

Why pay more?



Save interest on your HDB housing loan by:

Minimising the loan amount

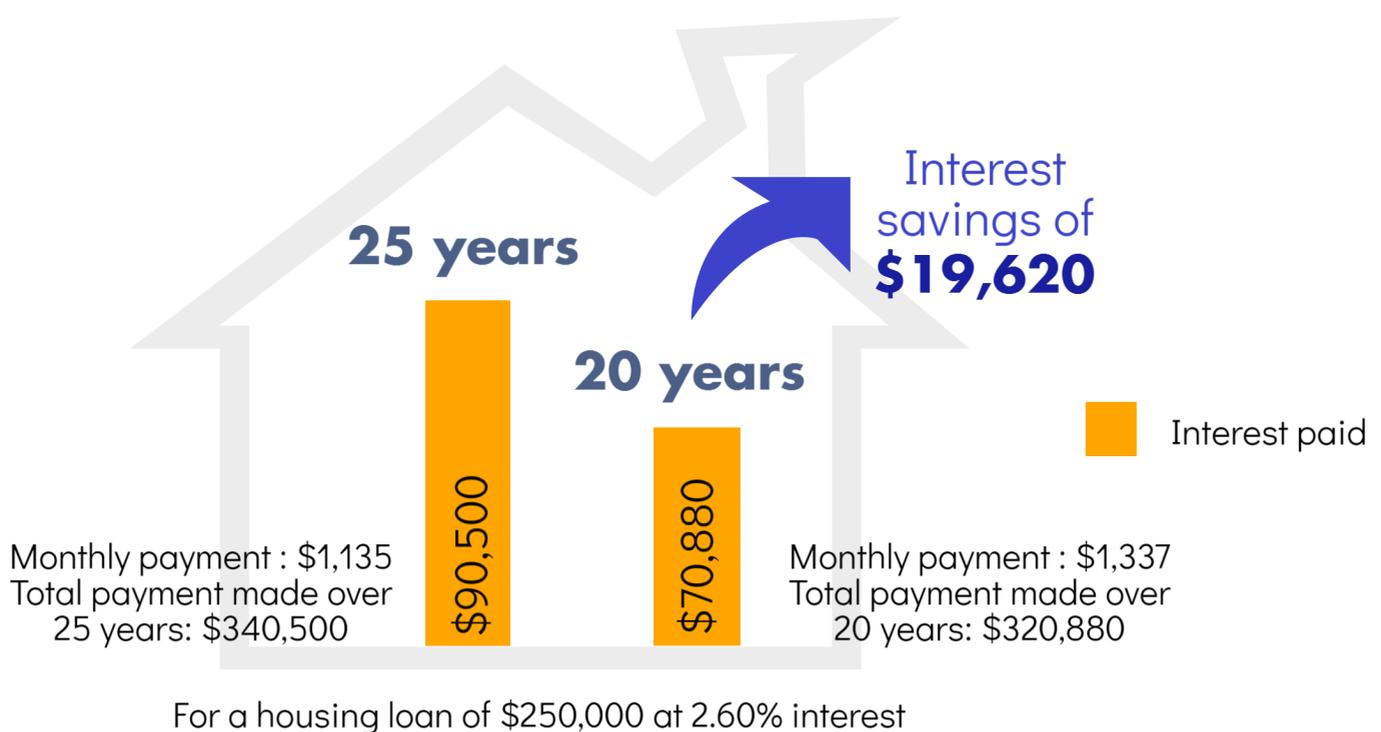
Other than taking a smaller loan from the start, you can also make partial capital repayment as and when you have the funds.

Shortening the loan tenure

While this will increase the monthly mortgage instalments, you will save on the interest.

The chart illustrates the interest savings on a housing loan with a shorter loan tenure and smaller loan amount

Taking a shorter loan tenure 25 years versus 20 years



Taking a smaller loan \$250,000 versus \$200,000

