

**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%	€388	€5.000,00	16,05%	12
	Personal guarantees			9,20%	10,60%	€80		12,39%	
Salary Account (without salary deposit)	Mortgage on a property	Variable	BANK of CYPRUS BASE RATE 1,40%	6,65%	8,05%	€388		17,14%	12
	Personal guarantees			10,20%	11,60%	€80		13,41%	
18-25 Youth Account	Personal guarantees			9,50%	10,90%	€0	€1.200,00	10,90%	

**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

**NOTES:**

1. Fees include maintenance fees for current account with overdraft, initial bank and valuation fees and mortgage registration fees (where applicable)
2. The APR (Annual Percentage Rate) was calculated on 02/01/2026. The APR includes maintenance fees for current account with overdraft, valuation fees (where applicable) and a mortgage registration fees (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.