

HOUSING CREDIT FOR INDIVIDUALS

PRODUCT	FIXED RATE PERIOD	FLOATING RATE PERIOD	REPAYMENT PERIOD	EXPENSES
“AKINITO 3”	first 3years →5.35%	EURIBOR 3M + 3.00% → 4.406% (for amounts up to €100,000) [Evrokatoikia 1] EURIBOR 3M + 3.30% → 4.706% (for amounts between €100,001 and €300,000) [Evrokatoikia 2] EURIBOR 3M + 4.00%→ 5.406% (for amounts €300,001 and over) [Evrokatoikia 3]	5 - 40 years	<ol style="list-style-type: none"> 1.€50 for evaluation of request, regardless of the loan amount. (€100 for repair loans without certification of works). 2.€296.40 for preparation of prenotation briefs, attorney attendance at the First Instance Court (unless the local Bar provides for different fees). 3.€300 for legal and technical inspection, regardless of the loan amount. 4. Preparation of loan contract, appendix and supplements at €250 per contract. 5.€50 for confirmation of work progress. 6.€250 for preparation of amendment contract. 7.€250 for transfer of contractual relationship. 8.€200 for alternative home loan disbursement procedure. 9.€80 for revaluation.
“EVROKATOIKIA 1” (for amounts up to €100,000)		EURIBOR 3M + 3.00% → 4.406%	5 - 40 years	
“EVROKATOIKIA 2” (for amounts between €100,000 and €300.000)		EURIBOR 3M + 3.30% → 4.706%		
“EVROKATOIKIA 3” (for amounts €300,000 and over)		EURIBOR 3M + 4.00% → 5.406%		
HOUSING CREDIT BASE RATE		→ 5,25%		
For ELTA employees		→ 4.00%		
For large families & disabled persons		Housing Credit Base Rate less 0.75% → 4.50%		
“EPISKEVASTIKO” REPAIR LOAN (no certification of works up to €99,999) ⁽⁸⁾		→ 7.50% (Home Repair Base Rate)	5 - 30 years	
Maximum finance rate is 60% and the loan is granted provided that the Installment to Income ratio does not exceed 40%.				

1. AMORTISATION INSTALMENT: The first amortisation instalment is payable one month after the first partial or total loan disbursement.
2. GRACE PERIOD: Up to a maximum of 36 months. Payment of interest only per month, starting 1 month after 1st disbursement.
3. DEFAULT RATE: The contractual rate incremented, currently by 2.50%.
4. Repayment of Home Loan from another bank possible for amounts over €15,000.
5. EURIBOR 3M: 1.406% (effective as of 30/12/2011 for contracts to be made during the period 01/01/2012 – 31/03/2012).
6. Housing Credit Base Rate: currently 5.25%.
7. All rates are nominal and exclusive of the contribution under Law 128/75 (0.12% for home loans).
8. Repair loans granted upon confirmation of work progress are subject to the same rates applying to home loans for home purchase, erection, betterment, etc.
9. The rates applying to loans for ELTA employees, and large families and disabled persons only apply for first residence and can only be taken out once.