

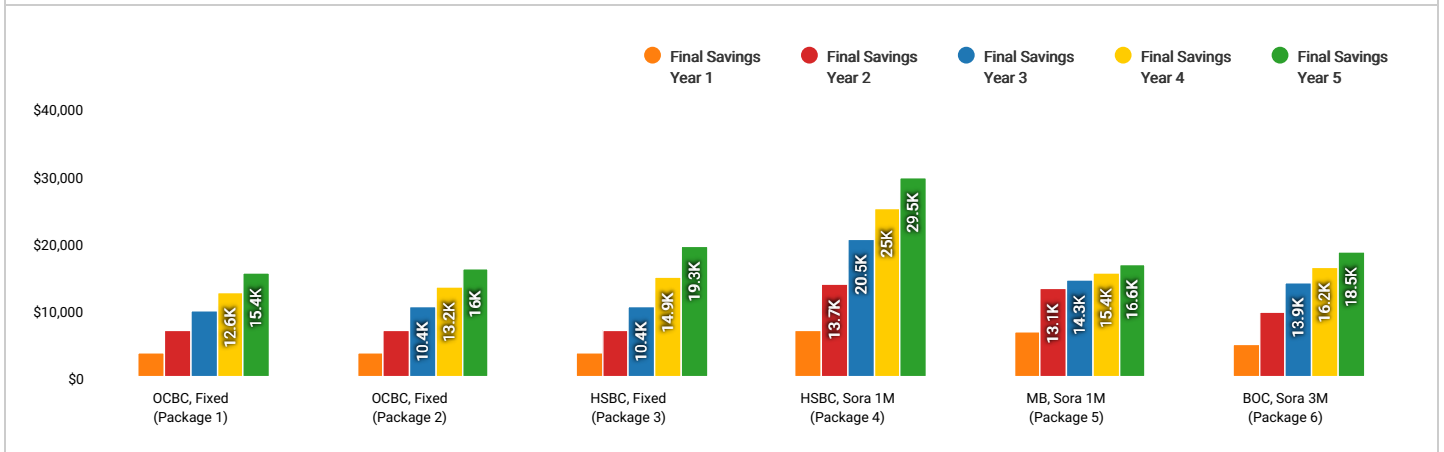
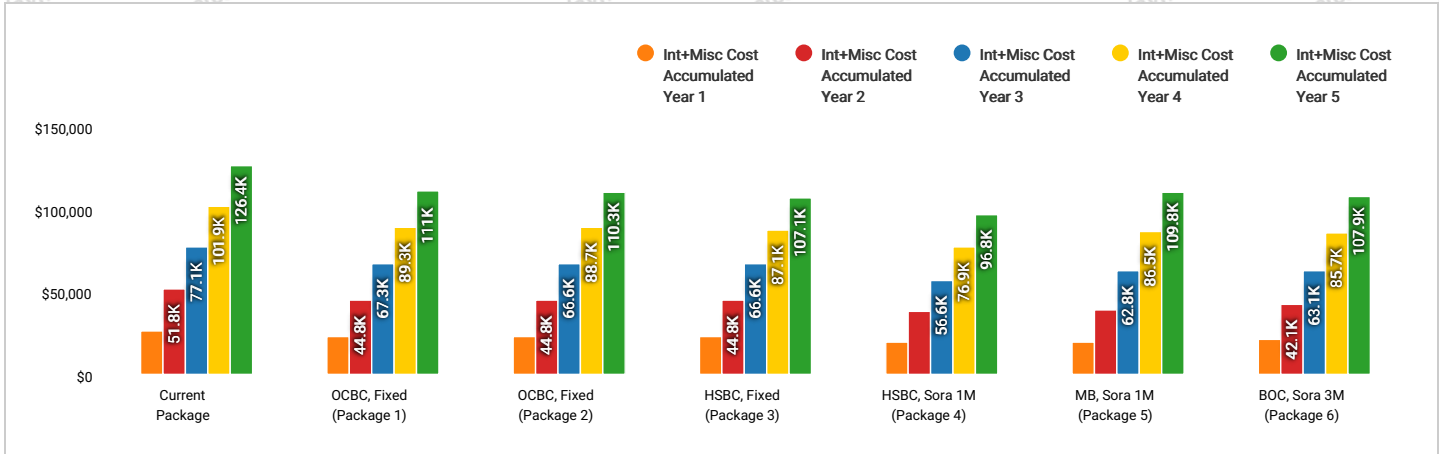
Refinance Savings Analysis

