

PERSONAL – CONSUMER LOANS

Product/ Amount	Rate		Expenses	Remarks/ Term
	Fixed	Floating		
Wish – Interest Free €1,500€ - €30,000		12.20% (CCBR+3.00%) (up to 7 years) 12.50% (CCBR+3.30%) (loan term over 7 years)	Free consideration of request €180 in lump sum upon disbursement for approval and management costs	Term: 2 – 5 years (for amounts ≤€6,000) Term: 2 – 10 years (for amounts >€6,000)
				Discount of interest from amortisation installments for a number of installments as per the following table
				Term of loan 2 – 5 years → interest free for the last year Term of loan 6 – 8 years → interest free for the last 2 years Term of loan 9 – 10 years → interest free for the last 3 years
				Provided that no instalment has been delayed for more than 30 calendar days.
Fixed rate €1,500 - €30,000	12.75%			Term: 1 – 7 years
Student €1,000 - €3,000		7.40%(CCBR-1.80%)		Term: 1 – 5 years
University €1,000 - €10,000 Postgraduate €1,000 - €25,000		7.40%(CCBR-1.80%) & 6.40% (1)		Term: 1 – 10 years (1) For the 10 highest-ranked new students in any University and Technical Educational Institute. The same applies to graduates who received a distinction or scholarship. Furthermore, free TT Visa credit card, subscription-free for 3 years, upon parental guarantee, for all students over 18.
“Me Simferi – Me exafalisis” From €10,000 and over security required (for new loans and/ or loan and card transfers from other banks)		7.50%*	<ul style="list-style-type: none"> •Request consideration:€100 •Loan contract:€250 •Preparation of prenotation briefs, attorney attendance at First Instance Court:€296.40ⁱ •Per issued banking cheque:€15 (to repay debts to other banks) •Legal/ technical inspection:€300 	a) Term: 3 – 30 years b) For A' prenotation. c) The rate pertains the maximum loan amount €150.000. d) Maximum finance rate is 60% and the loan is granted provided that the Installment to Income ratio does not exceed 40%.
Overdraft TT Payroll Plus Up to one monthly salary or pension up to the maximum amount of €5,000		11.30% (CCBR+2.10%)	No expenses	This facility has the form of rollover credit, without a specific term. No monthly installments are specified, while partial or total repayment is possible regardless of time and amount. By crediting the account or any other deposit or credit with the salary or pension, the debit balance closes and the overdraft limit is renewed.
Overdraft – Current Account Up to €5,000		13.30%(CCBR+4.10%)	No expenses	This facility has the form of rollover credit, without a specific term. No monthly installments are specified, while partial or total repayment is possible regardless of time and amount.
Consumer Credit Base Rate (C.C.B.R.)		9.20%		



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WISH – INTEREST FREE: Indicative Total Actual Charges for a €6,000 loan with a repayment term of 36 months: 16.01%

FIXED RATE: Indicative Total Actual Charges for a €6,000 loan with a repayment term of 36 months: 16.65%

STUDENT: Indicative Total Actual Charges for a €3,000 loan with a repayment term of 36 months: 12.97%

UNIVERSITY/ POSTGRADUATE: Indicative Total Actual Charges for a €6,000 loan with a repayment term of 36 months: 10.56%

ME SIMFERI – ME EXASFALISIS: Indicative Total Actual Charges for a €10,000 loan with a repayment term of 360 months at 7.50% floating rate: 9.59%

NOTES:

- All rates are nominal and exclusive of the 0.60% contribution under Law 128/75.
- Consumer Credit Base Rate (currently 9.20%)

ⁱ Unless the local Bar provides for different fees.