenure	Stretched Interest Rate	Monthly Installment
Property to be Purchased		\$3,600,000.00	75.00%	27 year(s)	3.50000%	\$12,893.23
		Property Type		Private Residential		
		Tenure Cap		30 year(s)		
		Max Tenure End Age		65 years old		
		Max Tenure		27 year(s)		
Mortgage Debt Servicing					\$14,296.12	

Other Debt Servicing						▼
		Monthly Payment		Factors		Monthly Servicing
Car Loans		\$2,300.00		100%		\$2,300.00
Personal Loans		\$0.00		100%		\$0.00
Guarantors Servicing		\$0.00		20%		\$0.00
		Outstanding Amount		Factors		Monthly Servicing
Credit Card	1	\$0.00		3%, Min Payment: \$50		\$50.00
	2	\$0.00		3%, Min Payment: \$50		\$50.00
	3	\$0.00		3%, Min Payment: \$50		\$50.00
	4	\$0.00		3%, Min Payment: \$50		\$50.00
	5	\$0.00		3%, Min Payment: \$50		\$50.00
Other Debt Servicing						\$2,550.00

\$ Property Buying Financial Overview

Mortgagors Financial Details						
	Residency	Properties Owned	CPF SA Balance	CPF OA Balance	Usable CPF OA	Cash Available
Mortgagor 1	Singaporean	None	\$0	\$270,000	\$270,000	\$700,000
Total			\$0	\$270,000	\$270,000	\$700,000
<div><div></div><div>Mortgagor 1</div></div> <div><div>Usable CPF OA</div><div>270K</div></div> <div><div>Cash Balance</div><div>700K</div></div> <div><div>\$0</div><div>\$50,000</div><div>\$100,000</div><div>\$150,000</div><div>\$200,000</div><div>\$250,000</div><div>\$300,000</div><div>\$350,000</div><div>\$400,000</div><div>\$450,000</div><div>\$500,000</div><div>\$550,000</div><div>\$600,000</div><div>\$650,000</div><div>\$700,000</div><div>\$750...</div></div>						

Borrowers Financial Details									
	Age	Residency	Properties Owned	Monthly Fixed Income	Monthly Variable Income	Annual Bonus	CPF SA Balance	CPF OA Balance	Usable CPF OA
Borrower 1 (Mortgagor 1)	38	Singaporean	None	\$23,000	\$0	\$120,000	\$0	\$270,000	\$270,000
Total				\$23,000	\$0	\$120,000	\$0	\$270,000	\$270,000

Mortgage Details						
Purchase Price	Valuation	LTV	Actual LTV	Loan Amount	Loan Tenure	
\$3,600,000	-	75%	75%	\$2,700,000	27 year(s)	

Upfront Payment Details		
		Factors / Explanation
Down Payment		25% of purchase price
		Amount
		\$900,000.00

Stamp Duty (SD)	First \$180k of purchase price at 1%, next 180k at 2%, next 640k at 3%, remaining at 4%	\$128,600.00
Additional Buyer Stamp Duty (ABSD)	Depend on purchasers residency and number of properties owned, in this case is 0%	\$0.00
Legal Fee	Legal fee for the property transaction	\$2,500.00
Valuation Fee	Valuation fee for evaluating the property's value	\$500.00
Property Agent Fee	Commission for your property agent, in this case is .00% + 7% GST	\$0.00
Total		\$1,031,600.00

	Amount	Factors	CPF OA Outlay	Cash Outlay
Down Payment	\$900,000.00	Minimum 5% cash of purchase price	\$720,000.00	\$180,000.00
Stamp Duty (SD)	\$128,600.00	Usually by cash due to timing issue	\$0.00	\$128,600.00
Additional Buyer Stamp Duty (ABSD)	\$0.00	Usually by cash due to timing issue	\$0.00	\$0.00
Legal Fee	\$2,500.00	Entirely payable by CPF	\$2,500.00	\$0.00
Valuation Fee	\$500.00	Only by cash	\$0.00	\$500.00
Property Agent Fee	\$0.00	Only by cash	\$0.00	\$0.00
Total			\$722,500.00	\$309,100.00

