



**GET.com and The Business Times jointly launch personal finance comparison enabler in Singapore**

*Hosted on BT's website, GETxBT Compare enables consumers to quickly and easily compare and apply for the latest and most attractive home loans, credit cards and personal loans online*

Singapore, 15 February 2016 – Lifestyle and personal finance website GET.com and The Business Times (BT) have jointly launched *GETxBT Compare* - a personal finance comparison tool in Singapore. Hosted on BT's website ([businessimes.com.sg](http://businessimes.com.sg)), the tool brings together the credibility of Singapore's only financial daily and GET.com's proprietary comparison technology platform to enable consumers to quickly and easily compare and apply for the latest and most attractive home loans, credit cards and personal loans online.

*GETxBT Compare* is designed to be intuitive and easy to use for Singapore consumers. Users will be able to see, at a glance, the latest and most attractive fixed and floating home loan interest rates in the market, as well as the lowest personal loan interest rates and popular credit card offers from GET.com's product partners<sup>1</sup>. Simply by clicking on the respective product tabs, users can view more information on individual product offers to make meaningful comparisons and apply for the products online. Please refer to Appendix 1 on the key features of the Home Loans, Credit Cards and Personal Loans comparison pages.

### COMPARE RATES & APPLY ONLINE

**HOME LOANS ▶**

|  | Fixed        | > | Floating     | > | Type of home loan |
|--|--------------|---|--------------|---|-------------------|
|  | <b>1.88%</b> | > | <b>1.28%</b> | > | Refinancing       |
|  | 1.98%        | > | <b>1.55%</b> | > | HDB Flat          |
|  | 1.99%        | > | <b>1.58%</b> | > |                   |
|  | 1.99%        | > | <b>1.68%</b> | > |                   |

GET RATES

**CREDIT CARDS ▶**

**The American Express® True Cashback Card**

As an introductory offer you will enjoy 3% Cashback on up to a \$5,000 total spend for the first ...

★★★★★

[Full Details >](#)

**PERSONAL LOANS ▶**

|  |              |   |
|--|--------------|---|
|  | <b>3.80%</b> | > |
|  | 6.60%        | > |
|  | 7.39%        | > |
|  | 8.18%        | > |

APPLY

Powered by GET

**GETxBT Compare**  
[businessimes.com.sg](http://businessimes.com.sg)

<sup>1</sup>GET.com's product partners comprise all the major banks and financial institutions in Singapore. In maintaining a totally transparent comparison platform, GET.com endeavours to display a comprehensive list of home loans, credit cards and personal loan offers on its site regardless of partner or non-partner products.

The creation of the tool is in line with Singapore consumers' increasing sophistication and openness towards digital banking. According to the McKinsey "Digital Banking in ASEAN: Increasing Consumer Sophistication and Openness" March 2015 report<sup>2</sup>, Singapore leads the digital banking penetration levels in South-east Asia with 94% of banking consumers using internet banking via PC or smartphone. The adoption of digital banking in Singapore is pretty much universal across different income segments and age groups.

The same report revealed Association of South-east Asian Nations (ASEAN) consumers' increased use of digital channels to research banking options. In an example showing the consumer decision journey for credit cards, Singapore is tops among the ASEAN countries with its respondents more than twice as likely to be influenced by online research in their decision-making process.

Singapore consumers are also more predisposed to engaging in digital channels as opposed to physical bank branches for less complex transactions such as comparing rates on products. The report showed that 75% of Singapore respondents preferred using digital channels to compare rates on banking products, as compared to 25% preferring branches or call centers. As for more complex transactions such as getting product advice and applying for banking products, close to half of the Singapore respondents preferred to do so online.

The official launch of *GETxBT Compare* today coincides with GET.com's first anniversary in Singapore; it is also the first of several exciting initiatives lined up by BT this year as the financial daily celebrates its 40<sup>th</sup> anniversary. Given the encouraging consumer response to *GETxBT Compare* since its soft launch a month ago, GET.com and BT will explore adding other popular personal finance products to the tool.

Mr Alvin Tay, Editor of The Business Times, said: "Now in its 40<sup>th</sup> year, The Business Times has been delivering in-depth coverage and commentaries on business and economic developments in the region to help our readers keep abreast of the latest financial trends. *GETxBT Compare* is another platform for us to equip them with relevant insights to make informed financial decisions. We look forward to a long-term partnership with GET.com to enhance the array of personal finance tools and resources available on BT to cater to the needs of individual consumers."

