



**LOAN PRICING IN EURO**

BASE RATES AS AT 15/03/2019

BANK BASE RATE (BBR)	3,00%
EUROPEAN CENTRAL BANK BASE RATE (ECB Base Rate)	0,00%

**INDIVIDUALS (Permanent Residents of Cyprus)**

HOUSING LOANS WITH MORTGAGE ON A HOUSE					
PURPOSE	INTEREST TYPE <sup>1</sup>	CONTRIBUTION	BASE	MARGIN	TOTAL INTEREST
OWN HOUSE	Variable	> 35%	European Central Bank Base Rate (ECB Base Rate)	2,15%	2,15%
		<= 35%		2,25%	2,25%
> 35%		2,15%		2,15%	
<= 35%		2,25%		2,25%	
HOLIDAY HOUSE		> 30%		2,75%	2,75%
PURCHASE OF LAND TO BUILD A HOUSE		> 35%		2,15%	2,15%
RENOVATION OF OWN HOUSE / HOLIDAY HOUSE	<= 35%	2,25%	2,25%		
eloans					
eHousing Loan	The same rates apply as above				

<sup>1</sup> There is an option for pricing with fixed interest rate. Ask the Relationship Officers at our Branches to find out more on these options.

TWO REPRESENTATIVE EXAMPLES													
	Loan Duration (Years)	Amount /Frequency - number of installments	Total Payable Amount	A.P.R as at 15/03/2019	Base rate	Margin	Contribution	FEES: Other charges included in the APR and total payable amount:		Other expected charges for the borrower NOT included in the APR:			
OWN HOUSE (€100,000)	20	€513,01 (240 monthly installments)	€124.734,97	2,35%	Variable - European Central Bank Base Rate (ECB Base Rate) = 0,00%	2,15%	> 35%	€1.621,89	All stamp costs for the documents of the financing, initial bank and valuation fees (where applicable) and a mortgage registration fee (1%) paid to the Land Registry.	Cost of life insurance for the borrower and fire insurance for the mortgaged property. The example assumes that the client will provide life and fire insurance which will be assigned and the property will be mortgaged for the benefit of the Bank.			
		€517,80 (240 monthly installments)	€125.883,02	2,45%		2,25%	<= 35%						
	30	€377,19 (360 monthly installments)	€137.383,50	2,30%		2,15%	> 35%						
		€ 382,27(360 monthly installments)	€139.211,28	2,40%		2,25%	<= 35%						
HOLIDAY HOUSE (€100,000)	15	€650,41 (180 monthly installments)	€119.767,20	2,56%		2,15%	> 35%	€2.697,69			All stamp costs for the documents of the financing, initial bank and valuation fees (where applicable) and a mortgage registration fee (1%) paid to the Land Registry.	Cost of life insurance for the borrower and fire insurance for the mortgaged property. The example assumes that the client will provide life and fire insurance which will be assigned and the property will be mortgaged for the benefit of the Bank.	
		€655,06 (180 monthly installments)	€120.602,64	2,64%		2,25%	<= 35%						
	20	€513,01 (240 monthly installments)	€125.810,77	2,47%		2,15%	> 35%						
		€517,80 (240 monthly installments)	€126.959,71	2,57%		2,25%	<= 35%						
PURCHASE OF LAND TO BUILD A HOUSE (€100,000)	15	€678,59 (180 monthly installments)	€124.836,36	3,19%	2,75%	> 30%	€2.697,69	All stamp costs for the documents of the financing, initial bank and valuation fees (where applicable) and a mortgage registration fee (1%) paid to the Land Registry.	Cost of life insurance for the borrower and fire insurance for the mortgaged property. The example assumes that the client will provide life and fire insurance which will be assigned and the property will be mortgaged for the benefit of the Bank.				
	20	€542,16 (240 monthly installments)	€132.801,25	3,09%	2,75%	> 30%							
RENOVATION OF OWN HOUSE / HOLIDAY HOUSE (€100,000)	10	€926,81 (120 monthly installments)	€112.652,75	2,46%	2,15%	> 35%	€1.437,05			All stamp costs for the documents of the financing, initial bank and valuation fees (where applicable) and a mortgage registration fee (1%) paid to the Land Registry.			Cost of life insurance for the borrower and fire insurance for the mortgaged property. The example assumes that the client will provide life and fire insurance which will be assigned and the property will be mortgaged for the benefit of the Bank.
		€931,31 (120 monthly installments)	€113.193,03	2,58%	2,25%	<= 35%							
	15	€650,41 (180 monthly installments)	€118.506,56	2,38%	2,15%	> 35%							
		€ 655,06 (180monthly installments)	€119.342,00	2,48%	2,25%	<= 35%							

