

LOAN PRICING IN EURO

BASE RATES 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)

CURRENT ACCOUNT
EXAMPLES

PURPOSE	SECURITY	INTEREST TYPE	BASE	MARGIN	TOTAL INTEREST	FEES	LIMIT	A.P.R.	DURATION (in months)
Salary Account (with salary deposit)	Mortgage on a property	Variable	BANK of CYPRUS BASE RATE 1,40%	5,65%	7,05%	€401	€5.000,00	16,38%	12
	Personal guarantees			9,20%	10,60%	€88		12,58%	
Salary Account (without salary deposit)	Mortgage on a property			6,65%	8,05%	€401		17,47%	
	Personal guarantees			10,20%	11,60%	€88		13,59%	
18-25 Youth Account	Personal guarantees			9,50%	10,90%	€8	€1.200,00	11,64%	

CURRENT ACCOUNT THROUGH 1BANK
EXAMPLES

PURPOSE	SECURITY	INTEREST TYPE	BASE	MARGIN	TOTAL INTEREST	FEES	LIMIT	A.P.R.	DURATION (in months)
QuickOverdraft	Without Personal guarantees	Variable	BANK of CYPRUS BASE RATE 1,40%	10,20%	11,60%	€48	€3.000,00	13,41%	12

eOverdraft Account	The same rates apply as for Salary Account with personal guarantees or other security
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NOTES:

1. Fees include stamp costs, initial bank and valuation fees and mortgage registration fees (where applicable)
2. The APR (Annual Percentage Rate) was calculated on 15/12/2025. The APR includes all stamp costs for the documents of the financing, valuation fees (where applicable) and a mortgage registration fee (1%) paid to the Land Registry (where applicable). 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 (where applicable).

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 keep up with your repayment plan, you may lose your house.