

USB BANK PLC – INTEREST RATES FOR LOANS IN EURO

Housing Loans	Loan Amount	Contribution	Repayment Period ^(c)	Total Debit Interest Rate	Charges		APR % ^(d)
					Documentation Fees	Administration Fees	
Purchase / Construction / Renovation / Extension of <u>1st (primary) Residence by Cyprus Permanent Residents</u>	-Minimum Amount €75K -Maximum Amount €500K	20%	Up to 40 years	3.75% [Housing Base Rate ^(a) + Margin]	€50 below €100K €100 above €100K	1.00%	3.95%
		40%		3.50% [Housing Base Rate ^(a) + Margin]			3.69%
		50%		3.25% [Housing Base Rate ^(a) + Margin]			3.43% ^{*(1)}
Purchase / Construction / Renovation / Extension of Immovable Property (except from 1st Residence)	-Minimum Amount €20K -Maximum Amount €150K	30%	Up to 40 years	4.75% [Housing Base Rate ^(a) + Margin]	€50 below €100K €100 above €100K	1.00%	4.99%
		50%		4.50% [Housing Base Rate ^(a) + Margin]			4.73%
(i) Purchase of Residence by Non Residents (ii) Professional Premises (iii) Investment Plan	-Minimum Amount €75K -Maximum Amount €500K	30%	Up to 40 years	4.75% [Housing Base Rate ^(a) + Margin]	€50 below €100K €100 above €100K	1.00%	4.99%
		50%		4.50% [Housing Base Rate ^(a) + Margin]			4.73%

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Student Loans	Loan Amount	Contribution	Repayment Period ^(c)	Total Debit Interest Rate	Charges		APR % ^(d)
					Documentation Fees	Administration Fees	
Educational Loan	-Maximum Amount €80K for 1 child -Maximum Amount €140K for more than 1 child	n/a	Up to 10 years <u>without</u> tangible securities	7.85% [Bank Base Rate ^(b) + Margin]	€50	0.50%	8.35%
			Up to 20 years <u>with</u> tangible securities	6.15% [Bank Base Rate ^(b) + Margin]			6.52% ^{*(2)}
			Up to 20 years <u>with</u> equal cash collateral	1.00% above deposit interest rate of the blocked deposit			n/a
Consumer Loans	Loan Amount	Contribution	Repayment Period ^(c)	Total Debit Interest Rate	Charges		APR % ^(d)
Vacation Loan	Maximum Amount €3K	n/a	Up to 12 months	9.45% without tangible securities [Bank Base Rate ^(b) + Margin]	€50	0.50%	14.49%
				7.45% with tangible securities [Bank Base Rate ^(b) + Margin]			12.22% ^{*(3)}
				1.25% above deposit interest rate of the blocked deposit			n/a
Wedding Loan	Maximum Amount €10K	n/a	Up to 6 months	9.45% without tangible securities [Bank Base Rate ^(b) + Margin]	€50	0.50%	14.61%
				7.45% with tangible securities [Bank Base Rate ^(b) + Margin]			12.35% ^{*(4)}
				1.25% above deposit interest rate of the blocked deposit			n/a
Personal Loan	Maximum Amount €30K	n/a	Up to 5 years	9.45% without tangible securities [Bank Base Rate ^(b) + Margin]	€50	0.50%	10.34%
				7.45% with tangible securities [Bank Base Rate ^(b) + Margin]			8.16% ^{*(5)}
				1.25% above deposit interest rate of the blocked deposit			n/a

