

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
EXAMPLES

PURPOSE	CONTRIBUTION	INTEREST TYPE	BASE	MARGIN	TOTAL INTEREST	FEES	HIRE PURCHASE AMOUNT	A.P.R.	DURATION (in months)	TOTAL PAYABLE AMOUNT	INSTALLMENT
NEW CAR	From 35%	Variable	BANK of CYPRUS BASE RATE 1,64%	4,00%	5,64%	€25	€15.000,00	5,86%	60	€17.274,27	€287,47
NEW CAR	Up to 34%	Variable	BANK of CYPRUS BASE RATE 1,64%	4,75%	6,39%	€25	€15.000,00	6,65%	60	€17.588,39	€292,70
NEW CAR	From 35%	Fixed	NOT APPLICABLE	NOT APPLICABLE	5,80%	€25	€15.000,00	6,02%	60	€17.342,49	€288,62
NEW CAR	Up to 34%	Fixed	NOT APPLICABLE	NOT APPLICABLE	6,55%	€25	€15.000,00	6,82%	60	€17.657,39	€293,87
USED CAR	From 35%	Variable	BANK of CYPRUS BASE RATE 1,64%	4,75%	6,39%	€25	€15.000,00	6,65%	60	€17.588,39	€292,70
USED CAR	Up to 34%	Variable	BANK of CYPRUS BASE RATE 1,64%	5,50%	7,14%	€25	€15.000,00	7,45%	60	€17.905,93	€297,99
USED CAR	From 35%	Fixed	NOT APPLICABLE	NOT APPLICABLE	6,60%	€25	€15.000,00	6,87%	60	€17.678,53	€294,22
USED CAR	Up to 34%	Fixed	NOT APPLICABLE	NOT APPLICABLE	7,35%	€25	€15.000,00	7,67%	60	€17.997,04	€299,53

CAR HIRE PURCHASE THROUGH 1BANK (digital channels)

EXAMPLES

PURPOSE	CONTRIBUTION	INTEREST TYPE	BASE	MARGIN	TOTAL INTEREST	FEES	HIRE PURCHASE AMOUNT	A.P.R.	DURATION (in months)	TOTAL PAYABLE AMOUNT	INSTALLMENT
QuickCar - NEW CAR	From 35%	Variable	BANK of CYPRUS BASE RATE 1,64%	4,00%	5,64%	€10,50	€10.000,00	5,83%	60	€11.510,08	€191,64
QuickCar - NEW CAR	Up to 34%	Variable	BANK of CYPRUS BASE RATE 1,64%	4,75%	6,39%	€10,50	€10.000,00	6,62%	60	€11.719,47	€195,13
QuickCar - NEW CAR	From 35%	Fixed	NOT APPLICABLE	NOT APPLICABLE	5,80%	€10,50	€10.000,00	6,00%	60	€11.555,52	€192,41
QuickCar - NEW CAR	Up to 34%	Fixed	NOT APPLICABLE	NOT APPLICABLE	6,55%	€10,50	€10.000,00	6,79%	60	€11.765,50	€195,91
QuickCar - USED CAR	From 35%	Variable	BANK of CYPRUS BASE RATE 1,64%	4,75%	6,39%	€10,50	€10.000,00	6,62%	60	€11.719,47	€195,13
QuickCar - USED CAR	Up to 34%	Variable	BANK of CYPRUS BASE RATE 1,64%	5,50%	7,14%	€10,50	€10.000,00	7,42%	60	€11.931,12	€198,66
QuickCar - USED CAR	From 35%	Fixed	NOT APPLICABLE	NOT APPLICABLE	6,60%	€10,50	€10.000,00	6,84%	60	€11.778,08	€196,12
QuickCar - USED CAR	Up to 34%	Fixed	NOT APPLICABLE	NOT APPLICABLE	7,35%	€10,50	€10.000,00	7,64%	60	€11.990,17	€199,66

eCar Hire Purchase for New Car and Used Car	The same rates apply as for Car Hire Purchase through Branches.
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Notes:

- 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 Fees refer 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.
4. It is noted that the margin based on the BCBR is currently and indicatively from 4,00% to 5,50% and the total interest rate based on the BCBR is currently and indicatively from 5,64% to 7,14%.It is noted that the total fixed interest ratte is currently and indicatively from 5,80% to 7,35%. By providing you with personalized pre-contractual information or an offer for said Financing, the Bank will inform you of the exact interest rate 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.