SINGAPORE MORTGAGE LOAN RATES

Compare the latest home loan packages from leading banks in Singapore.

MONTHLY UPDATE
UPDATED AS AT
4 OCTOBER 2026

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FLOATING RATE PACKAGES (SORA)

BANK	SORA TYPE	1ST YEAR		2ND YEAR	
		EFFECTIVE INTEREST RATE	FORMULA	EFFECTIVE INTEREST RATE	FORMULA
HSBC	1-Month as at 04/10/26	1.45%	1M SORA + 0.20%	1.45%	1M SORA + 0.20%
UOB 大华银行	3-Month as at 04/10/26	1.48%	3M SORA + 0.25%	1.48%	3M SORA + 0.25%
OCBC	3-Month as at 04/10/26	1.51%	3M SORA + 0.28%	1.51%	3M SORA + 0.28%
Maybank	3-Month as at 04/10/26	1.53%	3M SORA + 0.30%	1.53%	3M SORA + 0.30%
UOB 大华银行	3-Month as at 04/10/26	1.58%	3M SORA + 0.35%	1.58%	3M SORA + 0.35%
SCB*	3-Month as at 04/10/26	1.58%	3M SORA + 0.35%	1.58%	3M SORA + 0.35%
DBS	3-Month as at 04/10/26	1.83%	3M SORA + 0.60%	1.83%	3M SORA + 0.60%
citi	3-Month as at 04/10/26	2.18%	3M SORA + 0.95%	2.18%	3M SORA + 0.95%

* SCB = Standard Chartered Bank

FIXED RATE PACKAGES

BANK	1ST YEAR FIXED RATE	2ND YEAR FIXED RATE
BEST RATE — Hong Leong Bank	1.65%	1.65%
UOB 大华银行	1.75%	1.75%
DBS	1.80%	1.80%
OCBC	1.80%	1.80%
HSBC	1.85%	1.85%
Maybank	2.30%	2.30%

MARKET SNAPSHOT

LOWEST FLOATING RATE
1.45%
HSBC | 1M SORA + 0.20%

LOWEST FIXED RATE
1.65%
Hong Leong Bank

- Rates are updated monthly for your reference.
- Subject to bank's approval and terms & conditions.
- Contact me for the latest promotions and tailored advice.

LET'S CHAT

Speak to Alex about your mortgage options.

SCAN TO WHATSAPP

IMPORTANT DISCLAIMER

- Rates are indicative only and subject to change without prior notice.
- Information is accurate as at 4 October 2026.
- Actual interest rates are subject to the bank's prevailing terms and conditions, loan amount, borrower profile, property type and approval.
- Terms such as lock-in period, clawback, legal fees, valuation fees and other charges may apply.
- Please contact me for the latest promotional packages before making any financing decision.

Right Loan. Right Home. Right Choice.