

LOAN PRICING IN EURO

BASE RATES AS AT 18/12/2024

EUROPEAN CENTRAL BANK BASE RATE (ECB Base Rate)

3,15%

BANK OF CYPRUS BASE RATE (BCBR)

1,75%

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%	5,45%	€25,00	€15.000	5,66%	60	€17.194,41	€286,21
	Up to 19%			3,05%	6,20%			€17.507,27		€291,43	
	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%	5,45%	€10,50	€10.000	5,63%	60	€11.456,74	€190,81
	Up to 19%			3,05%	6,20%			6,42%		€11.665,30	€194,29
	From 20%	Fixed	NOT APPLICABLE	NOT APPLICABLE	5,55%			5,73%		€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 18/12/2024. The APR and the total payable amount include all stamp costs for the documents of the financing