

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 HOUSING LOANS WITH MORTGAGE ON A HOUSE					
PURPOSE	INTEREST TYPE ³	CONTRIBUTION	BASE	MARGIN	TOTAL INTEREST
OWN HOUSE ¹	Variable	>= 30%	European Central Bank Base Rate (ECB Base Rate)	2,00%	5,15%
		< 30%		2,05%	5,20%
		>= 30%		2,10%	5,25%
		< 30%		2,15%	5,30%
OWN HOUSE ²		>= 30%	Bank of Cyprus Base Rate (BCBR)	3,00%	4,75%
		< 30%		3,05%	4,80%
		>= 30%		3,10%	4,85%
		< 30%		3,15%	4,90%
HOLIDAY HOUSE ¹	>= 30%	European Central Bank Base Rate (ECB Base Rate)	2,00%	5,15%	
	>= 30%		2,10%	5,25%	
HOLIDAY HOUSE ²	>= 30%	Bank of Cyprus Base Rate (BCBR)	3,00%	4,75%	
	>= 30%		3,10%	4,85%	

REPRESENTATIVE EXAMPLES										
	Loan Duration (Years)	Amount /Frequency -number of instalments	Total Payable Amount	A.P.R as at 18/12/2024	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:	
OWN HOUSE ¹ (€150,000)	30	€819,40 (360 monthly instalments)	€297.063,01	5,42%	European Central Bank Base Rate (ECB Base Rate)	2,00%	>= 30%	€2.405,55	All stamp costs for the documents of the financing, expenses for Dedicated Sight account, 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.
		€824,03 (360 monthly instalments)	€298.723,90	5,47%		2,05%	< 30%			
		€828,68 (360 monthly instalments)	€300.385,34	5,53%		2,10%	>= 30%			
		€833,33 (360 monthly instalments)	€302.056,91	5,58%		2,15%	< 30%			
OWN HOUSE ² (€150,000)	30	€782,51 (360 monthly instalments)	€283.879,52	5,00%	Bank of Cyprus Base Rate (BCBR)	3,00%	>= 30%			
		€787,04 (360 monthly instalments)	€285.504,29	5,05%		3,05%	< 30%			
		€791,58 (360 monthly instalments)	€287.135,04	5,10%		3,10%	>= 30%			
		€796,14 (360 monthly instalments)	€288.766,62	5,15%		3,15%	< 30%			
HOLIDAY HOUSE ¹ (€100,000)	20	€668,51 (240 monthly instalments)	€163.107,99	5,63%	European Central Bank Base Rate (ECB Base Rate)	2,00%	>= 30%	€2.773,05		
		€674,09 (240 monthly instalments)	€164.443,49	5,73%		2,10%	>= 30%			
HOLIDAY HOUSE ² (€100,000)	20	€646,25 (240 monthly instalments)	€157.796,15	5,20%	Bank of Cyprus Base Rate (BCBR)	3,00%	>= 30%			
		€651,72 (240 monthly instalments)	€159.108,97	5,31%		3,10%	>= 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 1: It is noted that the margin based on the ECB Base Rate is currently and indicatively from 2,00% to 2,15% and the total interest rate based on the ECB Base Rate is currently and indicatively from 5,15% to 5,30%. 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.

Note 2: It is noted that the margin based on the BCBR is currently and indicatively from 3,00% to 3,15% and the total interest rate based on the BCBR is currently and indicatively from 4,75% to 4,90%. 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.

Note 3: There are alternative options for pricing with fixed or variable interest rate. For more information you can contact a Relationship Officer in our Branch network.