

## New Home Loan Applications

Choose from low interest rates with options for longer fixing periods.

Fixing Period	New to BDO	Existing BDO Clients	Promo <small>for Loans booked until March 31, 2026</small>
1 year	7.00% p.a.	6.75% p.a.	6.00% p.a.
2 years	7.50% p.a.	7.25% p.a.	
3 years			6.50% p.a.
4 years	8.00% p.a.	7.75% p.a.	
5 years			6.50% p.a.
10 years			8.50% p.a.

*Note: Quoted rate is subject to change without prior notice.*

## Existing Home Loan Borrowers

After the initial fixing period, interest rate will be repriced annually.

New rates to be applied are based on the highest of:

- Latest awarded 364-day Treasury Bill 1-year Reference Rate + 4%
- Latest available 1-year Bloomberg Valuation Rate or Benchmark Rate + 3%
- Board Rate at the time of repricing