		Usable CPF OA	Cash Available
Total Balance		\$270,000.00	\$700,000.00
Total Balance After Payment Deduction		\$-452,500.00	\$390,900.00
Total Balance After Usable CPF OA Balance Shortfall Adjusted		\$0.00	\$-61,600.00
Total Payment Deduction		\$-270,000.00	\$-761,600.00
		Usable CPF OA	Cash Available
Mortgagor 1	Balance	\$270,000.00	\$700,000.00
	Payment Deduction	\$-270,000.00	\$-761,600.00
	Balance After Payment Deduction	\$0.00	\$-61,600.00

Payment Scenario: Minimum Cash – Amortization Tables

MB, Fixed (Package 1)

Year	Balance	Monthly Installment	Principal Paid Monthly	Interest Paid Monthly	Principal Paid Yearly	Interest Paid Yearly	Usable CPF OA	From CPF Yearly	Cash Outlay Yearly
1	\$2,622,936.46	\$10,685.64	\$6,421.96	\$4,263.68	\$77,063.54	\$51,164.19	\$3,780.00	\$23,940.00	\$104,287.73
2	\$2,544,592.93	\$10,711.19	\$6,528.63	\$4,182.57	\$78,343.52	\$50,190.80	\$1,260.00	\$21,420.00	\$107,114.32
3	\$2,473,190.77	\$11,790.65	\$5,950.18	\$5,840.47	\$71,402.17	\$70,085.68	\$1,260.00	\$21,420.00	\$120,067.85
4	\$2,399,770.81	\$11,790.65	\$6,118.33	\$5,672.32	\$73,419.96	\$68,067.89	\$1,260.00	\$21,420.00	\$120,067.85
5	\$2,324,276.03	\$11,790.65	\$6,291.23	\$5,499.42	\$75,494.78	\$65,993.07	\$1,260.00	\$21,420.00	\$120,067.85
27	\$0.00	\$11,778.98	\$11,603.51	\$175.47	\$139,242.14	\$2,105.65	\$1,260.00	\$21,420.00	\$119,927.79

- Loan starts **3 month(s)** later, from bank's letter of offer. Total usable CPF OA accumulated will be **\$3,780.00** at that time
- You are able to fund your installment through your CPF partially

[illegible]

1	\$2,623,588.12	\$10,765.08	\$6,367.66	\$4,397.42	\$76,411.88	\$52,769.04	\$3,780.00	\$23,940.00	\$105,240.92
2	\$2,545,649.48	\$10,765.08	\$6,494.89	\$4,270.19	\$77,938.64	\$51,242.28	\$1,260.00	\$21,420.00	\$107,760.92
3	\$2,473,158.63	\$11,652.34	\$6,040.90	\$5,611.44	\$72,490.85	\$67,337.28	\$1,260.00	\$21,420.00	\$118,408.13
4	\$2,398,700.98	\$11,652.34	\$6,204.80	\$5,447.54	\$74,457.65	\$65,370.48	\$1,260.00	\$21,420.00	\$118,408.13
5	\$2,322,223.17	\$11,652.34	\$6,373.15	\$5,279.19	\$76,477.81	\$63,350.32	\$1,260.00	\$21,420.00	\$118,408.13
27	\$0.00	\$11,652.34	\$11,484.94	\$167.40	\$137,819.28	\$2,008.86	\$1,260.00	\$21,420.00	\$118,408.13

DBS, FHR 8m (Package 3)

- Loan starts **3 month(s)** later, from bank's letter of offer. Total usable CPF OA accumulated will be **\$3,780.00** at that time
- You are able to fund your installment through your CPF partially

