

PRODUCTS	LOAN AMOUNT	CURRENCY	CONTRIBUTION	REPAYMENT PERIOD	INTEREST RATE	FEES		APRC	ESTIMATED MONTHLY INST.	TOTAL PAYMENT AMOUNT
						Documentation	Arrangement			
MORTGAGE LOANS										
MORTGAGE LOANS - RESIDENTS										
<u>1st RESIDENCE/ LAND FOR 1ST RESIDENCE</u> (i) Purchase of House/Land for the Construction of 1 st Residence/ Transfer of Housing Loan (ii) Renovation / Extension of Premises	<u>(i) Purchase / Construction:</u> Minimum Amount €75.000 Maximum Amount €500.000 <u>(ii) Renovation/Extension:</u> Minimum amount €20.000 Maximum amount €150.000	EUR	20%	From 10 years – Up to 40 years	BBHR ^(a) + 0,25%	For amounts up to €100.000 €50 For amounts above €100.000 €100	1,00%	3,62% ⁽¹⁾	€567,20	€138.864,98
			40%		BBHR + 0,00%			3,36% ⁽¹⁾	€554,60	€135.841,42
			50%		Euribor 6M ^(c) + 2,75%			3,10% ⁽¹⁴⁾	€542,17	€132.857,91
<u>1st RESIDENCE/ LAND FOR 1ST RESIDENCE (EURIBOR – SPECIAL SCHEME VALID UNTIL 31/12/17)</u> (i) Purchase of House/Land for the Construction of 1 st Residence/ Transfer of Housing Loan (ii) Renovation / Extension of Premises	<u>(i) Purchase / Construction:</u> Minimum Amount €75.000 Maximum Amount €500.000 <u>(ii) Renovation/Extension:</u> Minimum amount €20.000 Maximum amount €150.000	EUR	20%	From 10 years – Up to 40 years	Euribor 6M ^(c) + 2,50%	0,50%	2,78% ⁽¹⁴⁾	€529,90	€129.364,69	
			40%		Euribor 6M ^(c) + 2,25%		2,52% ⁽¹⁴⁾	€517,81	€126.461,99	
<u>PROPERTY FOR INVESTMENT INCLUDING HOLIDAY HOUSE</u> (i) Purchase of Property / Construction of Premises/ Transfer of Loan (ii) Renovation / Extension of Premises	<u>(i) Purchase/ Construction:</u> Minimum Amount €75.000 Maximum Amount €500.000 <u>(ii) Renovation/Extension:</u> Minimum amount €20.000 Maximum amount €150.000	EUR	30%	From 10 years – Up to 40 years	BBHR + 1,75%	For amounts up to €100.000 €50 For amounts above €100.000 €100	1,00%	5,20% ⁽¹⁾	€646,22	€157.831,67
			50%		BBHR + 1,50%			4,94% ⁽¹⁾	€632,65	€154.573,85

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MORTGAGE LOANS -NON RESIDENTS										
<u>RESIDENCE / LAND FOR RESIDENCE</u> (i) Purchase of Residence/Land for Residence / Construction of residence/ Transfer of Housing Loan (ii) Renovation / Extension of Residence	<u>(i) Purchase/Construction:</u> Minimum Amount €75.000- Maximum Amount €500.000 <u>(ii) Renovation/Extension:</u> Minimum amount €20.000 Maximum amount €150.000	EUR	30%	From 10 years – Up to 40 years	BBHR + 1,75%	For amounts up to €100.000 €50 For amounts above €100.000 €100	1,00%	5,20% ⁽¹⁾	€646,22	€157.831,67
			50%		BBHR + 1,50%			4,94% ⁽¹⁾		
MORTGAGE LOANS IN USD – RESIDENTS & NON RESIDENTS										
<u>IMMOVABLE PROPERTY FOR 1ST RESIDENCE/ HOLIDAY HOUSE/ INVESTMENT</u> (i) Purchase of Property / Construction of Premises/ Transfer of Loan (ii) Renovation / Extension of Premises	<u>(i) Purchase/Construction:</u> Minimum Amount: €75.000 Maximum Amount: €500.000 <u>(ii) Renovation/Extension:</u> Minimum Amount: €20.000 Maximum Amount: €150.000	USD	30%	From 10 years – Up to 40 years	Libor 6M ^(f) + 2.50%	For amounts up to €100.000 €50 For amounts above €100.000 €100	1,00%	4,37% ⁽¹²⁾	USD603,87	USD147.667,92
			50%		Libor 6M ^(f) + 2.00%			3,84% ⁽¹²⁾		
MORTGAGE LOANS IN GBP – RESIDENTS & NON RESIDENTS										
<u>IMMOVABLE PROPERTY FOR 1ST RESIDENCE/ HOLIDAY HOUSE/ INVESTMENT</u> (i) Purchase of Property / Construction of Premises/ Transfer of Loan (ii) Renovation / Extension of Premises	<u>(i) Purchase/Construction:</u> Minimum Amount: €75.000 Maximum Amount: €500.000 <u>(ii) Renovation/Extension:</u> Minimum Amount: €20.000 Maximum Amount: €150.000	GBP	30%	From 10 years – Up to 40 years	Libor 6M ^(f) + 2.50%	For amounts up to €100.000 €50 For amounts above €100.000 €100	1,00%	3,38% ⁽¹³⁾	GBP555,60	GBP136.081,84
			50%		Libor 6M ^(f) + 2.00%			2,86% ⁽¹³⁾		