Jan 5, 2023 @

Prepared for **Tysus**
 Property is to be **Refinanced**
 Type **Private Residential**
 Status **Completed**
 Outstanding Loan **\$583,269**

Loan Tenure **32 year(s)**

Interest Cost Analysis



		Current Package	OCBC, Fixed (Package 1)	OCBC, Fixed (Package 2)	HSBC, Fixed (Package 3)	HSBC, Sora 1M (Package 4)	MB, Sora 1M (Package 5)	BOC, Sora 3M (Package 6)
Yr 1	Rate	4.500%	3.90000% Fixed	3.90000% Fixed	3.90000% Fixed	3.32220% Sora 1M: 2.572% Spread: 0.750%	3.37220% Sora 1M: 2.572% Spread: 0.800%	3.66660% Sora 3M: 3.017% Spread: 0.650%
	Accm Interest	\$26,076.30	\$22,581.50	\$22,581.50	\$22,581.50	\$19,219.89	\$19,510.62	\$21,223.10
	Savings		\$3,494.80	\$3,494.80	\$3,494.80	\$6,856.41	\$6,565.68	\$4,853.20
	Accm Int + Misc	\$26,076.30	\$22,581.50	\$22,581.50	\$22,581.50	\$19,219.89	\$19,510.62	\$21,223.10
	Final Savings		\$3,494.80	\$3,494.80	\$3,494.80	\$6,856.41	\$6,565.68	\$4,853.20
Yr 2	Rate	4.500%	3.90000% Fixed	3.90000% Fixed	3.90000% Fixed	3.32220% Sora 1M: 2.572% Spread: 0.750%	3.37220% Sora 1M: 2.572% Spread: 0.800%	3.66660% Sora 3M: 3.017% Spread: 0.650%
	Accm Interest	\$51,769.04	\$44,791.68	\$44,791.68	\$44,791.68	\$38,088.82	\$38,668.16	\$42,082.01
	Savings		\$6,977.36	\$6,977.36	\$6,977.36	\$13,680.22	\$13,100.89	\$9,687.03
	Accm Int + Misc	\$51,769.04	\$44,791.68	\$44,791.68	\$44,791.68	\$38,088.82	\$38,668.16	\$42,082.01
	Final Savings		\$6,977.36	\$6,977.36	\$6,977.36	\$13,680.22	\$13,100.89	\$9,687.03
Yr 3	Rate	4.500%	4.01660% Sora 3M: 3.017% Spread: 1.000%	3.90000% Fixed	3.90000% Fixed	3.32220% Sora 1M: 2.572% Spread: 0.750%	4.32220% Sora 1M: 2.572% Spread: 1.750%	3.76660% Sora 3M: 3.017% Spread: 0.750%
	Accm Interest	\$77,060.61	\$67,272.03	\$66,615.80	\$66,615.80	\$56,594.96	\$62,787.76	\$63,124.85
	Savings		\$9,788.58	\$10,444.80	\$10,444.80	\$20,465.64	\$14,272.84	\$13,935.75
	Accm Int + Misc	\$77,060.61	\$67,272.03	\$66,615.80	\$66,615.80	\$56,594.96	\$62,787.76	\$63,124.85