Year	Balance	Monthly Installment	Principal Paid Monthly	Interest Paid Monthly	Principal Paid Yearly	Interest Paid Yearly	Usable CPF OA	From CPF Yearly	Cash Outlay Yearly
1	\$2,623,804.47	\$10,791.63	\$6,349.63	\$4,442.01	\$76,195.53	\$53,304.06	\$3,780.00	\$23,940.00	\$105,559.59
2	\$2,546,070.99	\$10,791.63	\$6,477.79	\$4,313.84	\$77,733.48	\$51,766.10	\$1,260.00	\$21,420.00	\$108,079.59
3	\$2,466,768.50	\$10,791.63	\$6,608.54	\$4,183.09	\$79,302.49	\$50,197.10	\$1,260.00	\$21,420.00	\$108,079.59
4	\$2,385,865.35	\$10,791.63	\$6,741.93	\$4,049.70	\$80,903.15	\$48,596.43	\$1,260.00	\$21,420.00	\$108,079.59
5	\$2,296,280.24	\$10,005.74	\$7,465.43	\$2,540.31	\$89,585.11	\$30,483.72	\$1,260.00	\$21,420.00	\$98,648.84
27	\$0.00	\$10,758.61	\$10,642.96	\$115.65	\$127,715.47	\$1,387.81	\$1,260.00	\$21,420.00	\$107,683.27

DBS, FHR 8m (Package 4)

- Loan starts **3 month(s)** later, from bank's letter of offer. Total usable CPF OA accumulated will be **\$3,780.00** at that time
- You are able to fund your installment through your CPF partially

Year	Balance	Monthly Installment	Principal Paid Monthly	Interest Paid Monthly	Principal Paid Yearly	Interest Paid Yearly	Usable CPF OA	From CPF Yearly	Cash Outlay Yearly
1	\$2,624,665.53	\$10,898.25	\$6,277.87	\$4,620.38	\$75,334.47	\$55,444.51	\$3,780.00	\$23,940.00	\$106,838.98
2	\$2,547,749.08	\$10,898.25	\$6,409.70	\$4,488.54	\$76,916.45	\$53,862.52	\$1,260.00	\$21,420.00	\$109,358.98
3	\$2,469,217.42	\$10,898.25	\$6,544.30	\$4,353.94	\$78,531.66	\$52,247.32	\$1,260.00	\$21,420.00	\$109,358.98
4	\$2,389,036.64	\$10,898.25	\$6,681.73	\$4,216.52	\$80,180.78	\$50,598.20	\$1,260.00	\$21,420.00	\$109,358.98
5	\$2,307,172.12	\$10,898.25	\$6,822.04	\$4,076.20	\$81,864.53	\$48,914.45	\$1,260.00	\$21,420.00	\$109,358.98
27	\$0.00	\$10,898.25	\$10,776.45	\$121.80	\$129,317.38	\$1,461.60	\$1,260.00	\$21,420.00	\$109,358.98

UOB, PTBR (Package 5)

- Loan starts **3 month(s)** later, from bank's letter of offer. Total usable CPF OA accumulated will be **\$3,780.00** at that time
- You are able to fund your installment through your CPF partially

Year	Balance	Monthly Installment	Principal Paid Monthly	Interest Paid Monthly	Principal Paid Yearly	Interest Paid Yearly	Usable CPF OA	From CPF Yearly	Cash Outlay Yearly
1	\$2,624,665.53	\$10,898.25	\$6,277.87	\$4,620.38	\$75,334.47	\$55,444.51	\$3,780.00	\$23,940.00	\$106,838.98
2	\$2,547,749.08	\$10,898.25	\$6,409.70	\$4,488.54	\$76,916.45	\$53,862.52	\$1,260.00	\$21,420.00	\$109,358.98
3	\$2,469,217.42	\$10,898.25	\$6,544.30	\$4,353.94	\$78,531.66	\$52,247.32	\$1,260.00	\$21,420.00	\$109,358.98
4	\$2,389,036.64	\$10,898.25	\$6,681.73	\$4,216.52	\$80,180.78	\$50,598.20	\$1,260.00	\$21,420.00	\$109,358.98
5	\$2,307,172.12	\$10,898.25	\$6,822.04	\$4,076.20	\$81,864.53	\$48,914.45	\$1,260.00	\$21,420.00	\$109,358.98
27	\$0.00	\$10,898.25	\$10,776.45	\$121.80	\$129,317.38	\$1,461.60	\$1,260.00	\$21,420.00	\$109,358.98

BOC, Sibor 3M (Package 6)

