

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)

CURRENT ACCOUNT									
						EXAMPLES			
PURPOSE	SECURITY	INTEREST TYPE	BASE	MARGIN	TOTAL INTEREST	FEES ²	LIMIT	A.P.R.	DURATION (in months)
Salary Account (with salary deposit)	Mortgage on a property	Variable	BANK of CYPRUS BASE RATE (BCBR)	5,65%	7,40%	€401,05	€5.000	16,76% ³	12
	Personal guarantees			9,20%	10,95%	€88,00	€5.000	12,93% ⁴	
Salary Account (without salary deposit)	Mortgage on a property			6,65%	8,40%	€401,05	€5.000	17,84% ³	
	Personal guarantees			10,20%	11,95%	€88,00	€5.000	13,94% ⁴	
18-25 Youth Account	Personal guarantees			9,50%	11,25%	€8,00	€1.200	11,99% ³	
CURRENT ACCOUNT THROUGH 1BANK									
						EXAMPLES			
PURPOSE	SECURITY	INTEREST TYPE	BASE	MARGIN	TOTAL INTEREST	FEES ²	LIMIT	A.P.R.	DURATION (in months)
QuickOverdraft	Without Personal guarantees	Variable	BANK of CYPRUS BASE RATE (BCBR)	10,20%	11,95%	€48,00	€3.000	13,76% ⁴	12
eOverdraft Account	The same rates apply as for Salary Account with personal guarantees or other security								

² Includes stamp costs, initial bank and valuation fees and mortgage registration fees (where applicable)

³ The APR (Annual Percentage Rate) was calculated on 05/02/2025. 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 will be mortgaged for the benefit of the Bank.

⁴ 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 and initial bank 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.