Mr Pedro Pla, co-founder and CEO of GET.com, said: "As an advocate of financial literacy, we are constantly looking for new and innovative ways to empower consumers to make well-informed decisions when it comes to spending and saving money. We are pleased to partner an esteemed financial daily like The Business Times on *GETxBT Compare*, which is a great way to reach out to more consumers and financial institutions alike to promote greater transparency as well as easier access to relevant financial product information."

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<sup>2</sup> Source: McKinsey & Company report "Digital Banking in ASEAN: Increasing Consumer Sophistication and Openness", March 2015 (<http://www.mckinsey.com/~media/McKinsey%20Offices/Singapore/PDFs/Digital%20banking%20in%20ASEAN.ashx>)

## **About GET.com**

GET.com is a lifestyle and personal finance website with presence in Singapore and the United States. Its proprietary comparison technology platform allows consumers to compare a broad range of personal finance products to get the best value-for-money offer for their lifestyle needs. The website also features useful content and infographics on trending lifestyle and personal finance topics.

The company differentiates itself in the personal finance comparison space using its unique and powerful 3T's formula, namely Technology, Transparency and Teamwork. GET.com's proprietary comparison technology platform allows consumers to quickly and easily assess up-to-date information and compare and apply for personal finance products available in the market, including home loans, credit cards and personal loans. GET.com maintains a totally transparent comparison platform and puts consumers' interest at the forefront of its business. As a true reflection of the company's culture of innovation and flexibility, its global team of go-getters spanning the Singapore, Europe and the United States leverages technology to its limits in communicating and collaborating with one another.

Started in the United States in 2008, GET.com features over a thousand personal finance products and discount coupons from leading financial institutions and merchants in the United States. Since making its foray into Singapore in February 2015, GET.com has quickly established itself as a trusted source in the online personal finance comparison space by consumers, financial institutions and the media. GET.com and its founders have been featured in various international media including Financial Times, Chicago Sun Times, ABC News, The Business Times, The Straits Times, The Sunday Times, Lianhe Zaobao, Channel NewsAsia and AsiaOne.

For more information, please visit [get.com](http://get.com).

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## **About The Business Times**

The Business Times (BT), a member of the Singapore Press Holdings group, is South-east Asia's leading financial daily. BT brings to its readers daily corporate, financial, economic and political news, analysis and commentary on print and digital platforms. It provides readers with in-depth coverage of Singapore and Asian business and economic developments, as well as global trends that impact Singapore business. BT's lifestyle journalists bring busy executives the latest in recreation, entertainment, the arts, design, food and shopping.

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## Appendix 1: Key features of the Home Loans, Credit Cards and Personal Loans comparison pages

### Home Loans comparison page

[businesstimes.com.sg/getcom/home-loans](https://www.businesstimes.com.sg/getcom/home-loans)

- The Home Loan Genius comparison page shows basic information fields to guide the user on his home loan request. The compulsory fields include the property type (HDB Flat, Executive Condo, Apartment/Condo or Landed Property), whether this is for a New Purchase or Refinancing, the remaining loan amount and desired loan tenure.
- Once the basic information fields have been completed, the user just needs to click on the “GET RATES” button and the relevant home loan packages will be automatically populated and displayed on the screen.
- The key features of each loan package such as the issuing bank, monthly payment, annual interest rates and lock-in period will be shown upfront.
- By clicking on the “GET THIS” button on the site, the user will be asked for his permission to share his personal details (name, email and contact number) for follow-up on his home loan request by GET.com’s mortgage partner.

**Home Loans**

Home Loan Genius  
Find the best home loan rates in Singapore - in an instant!

Select your property type \*

HDB Flat New Purchase Refinancing

Property price \* How much do you want to borrow? \*

\$300,000 89 % - = \$240,000

The remaining 20% is the downpayment \$60,000

Loan tenure \* Completion (optional)

25 years Completed Under Construction

Type of interest you prefer (Optional) Do you have any other home loans? (Optional)

Any No 1 2 or more

**GET RATES**

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**Home Loans**

Home Loan Genius  
Find the best home loan rates in Singapore - in an instant!

