

LOAN PRICING IN EURO

BASE RATES AS AT 17/06/2024	
EUROPEAN CENTRAL BANK BASE RATE (ECB Base Rate)	4,25%
BANK OF CYPRUS BASE RATE (BCBR)	1,61%

INDIVIDUALS (Permanent Residents of Cyprus)

GREEN CAR HIRE PURCHASE											
						EXAMPLES					
PURPOSE	CONTRIBUTION	INTEREST TYPE	BASE	MARGIN	TOTAL INTEREST	FEES ¹	HIRE PURCHASE AMOUNT	A.P.R. ²	DURATION (in months)	TOTAL PAYABLE AMOUNT	INSTALLMENT
GREEN CAR HIRE PURCHASE - NEW CAR	From 20%	Variable	European Central Bank Base Rate (ECB Base Rate)	2,30%	6,55%	€25,00	€15.000	6,82%	60	€17.655,02	€293,84
	Up to 19%			3,05%	7,30%			7,62%		€17.973,05	€299,14
	From 20%	Fixed	NOT APPLICABLE	NOT APPLICABLE	5,55%	€25,00	€15.000	5,76%	60	€17.238,31	€286,88
	Up to 19%				6,30%			6,55%		€17.552,09	€292,11
GREEN CAR HIRE PURCHASE THROUGH 1BANK (digital channels)											
						EXAMPLES					
PURPOSE	CONTRIBUTION	INTEREST TYPE	BASE	MARGIN	TOTAL INTEREST	FEES ¹	HIRE PURCHASE AMOUNT	A.P.R. ²	DURATION (in months)	TOTAL PAYABLE AMOUNT	INSTALLMENT
QuickCar - Green Car (new)	From 20%	Variable	European Central Bank Base Rate (ECB Base Rate)	2,30%	6,55%	€10,50	€10.000	6,79%	60	€11.763,84	€195,89
	Up to 19%			3,05%	7,30%			7,59%		€11.975,96	€199,42
	From 20%	Fixed	NOT APPLICABLE	NOT APPLICABLE	5,55%	€10,50	€10.000	5,73%	60	€11.486,18	€191,25
	Up to 19%				6,30%			6,53%		€11.695,17	€194,74
eCar Hire Purchase - Green Car (new)	The same rates apply as for Car Hire Purchase through Branches.										

¹ Refers to stamp costs for the documents of the financing

² The APR (Annual Percentage Rate) was calculated on 17/06/2024. The APR and the total payable amount include all stamp costs for the documents of the financing