

**LOAN PRICING IN EURO**

BASE RATES AS AT 23/10/2024

EUROPEAN CENTRAL BANK BASE RATE (ECB Base Rate)

3,40%

BANK of CYPRUS BASE RATE (BCBR)

1,75%

**INDIVIDUALS (Permanent Residents of Cyprus)**

CAR HIRE PURCHASE <sup>1</sup>						EXAMPLES								
PURPOSE	CONTRIBUTION	INTEREST TYPE	BASE	MARGIN	TOTAL INTEREST	FEES <sup>2</sup>	HIRE PURCHASE AMOUNT	A.P.R. <sup>3</sup>	DURATION (in months)	TOTAL PAYABLE AMOUNT	INSTALLMENT			
NEW CAR	From 35%	Variable	European Central Bank Base Rate (ECB Base Rate)	2,55%	5,95%	€25,00	€15.000	6,19%	60	€17.402,65	€289,68			
	Up to 34%			3,30%	6,70%			6,98%		€17.717,71	€294,95			
	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%	6,70%			€25,00		€15.000	6,98%	60	€17.717,71	€294,95
	Up to 34%			4,05%	7,45%						7,78%		€18.036,23	€300,27
	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)						EXAMPLES								
PURPOSE	CONTRIBUTION	INTEREST TYPE	BASE	MARGIN	TOTAL INTEREST	FEES <sup>2</sup>	HIRE PURCHASE AMOUNT		A.P.R. <sup>3</sup>		DURATION (in months)		TOTAL PAYABLE AMOUNT	INSTALLMENT
QuickCar - New Car	From 35%	Variable	European Central Bank Base Rate (ECB Base Rate)	2,55%	5,95%	€10,50	€10.000		6,16%		60		€11.595,58	€193,12
	Up to 34%			3,30%	6,70%				6,95%				€11.805,67	€196,63
	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%	6,70%			€10,50	€10.000	6,95%		60	€11.805,67	€196,63
	Up to 34%			4,05%	7,45%					7,75%			€12.018,05	€200,18
	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.													

<sup>1</sup> 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.

<sup>2</sup> Refers to stamp costs for the documents of the financing

<sup>3</sup> The APR (Annual Percentage Rate) was calculated on 23/10/2024. The APR and the total payable amount include all stamp costs for the documents of the financing