

LOAN PRICING IN EURO

BASE RATES AS AT 16/06/2025

EUROPEAN CENTRAL BANK BASE RATE (ECB Base Rate)2,15%

BANK of CYPRUS BASE RATE (BCBR)1,64%

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%	5,64%	€25,00	€15.000	5,86%	60	€17.274,27	€287,47			
	Up to 34%			4,75%	6,39%			6,65%		€17.588,39	€292,70			
	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%	6,39%						6,65%		€17.588,39	€292,70
	Up to 34%			5,50%	7,14%			7,45%		€17.905,93	€297,99			
	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%	5,64%	€10,50	€10.000	5,83%	60	€11.510,08	€191,64			
	Up to 34%			4,75%	6,39%			6,62%		€11.719,47	€195,13			
	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%	6,39%	€10,50	€10.000	6,62%	60	€11.719,47	€195,13			
	Up to 34%			5,50%	7,14%			7,42%		€11.931,12	€198,66			
	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 Car	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 16/06/2025. The APR and the total payable amount include all stamp costs for the documents of the financing