Best Rates  
Find the best home loan rates in Singapore - in an instant!

| Bank | Board Rate | Monthly Payment | 1st Yr Interest Rate | Lock-In        | Get This |
|------|------------|-----------------|----------------------|----------------|----------|
| HDB  | 1.58%      | \$968.89        | 1.58%                | 2 Yr Lock-In   | GET THIS |
| DBS  | 1.68%      | \$960.28        | 1.68%                | 3 Yr Lock-In   | GET THIS |
| HSBC | 1.68%      | \$960.28        | 1.68%                | 1 Year Lock-In | GET THIS |
| OCBC | 1.78%      | \$991.74        | 1.78%                | 2 Yr Lock-In   | GET THIS |
| KKL  | 1.85%      | \$999.82        | 1.85%                | 2 Yr Lock-In   | GET THIS |
| RHB  | 1.88%      | \$1,003.29      | 1.88%                | 3 Yr Lock-In   | GET THIS |
| UOB  | 1.90%      | \$1,005.61      | 1.90%                | 2 Yr Lock-In   | GET THIS |
| KKL  | 1.95%      | \$1,011.42      | 1.95%                | 2 Yr Lock-In   | GET THIS |
| RHB  | 1.98%      | \$1,014.92      | 1.98%                | 2 Yr Lock-In   | GET THIS |
| HDB  | 1.99%      | \$1,016.08      | 1.99%                | 2 Yr Lock-In   | GET THIS |

**See more loans**

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# Credit Cards comparison page

[businesstimes.com.sg/getcom/credit-cards](http://businesstimes.com.sg/getcom/credit-cards)

- The Credit Cards comparison page automatically displays the top 10 credit cards in Singapore, rated by GET.com's in-house editorial team primarily on the basis of value for money to the cardholder, taking into consideration the credit card's features, interest rates and fees.
- Users can see more than 130 credit cards available in the market, and choose to view the cards based on their respective features (e.g. cash back, travel, rewards), issuing banks and card types.
- Pertinent points of each card such as the interest charge per annum, annual fee, rewards and minimum annual income qualification are clearly displayed upfront.
- Users can also read detailed reviews of specific cards, and click on the "APPLY NOW" button on the site to submit their card application directly through the partner bank.

## Personal Loans comparison page

[businessimes.com.sg/getcom/personal-loans](http://businessimes.com.sg/getcom/personal-loans)

- On the Personal Loans comparison page, users can input their requested loan amount (ranging between S\$500 and S\$50,000) and select the loan tenure (between 1 and 5 years), to view available personal loan packages offered by banks in Singapore.
- Key information on the loan such as the applicable interest rate, total loan repayment and monthly loan repayment amounts are displayed upfront.
- The latest promotion pegged to the loan is also shown.
- To apply for the selected loan, the user just needs to click on the “GET THIS” button to submit their application directly through the partner bank.

**Personal Loans**

Personal Loan Genius

I want to borrow: \$5,000 Over how long?: 1 year

Found 17 personal loans

| Bank                                   | Lowest Annual Flat Rate | Total Repayment | Monthly Repayment |
|--|-------------------------|-----------------|-------------------|
| ANZ MoneyLine Term Loan                | 7.20%                   | \$5,395.42      | \$449.62          |
| OCBC ExtraCash Loan                    | 8.31%                   | \$5,542.29      | \$461.96          |
| Citibank Personal Loan                 | 8.76%                   | \$5,438.17      | \$453.18          |
| OCBC ExtraCash Loan                    | 12.31%                  | \$5,944.21      | \$487.02          |
| OCBC EasyCredit                        | 19.98%                  | \$5,557.59      | \$463.12          |
| OCBC EasyCredit                        | 29.80%                  | \$5,843.33      | \$486.94          |
| CreditAlto Term Loan                   | 3.78%                   | \$5,288.92      | \$440.74          |
| CIMB CashLife Personal Instalment Loan | 6.29%                   | \$5,314.10      | \$442.84          |
| MoneyPlus Term Loan                    | 6.38%                   | \$5,403.61      | \$450.30          |
| MoneyPlus Term Loan                    | 6.38%                   | \$5,542.58      | \$461.88          |
| DBS Cashline Instalment Loan           | 6.80%                   | \$5,439.68      | \$453.32          |
| POSB Loan Assist                       | 6.99%                   | \$5,458.63      | \$454.89          |
| UOB Personal Loan                      | 8.00%                   | \$5,499.09      | \$458.26          |
| DBS Cashline Instalment Loan           | 8.50%                   | \$5,525.10      | \$460.43          |
| CashOne Personal Loan                  | 8.58%                   | \$5,539.14      | \$461.59          |
| Singtel Dash Advance                   | 8.58%                   | \$5,539.14      | \$461.59          |
| POSB Loan Assist                       | 11.00%                  | \$5,781.26      | \$481.77          |

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