

LOAN PRICING IN EURO

BASE RATE AS AT 15/12/2025:

EUROPEAN CENTRAL BANK BASE RATE	(ECB Base Rate)	2,15%
BANK of CYPRUS BASE RATE	(BCBR)	1,40%

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 1,40%	4,00%	5,40%	€0	€15.000,00	5,53%	60	€17.148	€286
	Up to 34%			4,75%	6,15%			6,32%		€17.460	€291
	From 35%	Fixed	NOT APPLICABLE	NOT APPLICABLE	5,80%			5,96%		€17.316	€289
	Up to 34%				6,55%			6,75%		€17.631	€294
USED CAR	From 35%	Variable	BANK of CYPRUS BASE RATE 1,40%	4,75%	6,15%			6,32%		€17.460	€291
	Up to 34%			5,50%	6,90%			7,12%		€17.777	€296
	From 35%	Fixed	NOT APPLICABLE	NOT APPLICABLE	6,60%			6,80%		€17.652	€294
	Up to 34%				7,35%			7,60%		€17.970	€300

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 1,40%	4,00%	5,40%	€0,00	€10.000,00	5,53%	60	€11.432	€191
	Up to 34%			4,75%	6,15%			6,32%		€11.640	€194
	From 35%	Fixed	NOT APPLICABLE	NOT APPLICABLE	5,80%			5,96%		€11.544	€192
	Up to 34%				6,55%			6,75%		€11.754	€196
QuickCar - USED CAR	From 35%	Variable	BANK of CYPRUS BASE RATE 1,40%	4,75%	6,15%			6,32%		€11.640	€194
	Up to 34%			5,50%	6,90%			7,12%		€11.851	€198
	From 35%	Fixed	NOT APPLICABLE	NOT APPLICABLE	6,60%			6,80%		€11.768	€196
	Up to 34%				7,35%			7,60%		€11.980	€200

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:

- 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.
- The APR (Annual Percentage Rate) was calculated on 02/01/2026.
- It is noted that the margin based on the BCBR is currently and indicatively from 4,00% έως 5,50% and the total interest rate based on the BCBR is currently and indicatively from 5,40% έως 6,90%.It is noted that the total fixed interest ratte is currently and indicatively from 5,80% έως 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.