

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)

HOUSING LOANS WITH MORTGAGE ON A HOUSE					
PURPOSE	INTEREST TYPE	CONTRIBUTION	BASE	MARGIN	TOTAL INTEREST
FILECO HOUSING RENOVATION LOAN (€30.000) - PRIMARY RESIDENCE	Variable	>= 30%	Variable - European Central Bank Base Rate (ECB Base Rate)	2,20%	5,60%
		< 30%		2,25%	5,65%
		>= 30%		2,30%	5,70%
		< 30%		2,35%	5,75%
		>= 30%	Variable - Bank of Cyprus Base Rate (BCBR)	3,20%	4,95%
		< 30%		3,25%	5,00%
		>= 30%		3,30%	5,05%
		< 30%		3,35%	5,10%
FILECO HOUSING RENOVATION LOAN (€30.000) - HOLIDAY HOUSE	Variable	>= 30%	Variable - European Central Bank Base Rate (ECB Base Rate)	2,20%	5,60%
		>= 30%		2,30%	5,70%
		>= 30%	Variable - Bank of Cyprus Base Rate (BCBR)	3,20%	4,95%
		>= 30%		3,30%	5,05%

REPRESENTATIVE EXAMPLES										
	Loan Duration (Years)	Amount /Frequency -number of instalments	Total Payable Amount	A.P.R. as at 23/10/2024	Base rate	Margin	Contribution	FEES: Other charges included in the APR and total payable amount:		Other expected charges for the borrower NOT included in the APR:
FILECO HOUSING RENOVATION LOAN (€30.000) - PRIMARY RESIDENCE	15	€246,78 (180 monthly instalments)	€45.081,11	6,12%	Variable - European Central Bank Base Rate (ECB Base Rate)	2,20%	>= 30%	€679,55	All stamp costs for the documents of the financing, initial bank and valuation fees (where applicable) and a mortgage registration fee (1%) paid to the Land Registry.	Cost of life insurance for the borrower and fire insurance for the mortgaged property. 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.
		€247,58 (180 monthly instalments)	€45.224,84	6,17%		2,25%	< 30%			
		€248,38 (180 monthly instalments)	€45.369,12	6,22%		2,30%	>= 30%			
		€249,19 (180 monthly instalments)	€45.512,69	6,28%		2,35%	< 30%			
		€236,45 (180 monthly instalments)	€43.228,38	5,42%	Variable - Bank of Cyprus Base Rate (BCBR)	3,20%	>= 30%			
		€237,23 (180 monthly instalments)	€43.368,79	5,48%		3,25%	< 30%			
		€238,01 (180 monthly instalments)	€43.509,50	5,53%		3,30%	>= 30%			
		€238,79 (180 monthly instalments)	€43.650,84	5,58%		3,35%	< 30%			
FILECO HOUSING RENOVATION LOAN (€30.000) - HOLIDAY HOUSE	15	€246,78 (180 monthly instalments)	€45.081,11	6,12%	Variable - European Central Bank Base Rate (ECB Base Rate)	2,20%	>= 30%			
		€248,38 (180 monthly instalments)	€45.369,12	6,22%		2,30%	>= 30%			
		€236,45 (180 monthly instalments)	€43.228,38	5,42%	Variable - Bank of Cyprus Base Rate (BCBR)	3,20%	>= 30%			
		€238,01 (180 monthly instalments)	€43.509,50	5,53%		3,30%	>= 30%			

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 make regular installment payments according to your loan repayment schedule, you may lose your house. There are charges for early loan repayment. In case of variable interest rates, the installment amount and total cost of the facility may increase or decrease depending on variations in the base rate.

Note: It is noted that the margin based on the ECB Base Rate is currently and indicatively from 2,20% to 2,35% and the total interest rate based on the ECB Base Rate is currently and indicatively from 5,60% to 5,75%. It is noted that the margin based on the BCBR is currently and indicatively from 3,20% to 3,35% and the total interest rate based on the BCBR is currently and indicatively from 4,95% to 5,10%. The interest rates offered vary based on criteria evaluated and applied by the Bank in accordance with its credit policy as applicable from time to time, taking into account factors such as customers' credit history, the collateral, the loan amount and loan duration, as well as the applicant's contribution. For more information, please contact any of the Bank's branches.

WITH PERSONAL GUARANTEES						EXAMPLES					
PURPOSE	SECURITY	FIXED INTEREST RATE	BASE	MARGIN	TOTAL VARIABLE INTEREST RATE	FEES ¹	LOAN AMOUNT	A.P.R. ²	DURATION (in months)	TOTAL PAYABLE AMOUNT	INSTALLMENT
FILECO ENERGY LOAN	Personal guarantees	NOT APPLICABLE	Bank of Cyprus Base Rate (BCBR)	7,00%	8,75%	€164,50	€10.000	9,67%	84	€13.569,18	€159,61

¹ Includes stamp costs and initial bank fees (where applicable)

² 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 and initial bank fees (where applicable)