	Final Savings		\$9,788.58	\$10,444.80	\$10,444.80	\$20,465.64	\$14,272.84	\$13,935.75
Yr 4	Rate	4.500%	4.01660% Sora 3M: 3.017% Spread: 1.000%	4.01660% Sora 3M: 3.017% Spread: 1.000%	3.72220% Sora 1M: 2.572% Spread: 1.150%	3.72220% Sora 1M: 2.572% Spread: 1.150%	4.32220% Sora 1M: 2.572% Spread: 1.750%	4.11660% Sora 3M: 3.017% Spread: 1.100%
	Accm Interest	\$101,932.56	\$89,347.03	\$88,682.76	\$87,056.50	\$76,921.58	\$86,494.69	\$85,701.88
	Savings		\$12,585.53	\$13,249.80	\$14,876.06	\$25,010.98	\$15,437.87	\$16,230.68
	Accm Int + Misc	\$101,932.56	\$89,347.03	\$88,682.76	\$87,056.50	\$76,921.58	\$86,494.69	\$85,701.88
	Final Savings		\$12,585.53	\$13,249.80	\$14,876.06	\$25,010.98	\$15,437.87	\$16,230.68
Yr 5	Rate	4.500%	4.01660% Sora 3M: 3.017% Spread: 1.000%	4.01660% Sora 3M: 3.017% Spread: 1.000%	3.72220% Sora 1M: 2.572% Spread: 1.150%	3.72220% Sora 1M: 2.572% Spread: 1.150%	4.32220% Sora 1M: 2.572% Spread: 1.750%	4.11660% Sora 3M: 3.017% Spread: 1.100%
	Accm Interest	\$126,365.63	\$111,000.12	\$110,327.94	\$107,087.33	\$96,840.61	\$109,770.75	\$107,854.42
	Savings		\$15,365.50	\$16,037.68	\$19,278.30	\$29,525.02	\$16,594.88	\$18,511.21
	Accm Int + Misc	\$126,365.63	\$111,000.12	\$110,327.94	\$107,087.33	\$96,840.61	\$109,770.75	\$107,854.42
	Final Savings		\$15,365.50	\$16,037.68	\$19,278.30	\$29,525.02	\$16,594.88	\$18,511.21

* Misc Costs include Repricing Admin Cost for current package and Switching Cost (Legal Clawback, Fire Insurance Clawback, Valuation Clawback, Lock In Penalty) for refinance packages

* Final Savings = Savings - Repricing Admin Cost (\$0.00) + Switching Cost (\$0.00)