Warning: The Bank reserves the right to reject any application at its sole discretion and withdraw any plan at any time. If you do not make regular installment payments according to your loan repayment schedule, you may lose your house. There are charges for early loan repayment. In case of variable interest rates, the installment amount and total cost of the facility may increase or decrease depending on variations in the base rate.



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**INDIVIDUALS (Permanent Residents of Cyprus)**

**CONSUMER LOANS WITH MORTGAGE ON A HOUSE**

PURPOSE	SECURITY	FIXED INTEREST RATE	BASE	MARGIN	TOTAL VARIABLE INTEREST RATE
PERSONAL LOAN	Mortgage on a house	NOT APPLICABLE	Bank Base Rate (BBR)	0,31%	3,31%
STUDENT LOAN RELAX	Mortgage on a house or other property	3 years 2,00%	European Central Bank Base Rate (ECB Base Rate)	3,60%	3,60%
STUDENT LOAN REVOLVING	Mortgage on a house or other property	NOT APPLICABLE		3,60%	3,60%
<b>eLoans</b>					
ePersonal Loan	The total interest rate is reduced by 0,25% from the ones shown above for a loan for Personal Needs, based on type of security				
eStudentLoan	The total interest rate is reduced by 0,25% from the ones shown above for Student Loan RELAX, based on type of security				

**TWO REPRESENTATIVE EXAMPLES**

	Loan Duration (Years)	Amount /Frequency - number of installments	Total Payable Amount	A.P.R. as at 15/03/2019	Base rate	Margin	FEES: Other charges included in the APR and total payable amount:	Other expected charges for the borrower NOT included in the APR:
PERSONAL LOAN (€20,000)	8	€237,45 (96 monthly installments)	€23.348,41	4,12%	Variable - Bank Base Rate (BBR) = 3,00%	0,31%	€554,05	
	10	€196,03 (120 monthly installments)	€24.075,76	3,97%				
STUDENT LOAN RELAX (€20,000)	8	€225,59 (36 monthly installments) and then €234,70 (60 monthly installments)	€22.724,21	3,33%	Fixed and then Variable - European Central Bank Base Rate (ECB Base Rate) = 0,00%	3,60% after the end of the fixed interest rate	€489,69	All stamp costs for the documents of the financing, initial bank and valuation fees (where applicable) and a mortgage registration fee (1%) paid to the Land Registry.
	10	€184,04 (36 monthly installments) και then €194,35 (84 monthly installments)	€23.469,78	3,36%				
STUDENT LOAN REVOLVING (€20,000)	8	€240,04 (96 monthly installments)	€23.534,76	4,59%	Fixed and then Variable - European Central Bank Base Rate (ECB Base Rate) = 0,00%	3,60%		Cost of life insurance for the borrower and fire insurance for the mortgaged property. The example assumes that the client will provide life and fire insurance which will be assigned and the property will be mortgaged for the benefit of the Bank.
	10	€198,69 (120 monthly installments)	€24.331,77	4,37%				

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**CONSUMER LOANS WITH PERSONAL GUARANTEES**

**EXAMPLE**

PURPOSE	SECURITY	FIXED INTEREST RATE	BASE	MARGIN	TOTAL VARIABLE INTEREST RATE	LOAN AMOUNT	DURATION (in months)	INSTALLMENT	TOTAL PAYABLE AMOUNT	A.P.R. <sup>2</sup>	FEES <sup>3</sup>
PERSONAL LOAN	Personal guarantees	NOT APPLICABLE	Bank Base Rate (BBR)	4,51%	4,51%	€10.000	60	€200,48	€12.196,77	8,54%	€168,50
PHOTOVOLTAIC SYSTEMS (up to 10kw for household use)	Personal guarantees	NOT APPLICABLE		1,00%	1,00%	€9.000	84	€123,04	€10.424,83	4,38%	€90,00
STUDENT LOAN RELAX	Personal guarantees	3 years 2,50%	European Central Bank Base Rate (ECB Base Rate)	4,85%	4,85%	€20.000	120	€188,52	€23.964,97	3,71%	€33,50
STUDENT LOAN REVOLVING	Personal guarantees	NOT APPLICABLE		4,85%	4,85%			€204,09			