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BUSINESS SOLUTIONS										
BUSINESS MORTGAGE LOANS - RESIDENTS										
BUSINESS PREMISES	(i))Purchase/Construction:	EUR	30%	From 10 years – Up to 40 years	BBHR + 1,75%	For amounts up to €100.000 €50	1,00%	5,20% ⁽¹⁾	€646,22	€157.831,67
(i) Purchase/Construction of Business Premises / Land for Business Premises/ Transfer of Loan	Minimum Amount €75.000- Maximum Amount €500.000		50%		BBHR + 1,50%	For amounts above €100.000 €100		4,94% ⁽¹⁾	€632,65	€154.573,85
BUSINESS PREMISES	(ii) Renovation/Extension:	EUR	30%	From 10 years – Up to 40 years	BBHR + 1,75%	For amounts up to €100.000 €50	1,00%	5,20% ⁽¹⁾	€646,22	€157.831,67
(ii) Renovation / Extension of Business Premises	Minimum amount €20.000 Maximum amount €150.000		50%		BBHR + 1,50%	For amounts above €100.000 €100		4,94% ⁽¹⁾	€632,65	€154.573,85
BUSINESS MORTGAGE LOANS IN USD - RESIDENTS & NON- RESIDENTS										
BUSINESS PREMISES	(i)Purchase/Construction:	USD	30%	From 10 years – Up to 40 years	Libor 6M ^(f) + 2.50%	For amounts up to €100.000: €50	1,00%	4,37% ⁽¹²⁾	USD603,87	USD147.667,92
(i) Purchase/Construction of Business Premises / Land for Business Premises/ Transfer of Loan	Minimum Amount: €75.000- Maximum Amount: €500.000		50%		Libor 6M ^(f) + 2.00%	For amounts above €100.000: €100		3,84% ⁽¹²⁾	USD577,91	USD141.435,53
BUSINESS PREMISES	(ii) Renovation/Extension:	USD	30%	From 10 years – Up to 40 years	Libor 6M ^(f) + 2.50%	For amounts up to €100.000: €50	1,00%	4,37% ⁽¹²⁾	USD603,87	USD147.667,92
(ii) Renovation / Extension of Business Premises	Minimum Amount: €20.000- Maximum Amount: €150.000		50%		Libor 6M ^(f) + 2.00%	For amounts above €100.000: €100		3,84% ⁽¹²⁾	USD577,91	USD141.435,53
BUSINESS MORTGAGE LOANS IN GBP - RESIDENTS & NON- RESIDENTS										
BUSINESS PREMISES	(i)Purchase/Construction:	GBP	30%	From 10 years – Up to 40 years	Libor 6M ^(f) + 2.50%	For amounts up to €100.000 €50	1,00%	3,38% ⁽¹³⁾	GBP555,60	GBP136.081,84
(i) Purchase/Construction of Business Premises / Land for Business Premises/ Transfer of Loan	Minimum Amount: €75.000- Maximum Amount: €500.000		50%		Libor 6M ^(f) + 2.00%	For amounts above €100.000 €100		2,86% ⁽¹³⁾	GBP530,88	GBP130.148,66
BUSINESS PREMISES	(ii) Renovation/Extension:	GBP	30%	From 10 years – Up to 40 years	Libor 6M ^(f) + 2.50%	For amounts up to €100.000 €50	1,00%	3,38% ⁽¹³⁾	GBP555,60	GBP136.081,84
(ii) Renovation / Extension of Business Premises	Minimum Amount: €20.000- Maximum Amount: €150.000		50%		Libor 6M ^(f) + 2.00%	For amounts above €100.000 €100		2,86% ⁽¹³⁾	GBP530,88	GBP130.148,66

