

Furnishing Loan Rates

1st Year	6.50% (PLR + 0.8%)
2nd - 5th Year	7.00% (PLR + 1.3%)

PLR (Prime Lending Rate) is currently at 5.70% p.a.

Effective Interest Rate (inclusive of 1% processing fee):

Loan Tenure	Interest Rate (p.a.)	Effective Interest Rate (p.a.)
1 year	6.50%	8.31%
2 years	6.75%	7.67%
3 years	6.83%	7.44%
4 years	6.88%	7.33%
5 years	6.90%	7.25%