

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)

GREEN 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
GREEN NEW CAR HIRE PURCHASE	From 20%	Variable	BANK of CYPRUS BASE RATE 1,40%	3,75%	5,15%	€0	€15.000,00	5,27%	60	€17.044	€284
	Up to 19%			4,50%	5,90%			6,06%		€17.356	€289
	From 20%	Fixed	NOT APPLICABLE	NOT APPLICABLE	5,55%			5,69%		€17.212	€287
	Up to 19%				6,30%			6,49%		€17.525	€292

GREEN 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 - GREEN NEW CAR	From 20%	Variable	BANK of CYPRUS BASE RATE 1,40%	3,75%	5,15%	€0,00	€10.000,00	5,27%	60	€11.363	€189
	Up to 19%			4,50%	5,90%			6,06%		€11.571	€193
	From 20%	Fixed	NOT APPLICABLE	NOT APPLICABLE	5,55%			5,69%		€11.475	€191
	Up to 19%				6,30%			6,49%		€11.684	€195

eCar Hire Purchase - GREEN NEW CAR	The same rates apply as for Car Hire Purchase through Branches.
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NOTES:

1. The APR (Annual Percentage Rate) was calculated on 02/01/2026.
2. It is noted that the margin based on the BCBR is currently and indicatively from 3,75% έως 4,50% and the total interest rate based on the BCBR is currently and indicatively from 5,15% έως 5,90%. It is noted that the total fixed interest rate is currently and indicatively from 5,55% έως 6,30%. 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.