Package Details

	OCBC, Fixed (Package 1)	OCBC, Fixed (Package 2)	HSBC, Fixed (Package 3)	HSBC, Sora 1M (Package 4)	MB, Sora 1M (Package 5)	BOC, Sora 3M (Package 6)
Year 1	3.90000% Fixed	3.90000% Fixed	3.90000% Fixed	3.32220% Sora 1M: 2.572% Spread: 0.750%	3.37220% Sora 1M: 2.572% Spread: 0.800%	3.66660% Sora 3M: 3.017% Spread: 0.650%
Year 2	3.90000% Fixed	3.90000% Fixed	3.90000% Fixed	3.32220% Sora 1M: 2.572% Spread: 0.750%	3.37220% Sora 1M: 2.572% Spread: 0.800%	3.66660% Sora 3M: 3.017% Spread: 0.650%
Year 3	4.01660% Sora 3M: 3.017% Spread: 1.000%	3.90000% Fixed	3.90000% Fixed	3.32220% Sora 1M: 2.572% Spread: 0.750%	4.32220% Sora 1M: 2.572% Spread: 1.750%	3.76660% Sora 3M: 3.017% Spread: 0.750%
Year 4	4.01660% Sora 3M: 3.017% Spread: 1.000%	4.01660% Sora 3M: 3.017% Spread: 1.000%	3.72220% Sora 1M: 2.572% Spread: 1.150%	3.72220% Sora 1M: 2.572% Spread: 1.150%	4.32220% Sora 1M: 2.572% Spread: 1.750%	4.11660% Sora 3M: 3.017% Spread: 1.100%
Year 5	4.01660% Sora 3M: 3.017% Spread: 1.000%	4.01660% Sora 3M: 3.017% Spread: 1.000%	3.72220% Sora 1M: 2.572% Spread: 1.150%	3.72220% Sora 1M: 2.572% Spread: 1.150%	4.32220% Sora 1M: 2.572% Spread: 1.750%	4.11660% Sora 3M: 3.017% Spread: 1.100%
Onwards	4.01660% Sora 3M: 3.017% Spread: 1.000%	4.01660% Sora 3M: 3.017% Spread: 1.000%	3.72220% Sora 1M: 2.572% Spread: 1.150%	3.72220% Sora 1M: 2.572% Spread: 1.150%	4.32220% Sora 1M: 2.572% Spread: 1.750%	4.11660% Sora 3M: 3.017% Spread: 1.100%
Applicable Housing Type	HDB, DBSS, EC, Apt, Condo, Landed	HDB, DBSS, EC, Apt, Condo, Landed	HDB, BTO, DBSS, EC, Apt, Condo, Landed, Retail, Office, Industrial	HDB, BTO, DBSS, EC, Apt, Condo, Landed, Retail, Office, Industrial	HDB, EC, Apt, Condo, Landed	EC, Apt, Condo, Landed
Applicable Housing Status	Completed	Completed	Completed	Completed	Completed	Completed
Lock In	• 2 Year(s)	• 3 Year(s)	• 3 Year(s)	• 2 Year(s)	• 1 Year(s)	• 2 Year(s)
Eligibility	<ul style="list-style-type: none"> Maximum age is 65 years old Minimum income is \$2,500 Minimum loan amount is \$300,000 	<ul style="list-style-type: none"> Maximum age is 65 years old Minimum income is \$2,500 Minimum loan amount is \$200,000 	<ul style="list-style-type: none"> Maximum age is 65 years old Minimum income is \$2,500 Minimum loan amount is \$500,000 	<ul style="list-style-type: none"> Maximum age is 75 years old Minimum income is \$2,500 Minimum loan amount is \$200,000 One time free conversion 	<ul style="list-style-type: none"> Maximum age is 65 years old Minimum income is \$2,500 Minimum loan amount is \$100,000 	<ul style="list-style-type: none"> Maximum age is 65 years old Minimum income is \$2,500 Minimum 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 75.00% LTV for term loan is 75.00% 	<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 75.00% LTV for term loan is 75.00% 	<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 75.00% LTV for term loan is 75.00% 	<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 75.00% LTV for term loan is 75.00% 	<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 75.00% LTV for term loan is 75.00% 	<ul style="list-style-type: none"> LTV for refinance is 75.00% LTV for refinance + term loan is 75.00% LTV for term loan is 75.00%
Loan Features	<ul style="list-style-type: none"> One time conversion available, fee is \$0 Free conversion after 	<ul style="list-style-type: none"> One time conversion available, fee is \$0 Free conversion after 	<ul style="list-style-type: none"> One time conversion available, fee is \$0 Benefits of Fixed Pa 	<ul style="list-style-type: none"> One time conversion available, fee is \$0 - One time free conv 	<ul style="list-style-type: none"> One time conversion available, fee is \$0 1 time free conversio 	<ul style="list-style-type: none"> One time conversion available, fee is \$0 - Wavier to sales duri