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Auto Loans	Loan Amount	Down Payment	Repayment Period ^(c)	Total Debit Interest Rate			Charges		APR % ^(d)
							Documentation Fees	Administration Fees	
Auto Loan for Used Vehicles (up to 5 years old)	Up to €40K	Minimum 10%	Up to 6 years	Bank Base Rate ^(b) + Margin			1% on loan amount		
				Margin	Total	Down Payment			
				2.50%	7.45%	10-19.99%			
				2.00%	6.95%	20-39.99%			
				1.50%	6.45%	≥ 40%		6.64%	
Leasing (Hire Purchase) for New Vehicles	Up to €100K	Minimum 10%	Up to 7 years	Fixed Interest Rate based on Down Payment			1% on loan amount		
				Fixed Interest		Down Payment			
				5.75%		10-19.99%			
				5.25%		20-49.99%			
				4.75%		≥ 50%		4.85% ^{*(6)}	
Special Advances	Loan Amount	Down Payment	Repayment Period ^(c)	Total Debit Interest Rate			Charges		APR % ^(d)
Credit Facilities based on Salary (for Government and Semi-Government employees)	<u>Current Account with Overdraft Limit</u> Up to 4 times of their gross monthly salary with maximum amount €30K	n/a	n/a	7.45% [Bank Base Rate ^(b) + Margin]			€50	0.50%	11.33% ^{*(7)}
	<u>Credit Card</u> Up to 2 times of their gross monthly salary with maximum amount €10K	n/a	n/a	12.50% [Fixed Interest]			n/a	n/a	13.24% ^{*(8)}

Clarifications:

- (a) Housing Base Rate equals to 3.00%.
- (b) Bank Base Rate equals to 4.95%.
- (c) Repayment period with maximum age the 65th year of the debtor on loan maturity.
- (d) APR = Annual Percentage Rate.

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Indicative Examples for Instalment / APR* calculations:

- * (1) The APR has been calculated for the purchase of first residence by a permanent resident, with minimum contribution of 50%. It is calculated for a loan amount of €100,000, repayment period 20 of years, administration fees 1.00% , documentation fees €50 and Total Debit Interest Rate 3.25% (Housing Base Rate 3.00% + Margin 0.25%). The credit facility has an indicative instalment of €567.20 and APR 3.43%.
- * (2) The APR has been calculated for an Educational loan of an amount of €15,000, repayment period of 10 years, administration fees 0.50%, documentation fees €50 and Total Debit Interest Rate 6.15% (Bank Base Rate 4.95% + Margin 1.20%). The credit facility has an indicative instalment of €111.78 and APR 6.52%.
- * (3) The APR has been calculated for a Vacation loan of an amount of €3,000, repayment period of 12 months, administration fees 0.50%, documentation fees €50 and Total Debit Interest Rate 7.45% (Bank Base Rate 4.95% + Margin 2.50%). The credit facility has an indicative instalment of €260.20 and APR 12.22%.
- * (4) The APR has been calculated for a Wedding loan of an amount of €7,000, repayment period of 6 months, administration fees 0.50%, documentation fees €50 and Total Debit Interest Rate 7.45% (Bank Base Rate 4.95% + Margin 2.50%). The credit facility has an indicative instalment of €1,192.15 and APR 12.35%.
- * (5) The APR has been calculated for a Personal loan of an amount of €10,000, repayment period of 5 years, administration fees 0.50%, documentation fees €50 and Total Debit Interest Rate 7.45% (Bank Base Rate 4.95% + Margin 2.50%). The credit facility has an indicative instalment of €200.14 and APR 8.16%.
- * (6) The APR 4.85% has been calculated for the purchase of a new car with Leasing , with the value of €15,000, with €8,000 down payment and repayment period of 60 equal monthly instalments of €131.30 each and without initial bank charges.
- * (7) The APR has been calculated for a Current Account with Overdraft Limit of an amount of €4,000, administration fees 0.50%, documentation fees €50 and Total Debit Interest Rate 7.45% (Bank Base Rate 4.95% + Margin 2.50%). The credit facility has APR 11.33%.
- * (8) The APR has been calculated for a Credit Card with Limit of an amount of €2,000 and Total Debit Interest Rate 12.50% (Fixed Interest Rate). No administration / credit card renewal fees have been included. The credit facility has APR 13.24%.

* Stamps duty has not been considered for the APR calculation on the above examples.

Warning:

The Bank reserves the right to decline any application based on its judgement and to withdraw any product at any time. The granting of facilities is subject to the satisfactory assignment of tangible securities by the debtor. The facility's interest rate and instalment may be amended at any time by the Bank.

You are at the risk of losing your immovable property, if you are not repaying the loan instalments of your mortgaged housing loan or of any other type of loan that is secured with mortgage on any immovable property of yours.