

LOAN PRICING IN EURO

BASE RATES AS AT 17/03/2025

| | |
|---|-------|
| EUROPEAN CENTRAL BANK BASE RATE (ECB Base Rate) | 2,65% |
| BANK of CYPRUS BASE RATE (BCBR) | 1,73% |

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% | 7,38% | €401,05 | €5.000 | 16,74% ³ | 12 |
| | Personal guarantees | | | 9,20% | 10,93% | €88,00 | €5.000 | 12,91% ⁴ | |
| Salary Account (without salary deposit) | Mortgage on a property | | | 6,65% | 8,38% | €401,05 | €5.000 | 17,83% ³ | |
| | Personal guarantees | | | 10,20% | 11,93% | €88,00 | €5.000 | 13,93% ⁴ | |
| 18-25 Youth Account | Personal guarantees | | | 9,50% | 11,23% | €8,00 | €1.200 | 11,97% 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% | 11,93% | €48,00 | €3.000 | 13,75% 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 17/03/2025. 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 17/03/2025. 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.