	r 24 months	r 36 months	ackages -One free conversion after lock in	ersion - Smartmortgage fea ture - 100% waiver due to sale applies to Completed Pty and f or loan amount abov e 800k - 50% waiver due to sale applies to Completed Pty for lo an amount below 80 0k	n after lock in	ng lock in period - One-time free conv ersion after lock in.
Subsidies	<ul style="list-style-type: none"> PHL > \$500k to \$1.5mil - up to \$2,000 > \$1.5mil - up to \$2,500 	<ul style="list-style-type: none"> PHL > \$500k to \$1.5mil - up to \$2,000 > \$1.5mil - up to \$2,500 HDB > \$300k - \$1,800 	<ul style="list-style-type: none"> ">\$200k: \$1k >\$500k: \$2k >1.5M:\$2500k" 	<ul style="list-style-type: none"> ">\$200k: \$1k >\$500k: \$2k >1.5M:\$2500k" 	<ul style="list-style-type: none"> Legal fee subsidy is 0.40% capped at \$2,000 	<ul style="list-style-type: none"> Legal fee subsidy is 0.40% capped at \$1,800 For Refinancing Only /-
Penalties & Clawbacks	<ul style="list-style-type: none"> Partial repayment penalty is 1.50% Full repayment penalty is 1.50% Cancellation fee is 1.50% Legal clawback period is 3 year(s) Fire insurance clawback period is 3 year(s) Valuation clawback period is 3 year(s) Cash rebate clawback period is 3 year(s) 	<ul style="list-style-type: none"> Partial repayment penalty is 1.50% Full repayment penalty is 1.50% Cancellation fee is 1.50% Legal clawback period is 3 year(s) Fire insurance clawback period is 3 year(s) Valuation clawback period is 3 year(s) Cash rebate clawback period is 3 year(s) 	<ul style="list-style-type: none"> Partial repayment penalty is 1.50% Full repayment penalty is 1.50% Cancellation fee is 1.50% Legal clawback period is 3 year(s) Fire insurance clawback period is 3 year(s) Valuation clawback period is 3 year(s) Cash rebate clawback period is 3 year(s) 	<ul style="list-style-type: none"> Partial repayment penalty is 1.50% Full repayment penalty is 1.50% Cancellation fee is 0.75% - Smartmortgage feature - 100% waiver due to sale applies to Completed Pty and f or loan amount above 800k - 50% waiver due to sale applies to Completed Pty for loan amount below 800k Legal clawback period is 3 year(s) Fire insurance clawback period is 3 year(s) Valuation clawback period is 3 year(s) Cash rebate clawback period is 3 year(s) 	<ul style="list-style-type: none"> Partial repayment penalty is 1.50% Full repayment penalty is 1.50% Cancellation fee is 1.50% Legal clawback period is 3 year(s) Fire insurance clawback period is 3 year(s) Valuation clawback period is 3 year(s) Cash rebate clawback period is 3 year(s) 	<ul style="list-style-type: none"> Partial repayment penalty is 1.50% Full repayment penalty is 1.50% Cancellation fee is 1.50% - Wavier to sales during lock in period - One-time free conversion after lock in. Legal clawback period is 3 year(s) Fire insurance clawback period is 3 year(s) Valuation clawback period is 3 year(s) Cash rebate clawback period is 3 year(s)

Amortization Tables

OCBC, Fixed (Package 1)

- Loan starts **3 month(s)** later, from bank's letter of offer. Total usable CPF OA accumulated will be **\$0.00** 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	\$573,917.03	\$2,661.12	\$779.33	\$1,881.79	\$9,351.97	\$22,581.50	\$0.00	\$0.00	\$31,933.47
2	\$564,193.74	\$2,661.12	\$810.27	\$1,850.85	\$9,723.29	\$22,210.18	\$0.00	\$0.00	\$31,933.47
3	\$554,286.69	\$2,698.95	\$825.59	\$1,873.36	\$9,907.05	\$22,480.34	\$0.00	\$0.00	\$32,387.39
4	\$543,974.31	\$2,698.95	\$859.37	\$1,839.58	\$10,312.38	\$22,075.01	\$0.00	\$0.00	\$32,387.39
5	\$533,240.01	\$2,698.95	\$894.53	\$1,804.42	\$10,734.30	\$21,653.09	\$0.00	\$0.00	\$32,387.39
32	\$0.00	\$2,698.95	\$2,641.14	\$57.81	\$31,693.62	\$693.77	\$0.00	\$0.00	\$32,387.39

OCBC, Fixed (Package 2)

- Loan starts **3 month(s)** later, from bank's letter of offer. Total usable CPF OA accumulated will be **\$0.00** 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
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		Instalment	Monthly	Monthly	Yearly	Yearly	CPF OA	Yearly	Yearly
1	\$573,917.03	\$2,661.12	\$779.33	\$1,881.79	\$9,351.97	\$22,581.50	\$0.00	\$0.00	\$31,933.47
2	\$564,193.74	\$2,661.12	\$810.27	\$1,850.85	\$9,723.29	\$22,210.18	\$0.00	\$0.00	\$31,933.47
3	\$554,084.39	\$2,661.12	\$842.45	\$1,818.68	\$10,109.35	\$21,824.12	\$0.00	\$0.00	\$31,933.47
4	\$543,775.77	\$2,697.96	\$859.05	\$1,838.91	\$10,308.62	\$22,066.95	\$0.00	\$0.00	\$32,375.57
5	\$533,045.39	\$2,697.96	\$894.20	\$1,803.77	\$10,730.38	\$21,645.19	\$0.00	\$0.00	\$32,375.57
32	\$0.00	\$2,697.96	\$2,640.17	\$57.79	\$31,682.06	\$693.52	\$0.00	\$0.00	\$32,375.57

