

LOAN PRICING IN EURO

BASE RATES AS AT 17/06/2024

EUROPEAN CENTRAL BANK BASE RATE (ECB Base Rate)	4,25%
BANK of CYPRUS BASE RATE (BCBR)	1,61%

INDIVIDUALS (Permanent Residents of Cyprus)

CAR HIRE PURCHASE ¹						EXAMPLES								
PURPOSE	CONTRIBUTION	INTEREST TYPE	BASE	MARGIN	TOTAL INTEREST	FEES ²	HIRE PURCHASE AMOUNT	A.P.R. ³	DURATION (in months)	TOTAL PAYABLE AMOUNT	INSTALLMENT			
NEW CAR	From 35%	Variable	European Central Bank Base Rate (ECB Base Rate)	2,55%	6,80%	€25,00	€15.000	7,08%	60	€17.760,63	€295,60			
	Up to 34%			3,30%	7,55%			7,89%		€18.079,83	€300,92			
	From 35%	Fixed	NOT APPLICABLE	NOT APPLICABLE	5,80%			6,02%		€17.342,49	€288,62			
	Up to 34%			NOT APPLICABLE	6,55%			6,82%		€17.657,39	€293,87			
USED CAR	From 35%	Variable	European Central Bank Base Rate (ECB Base Rate)	3,30%	7,55%			€25,00		€15.000	7,89%	60	€18.079,83	€300,92
	Up to 34%			4,05%	8,30%						8,69%		€18.402,38	€306,30
	From 35%	Fixed	NOT APPLICABLE	NOT APPLICABLE	6,60%						6,87%		€17.678,53	€294,22
	Up to 34%			NOT APPLICABLE	7,35%						7,67%		€17.997,04	€299,53

CAR HIRE PURCHASE THROUGH 1BANK (digital channels)

CAR HIRE PURCHASE THROUGH 1BANK (digital channels)						EXAMPLES								
PURPOSE	CONTRIBUTION	INTEREST TYPE	BASE	MARGIN	TOTAL INTEREST	FEES ²	HIRE PURCHASE AMOUNT	A.P.R. ³	DURATION (in months)	TOTAL PAYABLE AMOUNT	INSTALLMENT			
QuickCar - New Car	From 35%	Variable	European Central Bank Base Rate (ECB Base Rate)	2,55%	6,80%	€10,50	€10.000	7,06%	60	€11.834,33	€197,06			
	Up to 34%			3,30%	7,55%			7,86%		€12.047,14	€200,61			
	From 35%	Fixed	NOT APPLICABLE	NOT APPLICABLE	5,80%			6,00%		€11.555,52	€192,41			
	Up to 34%			NOT APPLICABLE	6,55%			6,79%		€11.765,50	€195,91			
QuickCar - Used Car	From 35%	Variable	European Central Bank Base Rate (ECB Base Rate)	3,30%	7,55%			€10,50		€10.000	7,86%	60	€12.047,14	€200,61
	Up to 34%			4,05%	8,30%						8,66%		€12.262,07	€204,20
	From 35%	Fixed	NOT APPLICABLE	NOT APPLICABLE	6,60%						6,84%		€11.778,08	€196,12
	Up to 34%			NOT APPLICABLE	7,35%						7,64%		€11.990,17	€199,66

eCar Hire Purchase - New Car and Used Cars The same rates apply as for Car Hire Purchase through Branches.

¹ There are Hire Purchase options available for the purchase of equipment or motorcycle (new or used). Contact a Relationship Officer at our Branches to find out more on these options.

² Refers to stamp costs for the documents of the financing

³ The APR (Annual Percentage Rate) was calculated on 17/06/2024. The APR and the total payable amount include all stamp costs for the documents of the financing