

**LOAN PRICING IN EURO**

BASE RATES AS AT 05/02/2025

EUROPEAN CENTRAL BANK BASE RATE (ECB Base Rate)

2,90%

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%	5,45%	€25,00	€15.000	5,66%	60	€17.185,13	€286,08			
	Up to 34%			3,30%	6,20%			6,45%		€17.496,42	€291,29			
	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%	6,20%			€25,00		€15.000	6,45%	60	€17.496,42	€291,29
	Up to 34%			4,05%	6,95%						7,25%		€17.811,17	€296,55
	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%	5,45%	€10,50	€10.000		5,63%		60		€11.450,60	€190,72
	Up to 34%			3,30%	6,20%				6,42%				€11.658,17	€194,19
	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%	6,20%			€10,50	€10.000	6,42%		60	€11.658,17	€194,19
	Up to 34%			4,05%	6,95%					7,22%			€11.867,95	€197,70
	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 05/02/2025. The APR and the total payable amount include all stamp costs for the documents of the financing