PRODUCTS	LOAN AMOUNT	CURRENCY	CONTRIBUTION	REPAYMENT PERIOD	INTEREST RATE	FEES		APRC	ESTIMATED MONTHLY INST.	TOTAL PAYMENT AMOUNT
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EDUCATIONAL LOANS										
EDUCATIONAL LOAN	<u>Without tangible securities</u> Maximum Amount €30.000	EUR	N/A	<u>Without tangible securities</u> Up to 10 years	BBR ^(b) + 0,45%	€50	0,50%	5,69% ⁽²⁾	€323,65	€39.078,47
	<u>With tangible securities or With cash collateral</u> Maximum Amount €80.000 for 1 child or €140.000 for more than 1 child			<u>With tangible securities</u> Up to 20 years	Euribor 6M ^(c) + 4,15%			4,45% ⁽²⁾	€305,88	€37.002,44
				<u>With cash collateral</u> Up to 20 years	1,00% above deposit interest rate of the blocked deposit			N/A	N/A	N/A
CONSUMER LOANS										
VACATION LOAN	Maximum Amount €3.000	EUR	N/A	Up to 12 months	<u>Without tangible securities</u> BBR + 4,50%	€50	0,50%	14,53% ⁽³⁾	€262,94	€3.221,27
					<u>With tangible securities</u> BBR + 2,50%			12,98 ⁽³⁾	€260,16	€3.197,94
					<u>With cash collateral</u> 1,25% above deposit interest rate of the blocked deposit			N/A	N/A	N/A
WEDDING LOAN	Maximum Amount €10.000	EUR	N/A	Up to 6 months	<u>Without tangible securities</u> BBR + 4,50%	€50	0,50%	14,92% ⁽⁴⁾	€1.198,93	€7.284,58
					<u>With tangible securities</u> BBR + 2,50%			13,56% ⁽⁴⁾	€1.192,04	€7.259,27
					<u>With cash collateral</u> 1,25% above deposit interest rate of the blocked deposit			N/A	N/A	N/A

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PERSONAL LOANS										
PERSONAL LOAN	Maximum Amount €30.000	EUR	N/A	Up to 5 years	<u>Without tangible securities</u> BBR + 3,50%	€50	0,50%	9,27% ⁽⁵⁾	€204,78	€12.397,30
					<u>With tangible securities</u> BBR + 1,50%			7,20% ⁽⁵⁾	€195,29	€11.848,22
					<u>With cash collateral</u> 1,25% above deposit interest rate of the blocked deposit			N/A	N/A	N/A

ENERGY LOANS										
ENERGY SAVER SCHEME	Up to €6.000	EUR	20% - 30 %	Up to 5 years	BBR + 0,30%	€40	0,50%	5,89% ⁽⁶⁾	€113,83	€6.904,99
			>30 %		BBR + 0,05%			5,63% ⁽⁶⁾	€113,14	€6.863,70

HIRE PURCHASE FOR CARS/MOTORCYCLES										
HIRE PURCHASE FOR NEW CARS	Up to €100.000	EUR	10-19.99%	Up to 7 years	5,25% (fixed rate)	1% on loan amount		5,87% ⁽⁷⁾	€284,79	€17.255,39
			20-49.99%		4,75% (fixed rate)			5,34% ⁽⁷⁾	€281,35	€17.049,22
			≥ 50%		4,25% (fixed rate)			4,81% ⁽⁷⁾	€277,94	€16.844,60
HIRE PURCHASE FOR USED CARS	Up to €40.000	EUR	10-19.99%	Up to 6 years	6,45% (fixed rate)	1% on loan amount		7,15% ⁽⁸⁾	€293,14	€17.756,46
			20-39.99%		5,95% (fixed rate)			6,61% ⁽⁸⁾	€289,64	€17.546,60
			≥ 40%		5,45% (fixed rate)			6,08% ⁽⁸⁾	€286,17	€17.338,28
HIRE PURCHASE FOR NEW MOTORCYCLES	Up to €8.000	EUR	15% - 39.99%	Up to 4 years	6,75% (fixed rate)	1% on loan amount		7,57% ⁽⁹⁾	€190,64	€9.238,38
			40% - 49.99%		6,25% (fixed rate)			7,03% ⁽⁹⁾	€188,80	€9.149,83
			≥ 50%		5,75% (fixed rate)			6,50% ⁽⁹⁾	€186,96	€9.061,80