- Loan starts **3 month(s)** later, from bank's letter of offer. Total usable CPF OA accumulated will be **\$3,780.00** at that time
- You are able to fund your installment through your CPF partially

Year	Balance	Monthly Installment	Principal Paid Monthly	Interest Paid Monthly	Principal Paid Yearly	Interest Paid Yearly	Usable CPF OA	From CPF Yearly	Cash Outlay Yearly
1	\$2,624,658.35	\$10,897.35	\$6,278.47	\$4,618.88	\$75,341.65	\$55,426.58	\$3,780.00	\$23,940.00	\$106,828.23
2	\$2,547,735.08	\$10,897.35	\$6,410.27	\$4,487.08	\$76,923.27	\$53,844.96	\$1,260.00	\$21,420.00	\$109,348.23
3	\$2,474,204.92	\$11,531.62	\$6,127.51	\$5,404.11	\$73,530.16	\$64,849.27	\$1,260.00	\$21,420.00	\$116,959.43
4	\$2,398,755.59	\$11,531.62	\$6,287.44	\$5,244.18	\$75,449.33	\$62,930.10	\$1,260.00	\$21,420.00	\$116,959.43
5	\$2,321,337.01	\$11,531.62	\$6,451.55	\$5,080.07	\$77,418.58	\$60,960.84	\$1,260.00	\$21,420.00	\$116,959.43
27	\$0.00	\$11,531.62	\$11,372.11	\$159.51	\$136,465.32	\$1,914.11	\$1,260.00	\$21,420.00	\$116,959.43

UOB, Sibor 3M (Package 7)

- Loan starts **3 month(s)** later, from bank's letter of offer. Total usable CPF OA accumulated will be **\$3,780.00** at that time
- You are able to fund your installment through your CPF partially

Year	Balance	Monthly Installment	Principal Paid Monthly	Interest Paid Monthly	Principal Paid Yearly	Interest Paid Yearly	Usable CPF OA	From CPF Yearly	Cash Outlay Yearly
1	\$2,623,588.12	\$10,765.08	\$6,367.66	\$4,397.42	\$76,411.88	\$52,769.04	\$3,780.00	\$0.00	\$129,180.92
2	\$2,545,649.48	\$10,765.08	\$6,494.89	\$4,270.19	\$77,938.64	\$51,242.28	\$25,200.00	\$0.00	\$129,180.92
3	\$2,473,158.63	\$11,652.34	\$6,040.90	\$5,611.44	\$72,490.85	\$67,337.28	\$46,620.00	\$0.00	\$139,828.13
4	\$2,398,700.98	\$11,652.34	\$6,204.80	\$5,447.54	\$74,457.65	\$65,370.48	\$68,040.00	\$0.00	\$139,828.13
5	\$2,322,223.17	\$11,652.34	\$6,373.15	\$5,279.19	\$76,477.81	\$63,350.32	\$89,460.00	\$0.00	\$139,828.13
27	\$0.00	\$11,652.34	\$11,484.94	\$167.40	\$137,819.28	\$2,008.86	\$560,700.00	\$0.00	\$139,828.13

DBS, FHR 8m (Package 3) <div></div>									
• Loan starts 3 month(s) later, from bank's letter of offer. Total usable CPF OA accumulated will be \$3,780.00 at that time									
Year	Balance	Monthly Installment	Principal Paid Monthly	Interest Paid Monthly	Principal Paid Yearly	Interest Paid Yearly	Usable CPF OA	From CPF Yearly	Cash Outlay Yearly
1	\$2,623,804.47	\$10,791.63	\$6,349.63	\$4,442.01	\$76,195.53	\$53,304.06	\$3,780.00	\$0.00	\$129,499.59
2	\$2,546,070.99	\$10,791.63	\$6,477.79	\$4,313.84	\$77,733.48	\$51,766.10	\$25,200.00	\$0.00	\$129,499.59
3	\$2,466,768.50	\$10,791.63	\$6,608.54	\$4,183.09	\$79,302.49	\$50,197.10	\$46,620.00	\$0.00	\$129,499.59
4	\$2,385,865.35	\$10,791.63	\$6,741.93	\$4,049.70	\$80,903.15	\$48,596.43	\$68,040.00	\$0.00	\$129,499.59
5	\$2,296,280.24	\$10,005.74	\$7,465.43	\$2,540.31	\$89,585.11	\$30,483.72	\$89,460.00	\$0.00	\$120,068.84
27	\$0.00	\$10,758.61	\$10,642.96	\$115.65	\$127,715.47	\$1,387.81	\$560,700.00	\$0.00	\$129,103.27