**eLoans**

ePersonal Loan	The total interest rate is reduced by 0,25% from the ones shown above for a loan for Personal Needs, based on type of security
eStudentLoan	The total interest rate is reduced by 0,25% from the ones shown above for Student Loan RELAX, based on type of security

<sup>2</sup> The APR (Annual Percentage Rate) was calculated on 15/03/2019. The APR and the total payable amount include all stamp costs for the documents of the financing and initial bank fees (where applicable).

<sup>3</sup> Includes stamp costs and initial bank fees (where applicable).



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**INDIVIDUALS (Permanent Residents of Cyprus)**

**CAR HIRE PURCHASE**

**EXAMPLE**

PURPOSE	CONTRIBUTION	INTEREST TYPE	BASE	MARGIN	TOTAL INTEREST	HIRE PURCHASE AMOUNT	DURATION (in months)	INSTALLMENT	TOTAL PAYABLE AMOUNT	A.P.R. <sup>2</sup>	FEES <sup>3</sup>
NEW CAR	From 35%	Variable	BANK BASE RATE (BBR)	0,31%	3,31%	€15.000	60	€271,64	€16.319,65	3,42%	€22,00
	Up to 34%			1,06%	4,06%			€276,70	€16.623,26	4,20%	
	From 35%	Fixed		NOT APPLICABLE	3,25%			€271,59	€16.259,03	3,36%	
	Up to 34%			3,50%	€273,27			€16.395,69	3,62%		
USED CAR	From 35%	Variable		1,06%	4,06%			€276,70	€16.623,26	4,20%	
	Up to 34%			2,06%	5,06%			€283,54	€17.033,35	5,24%	
	From 35%	Fixed		NOT APPLICABLE	4,00%			€276,65	€16.599,06	4,13%	
	Up to 34%			5,00%	€283,48			€17.007,57	5,16%		

**eLoans**

**eCar Hire Purchase** The total interest rate (fixed or variable) is reduced by 0,25% based on type of car and level of contribution.

<sup>2</sup> The APR (Annual Percentage Rate) was calculated on 15/03/2019. The APR and the total payable amount include all stamp costs for the documents of the financing

<sup>3</sup> Refers to stamp costs for the documents of the financing



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**INDIVIDUALS (Permanent Residents of Cyprus)**

CURRENT ACCOUNT									
						EXAMPLE			
PURPOSE	SECURITY	INTEREST TYPE	BASE	MARGIN	TOTAL INTEREST	LIMIT	DURATION (in months)	A.P.R. <sup>2</sup>	FEES <sup>3</sup>
Salary Account (with salary deposit)	Mortgage on a property	Variable	BANK BASE RATE (BBR)	1,25%	1,25%	€5.000	12	10,52%	€284,69
	Personal guarantees			2,25%	2,25%	€5.000		5,67%	€20,00
Salary Account (without salary deposit)	Mortgage on a property			3,25%	3,25%	€5.000		12,64%	€284,69
	Personal guarantees			3,75%	3,75%	€5.000		7,17%	€20,00
18-25 Youth Account	Personal guarantees			1,25%	1,25%	€1.200		6,01%	€20,00
<b>eOverdraft Account</b>									
eOverdraft Account	The total interest rate is reduced by 0,25% from the one shown above depending on the type of security and type of account								

<sup>2</sup> The APR (Annual Percentage Rate) was calculated on 15/03/2019. The APR includes all stamp costs for the documents of the financing, valuation fees and a mortgage registration fee (1%) paid to the Land Registry. The example assumes that the client will provide life and fire insurance which will be assigned and the property

<sup>3</sup> Includes stamp costs, initial bank and valuation fees and mortgage registration fees (where applicable)

**Warning: The Bank reserves the right to reject any application at its sole discretion and withdraw any plan at any time. If you do not keep up with your repayment plan, you may lose your house.**