

LOAN PRICING IN EURO

BASE RATES AS AT 23/04/2025  
EUROPEAN CENTRAL BANK BASE RATE (ECB Base Rate)2,40%  
BANK of CYPRUS BASE RATE (BCBR)1,73%

INDIVIDUALS (Permanent Residents of Cyprus)

CAR HIRE PURCHASE <sup>1</sup>						EXAMPLES											
PURPOSE	CONTRIBUTION	INTEREST TYPE	BASE	MARGIN	TOTAL INTEREST	FEES <sup>2</sup>	HIRE PURCHASE AMOUNT	A.P.R. <sup>3</sup>	DURATION (in months)	TOTAL PAYABLE AMOUNT	INSTALLMENT						
NEW CAR	From 35%	Variable	Bank of Cyprus Base Rate (BCBR)	4,00%	5,73%	€25,00	€15.000	5,95%	60	€17.311,97	€288,09						
	Up to 34%			4,75%	6,48%			6,74%		€17.626,52	€293,33						
	From 35%	Fixed	NOT APPLICABLE	NOT APPLICABLE	5,80%			6,02%		€17.342,49	€288,62						
	Up to 34%				6,55%			6,82%		€17.657,39	€293,87						
USED CAR	From 35%	Variable	Bank of Cyprus Base Rate (BCBR)	4,75%	6,48%			€25,00		€15.000	6,74%	60	€17.626,52	€293,33			
	Up to 34%			5,50%	7,23%						7,54%		€17.944,73	€298,62			
	From 35%	Fixed	NOT APPLICABLE	NOT APPLICABLE	6,60%						6,87%		€17.678,53	€294,22			
	Up to 34%				7,35%						7,67%		€17.997,04	€299,53			
CAR HIRE PURCHASE THROUGH 1BANK (digital channels)																	
											EXAMPLES						
PURPOSE	CONTRIBUTION	INTEREST TYPE	BASE	MARGIN	TOTAL INTEREST	FEES <sup>2</sup>	HIRE PURCHASE AMOUNT		A.P.R. <sup>3</sup>		DURATION (in months)		TOTAL PAYABLE AMOUNT	INSTALLMENT			
QuickCar - New Car	From 35%	Variable	Bank of Cyprus Base Rate (BCBR)	4,00%	5,73%	€10,50	€10.000		5,92%		60		€11.535,12	€192,06			
	Up to 34%			4,75%	6,48%				6,72%				€11.744,89	€195,55			
	From 35%	Fixed	NOT APPLICABLE	NOT APPLICABLE	5,80%				6,00%				€11.555,52	€192,41			
	Up to 34%				6,55%			6,79%	€11.765,50	€195,91							
QuickCar - Used Car	From 35%	Variable	Bank of Cyprus Base Rate (BCBR)	4,75%	6,48%	€10,50	€10.000	6,72%	60	€11.744,89	€195,55						
	Up to 34%			5,50%	7,23%			7,52%		€11.956,96	€199,08						
	From 35%	Fixed	NOT APPLICABLE	NOT APPLICABLE	6,60%			6,84%		€11.778,08	€196,12						
	Up to 34%				7,35%			7,64%		€11.990,17	€199,66						
eCar Hire Purchase - New Car and Used Cars	The same rates apply as for Car Hire Purchase through Branches.																

<sup>1</sup> There are Hire Purchase options available for the purchase of equipment or motorcycle (new or used). Contact a Relationship Officer at our Branches to find out more on these options.

<sup>2</sup> Refers to stamp costs for the documents of the financing

<sup>3</sup> The APR (Annual Percentage Rate) was calculated on 02/05/2025. The APR and the total payable amount include all stamp costs for the documents of the financing