DBS, FHR 8m (Package 4) <div></div>									
• Loan starts 3 month(s) later, from bank's letter of offer. Total usable CPF OA accumulated will be \$3,780.00 at that time									
Year	Balance	Monthly Installment	Principal Paid Monthly	Interest Paid Monthly	Principal Paid Yearly	Interest Paid Yearly	Usable CPF OA	From CPF Yearly	Cash Outlay Yearly
1	\$2,624,665.53	\$10,898.25	\$6,277.87	\$4,620.38	\$75,334.47	\$55,444.51	\$3,780.00	\$0.00	\$130,778.98
2	\$2,547,749.08	\$10,898.25	\$6,409.70	\$4,488.54	\$76,916.45	\$53,862.52	\$25,200.00	\$0.00	\$130,778.98
3	\$2,469,217.42	\$10,898.25	\$6,544.30	\$4,353.94	\$78,531.66	\$52,247.32	\$46,620.00	\$0.00	\$130,778.98
4	\$2,389,036.64	\$10,898.25	\$6,681.73	\$4,216.52	\$80,180.78	\$50,598.20	\$68,040.00	\$0.00	\$130,778.98
5	\$2,307,172.12	\$10,898.25	\$6,822.04	\$4,076.20	\$81,864.53	\$48,914.45	\$89,460.00	\$0.00	\$130,778.98
27	\$0.00	\$10,898.25	\$10,776.45	\$121.80	\$129,317.38	\$1,461.60	\$560,700.00	\$0.00	\$130,778.98

UOB, PTBR (Package 5) <div></div>									
• Loan starts 3 month(s) later, from bank's letter of offer. Total usable CPF OA accumulated will be \$3,780.00 at that time									
Year	Balance	Monthly Installment	Principal Paid Monthly	Interest Paid Monthly	Principal Paid Yearly	Interest Paid Yearly	Usable CPF OA	From CPF Yearly	Cash Outlay Yearly
1	\$2,624,665.53	\$10,898.25	\$6,277.87	\$4,620.38	\$75,334.47	\$55,444.51	\$3,780.00	\$0.00	\$130,778.98
2	\$2,547,749.08	\$10,898.25	\$6,409.70	\$4,488.54	\$76,916.45	\$53,862.52	\$25,200.00	\$0.00	\$130,778.98
3	\$2,469,217.42	\$10,898.25	\$6,544.30	\$4,353.94	\$78,531.66	\$52,247.32	\$46,620.00	\$0.00	\$130,778.98
4	\$2,389,036.64	\$10,898.25	\$6,681.73	\$4,216.52	\$80,180.78	\$50,598.20	\$68,040.00	\$0.00	\$130,778.98
5	\$2,307,172.12	\$10,898.25	\$6,822.04	\$4,076.20	\$81,864.53	\$48,914.45	\$89,460.00	\$0.00	\$130,778.98
27	\$0.00	\$10,898.25	\$10,776.45	\$121.80	\$129,317.38	\$1,461.60	\$560,700.00	\$0.00	\$130,778.98