HSBC, Fixed (Package 3)

- Loan starts **3 month(s)** later, from bank's letter of offer. Total usable CPF OA accumulated will be **\$0.00** at that time
- You are able to fund your installment through your CPF partially

Year	Balance	Monthly Instalment	Principal Paid Monthly	Interest Paid Monthly	Principal Paid Yearly	Interest Paid Yearly	Usable CPF OA	From CPF Yearly	Cash Outlay Yearly
1	\$573,917.03	\$2,661.12	\$779.33	\$1,881.79	\$9,351.97	\$22,581.50	\$0.00	\$0.00	\$31,933.47
2	\$564,193.74	\$2,661.12	\$810.27	\$1,850.85	\$9,723.29	\$22,210.18	\$0.00	\$0.00	\$31,933.47
3	\$554,084.39	\$2,661.12	\$842.45	\$1,818.68	\$10,109.35	\$21,824.12	\$0.00	\$0.00	\$31,933.47
4	\$543,259.61	\$2,605.46	\$902.07	\$1,703.39	\$10,824.78	\$20,440.70	\$0.00	\$0.00	\$31,265.48
5	\$532,024.97	\$2,605.46	\$936.22	\$1,669.24	\$11,234.65	\$20,030.83	\$0.00	\$0.00	\$31,265.48
32	\$0.00	\$2,605.46	\$2,553.68	\$51.78	\$30,644.13	\$621.35	\$0.00	\$0.00	\$31,265.48

HSBC, Sora 1M (Package 4)

- Loan starts **3 month(s)** later, from bank's letter of offer. Total usable CPF OA accumulated will be **\$0.00** at that time
- You are able to fund your installment through your CPF partially

Year	Balance	Monthly Instalment	Principal Paid Monthly	Interest Paid Monthly	Principal Paid Yearly	Interest Paid Yearly	Usable CPF OA	From CPF Yearly	Cash Outlay Yearly
1	\$572,864.89	\$2,468.67	\$867.01	\$1,601.66	\$10,404.11	\$19,219.89	\$0.00	\$0.00	\$29,624.00
2	\$562,109.82	\$2,468.67	\$896.26	\$1,572.41	\$10,755.07	\$18,868.93	\$0.00	\$0.00	\$29,624.00
3	\$550,991.95	\$2,468.67	\$926.49	\$1,542.18	\$11,117.86	\$18,506.14	\$0.00	\$0.00	\$29,624.00
4	\$540,227.59	\$2,590.91	\$897.03	\$1,693.88	\$10,764.37	\$20,326.61	\$0.00	\$0.00	\$31,090.98
5	\$529,055.64	\$2,590.91	\$931.00	\$1,659.92	\$11,171.94	\$19,919.04	\$0.00	\$0.00	\$31,090.98
32	\$0.00	\$2,590.91	\$2,539.42	\$51.49	\$30,473.10	\$617.88	\$0.00	\$0.00	\$31,090.98

MB, Sora 1M (Package 5)

- Loan starts **3 month(s)** later, from bank's letter of offer. Total usable CPF OA accumulated will be **\$0.00** at that time
- You are able to fund your installment through your CPF partially

