

LOAN PRICING IN EURO

BASE RATES AS AT 12/03/2025

EUROPEAN CENTRAL BANK BASE RATE (ECB Base Rate)

2,65%

BANK of CYPRUS BASE RATE (BCBR)

1,75%

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%	5,20%	€25,00	€15.000	5,40%	60	€17.094,46	€284,48			
	Up to 34%			3,30%	5,95%			6,19%		€17.406,75	€289,69			
	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%	5,95%			€25,00		€15.000	6,19%	60	€17.406,75	€289,69
	Up to 34%			4,05%	6,70%						6,98%		€17.722,63	€294,95
	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 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%	5,20%	€10,50	€10.000	5,37%	60	€11.390,11	€189,65			
	Up to 34%			3,30%	5,95%			6,16%		€11.598,38	€193,12			
	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%	5,95%			€10,50		€10.000	6,16%	60	€11.598,38	€193,12
	Up to 34%			4,05%	6,70%						6,95%		€11.808,93	€196,63
	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 12/03/2025. The APR and the total payable amount include all stamp costs for the documents of the financing