



## PERSONAL CONSUMER

Variable 3-Month Euribor (Zero Floor) as at 15/07/2025

2.03%

TYPE OF SECURITY	INTEREST RATE TYPE	INTEREST RATE BASE	INTEREST RATE MARGIN	TOTAL INTEREST RATE
Personal Guarantees	Variable	3-month Euribor (Zero Floor)	6.25%	8.28%

### Representative example

Base Rate 3-month Euribor (Zero Floor) <sup>1</sup>	Interest Rate Margin	Indicative Total Variable Interest Rate <sup>1</sup>	Loan Amount	APR <sup>1,2</sup>	Duration	Total Payable Amount <sup>2,3</sup>	Indicative Monthly Instalment <sup>3</sup>	Number of Instalments
2.03%	6.25%	8.28%	€ 10,000	8.78%	8 years	€ 13,632	€ 142.00	96

<sup>1</sup>As at 15/07/2025

<sup>2</sup>The Annual Percentage Rate (APR) and the Total Payable Amount include all initial bank charges and the stamp duty fees for the documentation. The calculations do not include the life and the car insurance premiums.

<sup>3</sup>The Monthly Instalment and the Total Payable Amount, may be amended depending on the facility amount and the repayment period; it may also increase or decrease depending on the fluctuation of the Interest Base Rate.



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TYPE OF SECURITY	INTEREST RATE TYPE	INTEREST RATE BASE	INTEREST RATE MARGIN	TOTAL INTEREST RATE
Mortgage on a Primary Residence	Variable	3-month Euribor (Zero Floor)	2.65%	4.68%

### Representative example

Mortgage on:	Loan Amount	Duration	Number of Instalments	Interest Rate Base 3-month Euribor (Zero Floor) <sup>1</sup>	Interest Rate Margin	Indicative Total Variable Interest Rate <sup>1</sup>	Indicative Monthly Instalment <sup>2</sup>	APR <sup>1,3</sup>	Total Payable Amount <sup>2,3</sup>
Primary Residence	€ 50,000	10 years	120	2.03%	2.65%	4.68%	€ 522.00	5.28%	€ 62,640

<sup>1</sup>As at 15/07/2025

<sup>2</sup>The Monthly Instalment and the Total Payable Amount, may be amended depending on the facility amount and the repayment period; it may also increase or decrease depending on the fluctuation of the Interest Base Rate.

<sup>3</sup>The Annual Percentage Rates (APRs) and the Total Payable Amount have been calculated based on the assumed facility amount and the repayment period that are shown in the table and include the stamp duty for the documentation, the valuation fees and the mortgage registration fee (1%) which is payable to the Land Registry. Life and fire & earthquake insurance premiums as well as other fees/charges that are listed in the Bank's tariff guide, which is available at all Bank branches and on the Bank's official website, have not been included in the calculations of the APR and the Total Payable Amount.

\*In the case where the credit facility or the applicant's income is in a foreign currency (other than Euro), possible fluctuations in the exchange rate could affect the amount payable by the Borrower.

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TYPE OF SECURITY	INTEREST RATE TYPE	INTEREST RATE BASE	INTEREST RATE MARGIN	TOTAL INTEREST RATE
Mortgage on a Holiday Residence	Variable	3-month Euribor (Zero Floor)	2.65%	4.68%

### Representative example

Mortgage on:	Loan Amount	Duration	Number of Instalments	Interest Rate Base 3-month Euribor (Zero Floor) <sup>1</sup>	Interest Rate Margin	Indicative Total Variable Interest Rate <sup>1</sup>	Indicative Monthly Instalment <sup>2</sup>	APR <sup>1,3</sup>	Total Payable Amount <sup>2,3</sup>
Holiday Residence	€ 50,000	10 years	120	2.03%	2.65%	4.68%	€ 522.00	5.28%	€ 62,640

<sup>1</sup>As at 15/07/2025

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TYPE OF SECURITY	INTEREST RATE TYPE	INTEREST RATE BASE	INTEREST RATE MARGIN	TOTAL INTEREST RATE
Property not intended for primary or holiday residence	Variable	3-month Euribor (Zero Floor)	4.15%	6.18%

### Representative example

Mortgage on:	Loan Amount	Duration	Number of Instalments	Interest Rate Base 3-month Euribor (Zero Floor) <sup>1</sup>	Interest Rate Margin	Indicative Total Variable Interest Rate <sup>1</sup>	Indicative Monthly Instalment <sup>2</sup>	APR <sup>1,3</sup>	Total Payable Amount <sup>2,3</sup>
Property not intended for primary or holiday residence	€ 30,000	10 years	120	2.03%	4.15%	6.18%	€ 335.00	6.93%	€ 40,200

<sup>1</sup>As at 15/07/2025

<sup>2</sup>The Monthly Instalment and the Total Payable Amount, may be amended depending on the facility amount and the repayment period; it may also increase or decrease depending on the fluctuation of the Interest Base Rate.

<sup>3</sup>The Annual Percentage Rates (APRs) and the Total Payable Amount have been calculated based on the assumed facility amount and the repayment period that are shown in the table and include the stamp duty for the documentation, the valuation fees and the mortgage registration fee (1%) which is payable to the Land Registry. Life and fire & earthquake insurance premiums as well as other fees/charges that are listed in the Bank's tariff guide, which is available at all Bank branches and on the Bank's official website, have not been included in the calculations of the APR and the Total Payable Amount.

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