BOC, Sibor 3M (Package 6) <div></div>									
• Loan starts 3 month(s) later, from bank's letter of offer. Total usable CPF OA accumulated will be \$3,780.00 at that time									
Year	Balance	Monthly Installment	Principal Paid Monthly	Interest Paid Monthly	Principal Paid Yearly	Interest Paid Yearly	Usable CPF OA	From CPF Yearly	Cash Outlay Yearly
1	\$2,624,658.35	\$10,897.35	\$6,278.47	\$4,618.88	\$75,341.65	\$55,426.58	\$3,780.00	\$0.00	\$130,768.23
2	\$2,547,735.08	\$10,897.35	\$6,410.27	\$4,487.08	\$76,923.27	\$53,844.96	\$25,200.00	\$0.00	\$130,768.23
3	\$2,474,204.92	\$11,531.62	\$6,127.51	\$5,404.11	\$73,530.16	\$64,849.27	\$46,620.00	\$0.00	\$138,379.43
4	\$2,398,755.59	\$11,531.62	\$6,287.44	\$5,244.18	\$75,449.33	\$62,930.10	\$68,040.00	\$0.00	\$138,379.43
5	\$2,321,337.01	\$11,531.62	\$6,451.55	\$5,080.07	\$77,418.58	\$60,960.84	\$89,460.00	\$0.00	\$138,379.43
27	\$0.00	\$11,531.62	\$11,372.11	\$159.51	\$136,465.32	\$1,914.11	\$560,700.00	\$0.00	\$138,379.43

UOB, Sibor 3M (Package 7)

• Loan starts **3 month(s)** later, from bank's letter of offer. Total usable CPF OA accumulated will be **\$3,780.00** at that time

Year	Balance	Monthly Installment	Principal Paid Monthly	Interest Paid Monthly	Principal Paid Yearly	Interest Paid Yearly	Usable CPF OA	From CPF Yearly	Cash Outlay Yearly
1	\$2,624,658.35	\$10,897.35	\$6,278.47	\$4,618.88	\$75,341.65	\$55,426.58	\$3,780.00	\$0.00	\$130,768.23
2	\$2,548,258.40	\$10,962.07	\$6,366.66	\$4,595.41	\$76,399.95	\$55,144.88	\$25,200.00	\$0.00	\$131,544.83
3	\$2,471,231.58	\$11,087.67	\$6,418.90	\$4,668.77	\$77,026.81	\$56,025.21	\$46,620.00	\$0.00	\$133,052.03
4	\$2,392,962.63	\$11,148.51	\$6,522.41	\$4,626.10	\$78,268.95	\$55,513.21	\$68,040.00	\$0.00	\$133,782.17
5	\$2,313,845.70	\$11,266.19	\$6,593.08	\$4,673.12	\$79,116.93	\$56,077.39	\$89,460.00	\$0.00	\$135,194.32
27	\$0.00	\$11,266.19	\$11,122.33	\$143.87	\$133,467.94	\$1,726.39	\$560,700.00	\$0.00	\$135,194.32

