

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)

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%	5,20%	€25,00	€15.000	5,40%	60	€17.082,13	€284,36
	Up to 19%			3,05%	5,95%			6,19%		€17.392,27	€289,55
	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%	5,20%	€10,50	€10.000	5,37%	60	€11.381,91	€189,57
	Up to 19%			3,05%	5,95%			6,16%		€11.588,71	€193,03
	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 05/02/2025. The APR and the total payable amount include all stamp costs for the documents of the financing