

Cheap!

DBS promotional package (assuming S\$1m loan over 25 years)

	INTEREST RATE	LOAN REPAYMENT	BREAKDOWN INTO	
			PRINCIPAL REPAYMENT	INTEREST
Year 1	FHR + 0%	S\$5,386	S\$4,648	S\$737
Year 2	FHR + 0%	S\$11,893	S\$10,291	S\$1,602
Year 3	FHR + 0%	S\$16,482	S\$14,327	S\$2,155
Year 4	FHR + 0%	S\$20,771	S\$18,119	S\$2,652
Year 5 (TOP)	FHR + 1.00%	S\$39,978	S\$27,683	S\$12,295

FHR: Fixed deposit home loan rate, currently at 0.6%

Source: DBS
Photo: UOL and SingLand



**Artist's impression of
The Clement Canopy**