Package Details

	MB, Fixed (Package 1)	MB, Fixed (Package 2)	DBS, FHR 8m (Package 3)	DBS, FHR 8m (Package 4)	UOB, PTBR (Package 5)	BOC, Sibor 3M (Package 6)	UOB, Sibor 3M (Package 7)
Year 1	1.92000% Fixed	1.98000% Fixed	2.00000% FHR 8m: 0.950% Spread: 1.050%	2.08000% FHR 8m: 0.950% Spread: 1.130%	2.08000% PTBR	2.07933% Sibor 3M: 1.879% Spread: 0.200%	2.07933% Sibor 3M: 1.879% Spread: 0.200%
Year 2	1.94000% Fixed	1.98000% Fixed	2.00000% FHR 8m: 0.950% Spread: 1.050%	2.08000% FHR 8m: 0.950% Spread: 1.130%	2.08000% PTBR	2.07933% Sibor 3M: 1.879% Spread: 0.200%	2.12933% Sibor 3M: 1.879% Spread: 0.250%
Year 3	2.79000% PTBR	2.68000% Fixed	2.00000% FHR 8m: 0.950% Spread: 1.050%	2.08000% FHR 8m: 0.950% Spread: 1.130%	2.08000% PTBR	2.57933% Sibor 3M: 1.879% Spread: 0.700%	2.22933% Sibor 3M: 1.879% Spread: 0.350%
Year 4	2.79000% Fixed	2.68000% Fixed	2.00000% FHR 8m: 0.950% Spread: 1.050%	2.08000% FHR 8m: 0.950% Spread: 1.130%	2.08000% PTBR	2.57933% Sibor 3M: 1.879% Spread: 0.700%	2.27933% Sibor 3M: 1.879% Spread: 0.400%
Year 5	2.79000% Fixed	2.68000% Fixed	1.30000% FHR 9m: 0.250% Spread: 1.050%	2.08000% FHR 8m: 0.950% Spread: 1.130%	2.08000% PTBR	2.57933% Sibor 3M: 1.879% Spread: 0.700%	2.37933% Sibor 3M: 1.879% Spread: 0.500%
Onwards	2.78000% Fixed	2.68000% Fixed	2.00000% FHR 8m: 0.950% Spread: 1.050%	2.08000% FHR 8m: 0.950% Spread: 1.130%	2.08000% PTBR	2.57933% Sibor 3M: 1.879% Spread: 0.700%	2.37933% Sibor 3M: 1.879% Spread: 0.500%
Applicable Housing Type	HDB, EC, Apt, Condo, Landed	HDB, EC, Apt, Condo, Landed	HDB, BT O, EC, Apt, Condo, Landed	EC, Apt, Condo, Landed	HDB, EC, Apt, Condo, Landed	EC, Apt, Condo, Landed	HDB, EC, Apt, Condo, Landed
Applicable Housing Status	Completed	Completed	Completed	Completed	Completed	Completed	Completed
Lock In	• 2 Year(s)	• 1 Year(s)	• 2 Year(s)	• 1 Year(s)	• 2 Year(s)	• 2 Year(s)	• 2 Year(s)
Eligibility	<ul style="list-style-type: none">Maximum age is 65 years oldMinimum income is \$2,500Minimum loan amount is \$600,000Age 65 for new purchase 75% loan.Refinance age up to 75.Onboard as premierSign up new cc	<ul style="list-style-type: none">Maximum age is 65 years oldMinimum income is \$2,500Minimum loan amount is \$400,000Age 65 for new purchase 75% loan.Refinance age up to 75.	<ul style="list-style-type: none">Maximum age is 65 years oldMinimum income is \$1,600Minimum loan amount is \$600,000Subject to approval	<ul style="list-style-type: none">Maximum age is 65 years oldMinimum income is \$2,000Minimum loan amount is \$100,000	<ul style="list-style-type: none">Maximum age is 65 years oldMinimum income is \$2,000Minimum loan amount is \$80,000	<ul style="list-style-type: none">Maximum age is 75 years oldMinimum income is \$2,500Minimum loan amount is \$500,000Max age for 80% loan is 65 years cap.Max age for 60% loan is 75 years cap.	<ul style="list-style-type: none">Maximum age is 65 years oldMinimum income is \$2,000Minimum loan amount is \$500,000
Loan To Value	<ul style="list-style-type: none">LTV for new loan is 75.00%LTV for refinance is 75.00%LTV for refinance + term loan is 70.00%	<ul style="list-style-type: none">LTV for new loan is 75.00%LTV for refinance is 75.00%LTV for refinance + term loan is 70.00%	<ul style="list-style-type: none">LTV for new loan is 75.00%LTV for refinance is 75.00%	<ul style="list-style-type: none">LTV for new loan is 75.00%LTV for refinance is 75.00%	<ul style="list-style-type: none">LTV for new loan is 75.00%LTV for refinance is 80.00%LTV for refinance + term loan is 70.00%	<ul style="list-style-type: none">LTV for new loan is 80.00%LTV for refinance is 80.00%LTV for refinance + term loan is 70.00%	<ul style="list-style-type: none">LTV for new loan is 75.00%LTV for refinance is 80.00%LTV for refinance + term loan is 70.00%

