

Home Loan



New Home Loan Applications

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

Fixing Period	New to BDO	Existing BDO Clients	Promo For applications submitted from Aug. 15 to Dec. 31, 2025. T&Cs apply.
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.

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 re-pricing