

**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)**
**CONSUMER LOANS WITH MORTGAGE ON A HOUSE**

PURPOSE	SECURITY	FIXED INTEREST RATE	BASE	MARGIN	TOTAL VARIABLE INTEREST RATE
PERSONAL LOAN	Mortgage on a house	NOT APPLICABLE	BANK of CYPRUS BASE RATE 1,40%	4,20%	5,60%
STUDENT LOAN STARTER				4,10%	5,50%
STUDENT LOAN ADVANCE				4,10%	5,50%

**eLoans**

ePersonal Loan	The same rates apply as above
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**REPRESENTATIVE EXAMPLES**

PURPOSE	Loan Duration (Years)	Amount /Frequency - number of instalments	Total Payable Amount	A.P.R as at 02/01/2026	Base rate	Margin	FEES
PERSONAL LOAN (€20.000)	10	€218 (120 monthly instalments)	€26.883	6,60%	BANK of CYPRUS BASE RATE 1,40%	4,20%	€723
STUDENT LOAN STARTER (€50.000)	15	€408 (180 monthly instalments)	€74.319	5,90%		4,10%	€803
STUDENT LOAN ADVANCE (€25.000)	15	€204 (180 monthly instalments)	€37.286	5,98%		4,10%	€528

**NOTES:**

- FEES: Other charges included in the APR and total payable amount are initial bank and valuation fees (where applicable) and a mortgage registration fee (1%) paid to the Land Registry.
- Other expected charges for the borrower NOT included in the APR: Cost of life insurance for the borrower and fire insurance for the mortgaged property. The example assumes that the client will provide life and fire insurance which will be assigned and the property will be mortgaged for the benefit of the Bank.

**Warning:**The Bank reserves the right to reject any application at its sole discretion and withdraw any plan at any time. If you do not make regular installment payments according to your loan repayment schedule, you may lose your house.

There are charges for early loan repayment. In case of variable interest rates, the installment amount and total cost of the facility may increase or decrease depending on variations in the base rate.

**CONSUMER LOANS WITH OR WITHOUT PERSONAL GUARANTEES**
**EXAMPLES**

PURPOSE	SECURITY	FIXED INTEREST RATE	BASE	MARGIN	TOTAL VARIABLE INTEREST RATE	FEES	LOAN AMOUNT	A.P.R.	DURATION (in months)	TOTAL PAYABLE AMOUNT	INSTALLMENT
PERSONAL LOAN	Personal guarantees	NOT APPLICABLE	BANK of CYPRUS BASE RATE 1,40%	7,85%	9,25%	€150	€10.000	10,35%	60	€12.677	€209
STUDENT LOAN STARTER				7,40%	8,80%	€0	€20.000	9,16%	120	€30.137	€251
STUDENT LOAN ADVANCE				7,40%	8,80%	€0	€15.000	9,16%	96	€20.944	€218

**PERSONAL LOANS THROUGH 1BANK**
**EXAMPLES**

PURPOSE	SECURITY	FIXED INTEREST RATE	BASE	MARGIN	TOTAL VARIABLE INTEREST RATE	FEES	LOAN AMOUNT	A.P.R.	DURATION (in months)	TOTAL PAYABLE AMOUNT	INSTALLMENT
QUICKLOAN	Without Personal guarantees	NOT APPLICABLE	BANK of CYPRUS BASE RATE 1,40%	7,85%	9,25%	€0	€8.000	9,65%	60	€10.021	€167
ePersonal Loan	The same rates apply as for Personal Loans with personal guarantees or other security.										

**NOTES:**

- Student Loans Starter and Advance: There are alternative options for pricing with fixed or variable interest rate. For more information you can contact a Relationship Officer in our Branch network.
- Fees include initial bank fees (where applicable)
- The APR (Annual Percentage Rate) was calculated on 02/01/2026. The APR and the total payable amount include all stamp costs for the documents of the financing and initial bank fees (where applicable).