	• LTV for term loan is 70.00%	• LTV for term loan is 70.00%			• LTV for term loan is 70.00%	• LTV for term loan is 70.00%	• LTV for term loan is 70.00%
Loan Features			<ul style="list-style-type: none"> Cash reward (refinance only) \$600k - \$1mil (\$2000) >\$1mil - \$3mil (\$2500) > \$3mil (\$2800) Full claw back within 3 Years 	<ul style="list-style-type: none"> Cash reward (refinance only) HDB: >\$200k (\$2000) Private: \$500k - \$1mil (\$2000) >\$1mil - \$3mil (\$2500) > \$3mil (\$2800) Full claw back within 3 Years 	<ul style="list-style-type: none"> One time conversion available, fee is \$0 1) Nil prepayment fee if partial prepayment is made within lock in period which result in outstanding loan not fall below \$200k for Private Property / \$80k for HDB 2) One time waiver of loan conversion processing fee within lock in period if ML RATE increases, subject to minimum loan size \$200k for Private Property / \$80k for HDB 3) 50% waiver of redemption fee if loan redemption is performed due to property sale within lock in period 4) Refund balance 50% redemption fee if Borrower accepts a new loan within 6 months from date of loan redemption, subject to new loan amount being equal or higher than the redeemed loan amount 		<ul style="list-style-type: none"> One time conversion available, fee is \$0 1) Nil prepayment fee if partial prepayment is made within lock in period which result in outstanding loan not fall below \$200k for Private Property / \$80k for HDB 2) One time waiver of loan conversion processing fee after lock in period, subject to minimum loan size \$200k for Private Property / \$80k for HDB 3) 50% waiver of redemption fee if loan redemption is performed due to property sale within lock in period 4) Refund balance 50% redemption fee if Borrower accepts a new loan within 6 months from date of loan redemption, subject to new loan amount being equal or higher than the redeemed loan amount
Subsidies	<ul style="list-style-type: none"> Legal fee subsidy is 0.40% capped at \$2,000 Cash Gift for Refinancin 0.4% of loan amount capped @ \$2,000 Clawback period of 3 years 	<ul style="list-style-type: none"> Legal fee subsidy is 0.40% capped at \$2,000 Cash Gift for Refinancin 0.4% of loan amount capped @ \$2,000 Clawback period of 3 years 			<ul style="list-style-type: none"> Legal fee subsidy is 0.40% capped at \$1,800 For REFi only (exclude cases with part purchase) , legal fee subsidy 0.4% of loan capped at \$1800 (PTE) / \$1500 (HDB), subject to 3 years clawback. 	<ul style="list-style-type: none"> Legal fee subsidy is 0.40% capped at \$2,000 Legal subsidy is only for Refinance. 	<ul style="list-style-type: none"> Legal fee subsidy is 0.40% capped at \$1,800 For REFi only (exclude cases with part purchase) , legal fee subsidy 0.4% of loan capped at \$1800 (PTE) / \$1500 (HDB), subject to 3 years clawback.
Penalties & Clawbacks	<ul style="list-style-type: none"> Partial repayment penalty is 1.50% Full repayment penalty is 1.50% 	<ul style="list-style-type: none"> Partial repayment penalty is 1.50% Full repayment penalty is 1.50% 	<ul style="list-style-type: none"> Partial repayment penalty is 1.50% Full repayment 	<ul style="list-style-type: none"> Partial repayment penalty is 1.50% Full repayment 	<ul style="list-style-type: none"> Partial repayment penalty is 1.50% Full repayment penalty is 1.50% 	<ul style="list-style-type: none"> Full repayment penalty is 1.50% Cancellation fee is 1.50% 	<ul style="list-style-type: none"> Partial repayment penalty is 1.50% Full repayment penalty is 1.50%

	<ul style="list-style-type: none"> • Cancellation fee is 1.50% • Legal fee clawback only applies to Refinance cases where legal fee is subsidised. • Legal clawback period is 3 year(s) 	<ul style="list-style-type: none"> • Cancellation fee is 1.50% • Legal fee clawback only applies to Refinance cases where legal fee is subsidised. • Legal clawback period is 3 year(s) 	<ul style="list-style-type: none"> • penalty is 1.50% • Cancellation fee is 0.75% • Legal clawback period is 3 year(s) 	<ul style="list-style-type: none"> • penalty is 1.50% • Cancellation fee is 0.75% • Wavier due to sales • Cash rebate clawback period is 3 year(s) 	<ul style="list-style-type: none"> • Cancellation fee is 1.50% • Legal clawback period is 3 year(s) 	<ul style="list-style-type: none"> • Legal clawback period is 3 year(s) 	<ul style="list-style-type: none"> • Cancellation fee is 1.50% • Legal clawback period is 3 year(s)
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