

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 ¹														
						EXAMPLES								
PURPOSE	CONTRIBUTION	INTEREST TYPE	BASE	MARGIN	TOTAL INTEREST	FEES ²	HIRE PURCHASE AMOUNT	A.P.R. ³	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%			NOT APPLICABLE	6,55%			6,82%		€17.657,39	€293,87			
USED CAR	From 35%	Variable	Bank of Cyprus Base Rate (BCBR)	4,75%	6,39%			€25,00		€15.000	6,65%	60	€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%			NOT APPLICABLE	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 ²	HIRE PURCHASE AMOUNT		A.P.R. ³		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%			NOT APPLICABLE	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%			NOT APPLICABLE	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.													

¹ 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.

² Refers to stamp costs for the documents of the financing

³ 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