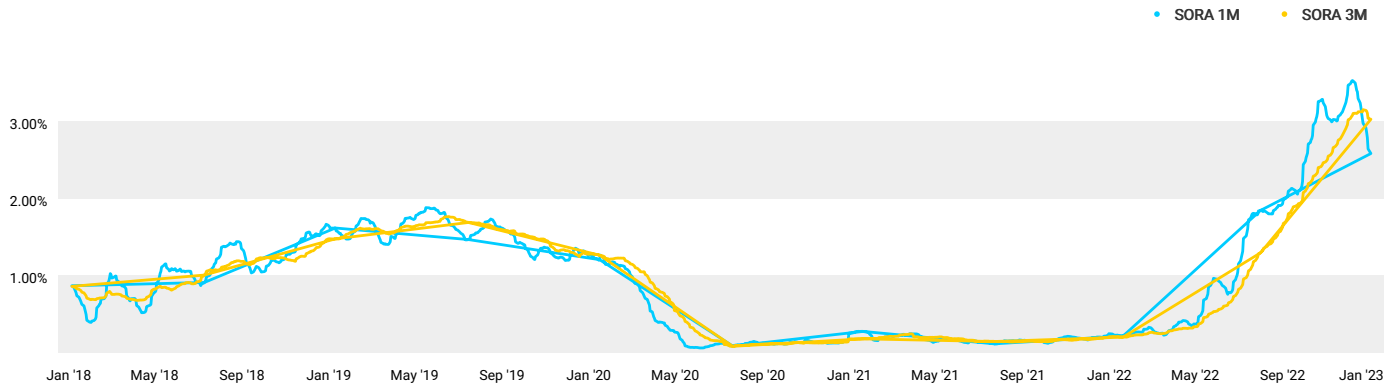
Year	Balance	Monthly Instalment	Principal Paid Monthly	Interest Paid Monthly	Principal Paid Yearly	Interest Paid Yearly	Usable CPF OA	From CPF Yearly	Cash Outlay Yearly
1	\$572,959.37	\$2,485.02	\$859.14	\$1,625.89	\$10,309.63	\$19,510.62	\$0.00	\$0.00	\$29,820.25
2	\$562,296.66	\$2,485.02	\$888.56	\$1,596.46	\$10,662.71	\$19,157.54	\$0.00	\$0.00	\$29,820.25
3	\$552,936.50	\$2,789.98	\$780.01	\$2,009.97	\$9,360.16	\$24,119.61	\$0.00	\$0.00	\$33,479.76
4	\$543,163.66	\$2,789.98	\$814.40	\$1,975.58	\$9,772.84	\$23,706.93	\$0.00	\$0.00	\$33,479.76
5	\$532,959.96	\$2,789.98	\$850.31	\$1,939.67	\$10,203.71	\$23,276.06	\$0.00	\$0.00	\$33,479.76
32	\$0.00	\$2,789.98	\$2,725.74	\$64.24	\$32,708.94	\$770.83	\$0.00	\$0.00	\$33,479.76

BOC, Sora 3M (Package 6)

- Loan starts **3 month(s)** later, from bank's letter of offer. Total usable CPF OA accumulated will be **\$0.00** at that time
- You are able to fund your installment through your CPF partially

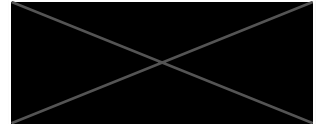
Year	Balance	Monthly Instalment	Principal Paid Monthly	Interest Paid Monthly	Principal Paid Yearly	Interest Paid Yearly	Usable CPF OA	From CPF Yearly	Cash Outlay Yearly
1	\$573,502.42	\$2,582.47	\$813.88	\$1,768.59	\$9,766.58	\$21,223.10	\$0.00	\$0.00	\$30,989.67
2	\$563,371.67	\$2,582.47	\$844.23	\$1,738.24	\$10,130.76	\$20,858.92	\$0.00	\$0.00	\$30,989.67
3	\$553,042.05	\$2,614.37	\$860.80	\$1,753.57	\$10,329.62	\$21,042.84	\$0.00	\$0.00	\$31,372.46
4	\$542,923.44	\$2,724.64	\$843.22	\$1,881.42	\$10,118.61	\$22,577.03	\$0.00	\$0.00	\$32,695.64
5	\$532,380.34	\$2,724.64	\$878.59	\$1,846.04	\$10,543.10	\$22,152.54	\$0.00	\$0.00	\$32,695.64
32	\$0.00	\$2,724.64	\$2,664.84	\$59.79	\$31,978.10	\$717.53	\$0.00	\$0.00	\$32,695.64

SIBOR, SORA Analysis



	SIBOR				SORA			
	Average	Std Dev	Median	Latest	Average	Std Dev	Median	Latest
1-month	-	-	-	-	0.907%	0.791%	0.108%	2.572%
3-month	-	-	-	-	0.870%	0.715%	0.131%	3.017%
6-month	-	-	-	-	-	-	-	-
12-month	-	-	-	-	-	-	-	-

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