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CREDIT FACILITIES BASED ON SALARY

CREDIT FACILITIES BASED ON SALARY (for Government and Semi-Government employees)	<u>Current Account with Overdraft Limit</u> Up to 4 times of gross monthly salary with maximum amount €30.000	EUR	N/A	Up to 12 months	BBR + 2,50%	€50	0,50%	14,70% ⁽¹⁰⁾	N/A	N/A
	<u>Credit Card</u> Up to 2 times of gross monthly salary with maximum amount €10.000	EUR	N/A	N/A	12,50% (Fixed rate)	N/A	N/A	15,77% ⁽¹¹⁾	N/A	N/A

Clarifications:

- (a) The Bank Base Rate for Housing Loans (BBHR) equals to 3.00%.
- (b) Bank Base Rate (BBR) equals to 4.92%.
- (c) Euribor 6M – The Bank sets a minimum percentage of 0% for Euribor 6 months
- (d) Repayment period with maximum age the 65th year of the debtor on loan maturity.
- (e) APRC = Annual Percentage Rate of Charge.
- (f) Libor 6M - The Bank sets a minimum percentage of 0% for Libor 6 months
- (g) USD Libor 6M equals to 1.455
- (h) GBP Libor 6M equals to 0.52

Indicative Examples for Instalment / APR calculations:

- (1) The APRC has been calculated for a loan of €100.000 (estimated property value of €150,000), repayment period of 20 years and with initial bank fees (arrangements, documentation and stamps duty), valuation fees of €150 and mortgage registration fees (1%) paid to the Land Registry.
- (2) The APRC has been calculated for a loan of €30.000, repayment period of 10 years and with initial bank fees (arrangements, documentation and stamps duty).
- (3) The APRC has been calculated for a loan of €3.000, repayment period of 12 months and with initial bank fees (arrangements, documentation and stamps duty).
- (4) The APRC has been calculated for a loan of €7.000, repayment period of 6 months and with initial bank fees (arrangements, documentation and stamps duty).
- (5) The APRC has been calculated for a loan of €10.000, repayment period of 5 years and with initial bank fees (arrangements, documentation and stamps duty).
- (6) The APRC has been calculated for a loan of €6.000, repayment period of 5 years and with initial bank fees (arrangements, documentation and stamps duty).
- (7) The APRC has been calculated with hire purchase amount of €15.000, repayment period 5 years and with initial bank fees (arrangements, documentation and stamps duty).
- (8) The APRC has been calculated with hire purchase amount of €15.000, repayment period 5 years and with initial bank fees (arrangements, documentation and stamps duty).
- (9) The APRC has been calculated with hire purchase amount of €8.000, repayment period 4 years and with initial bank fees (arrangements, documentation and stamps duty).
- (10) The APRC has been calculated for an Overdraft Limit of an amount of €5.000 on the basis of 3 months settlement period and includes annual statement fees €8, annual ledger fees €24, arrangements fees €25, documentation fees €25 and stamps duty.
- (11) The APRC has been calculated for a Classic Credit Card with Limit of an amount of €2.000, assuming that the repayment of both capital and interest is done with twelve instalments in a twelve month's period and includes the annual subscription fee €30.
- (12) The APRC has been calculated for a loan of USD100.000 (estimated property value of USD150,000), linked with Libor 6M as at 07/09/17 (1.455), repayment period of 20 years and with initial bank fees (arrangements, documentation and stamps duty), valuation fees of €150 and mortgage registration fees (1%) paid to the Land Registry.
- (13) The APRC has been calculated for a loan of GBP100.000 (estimated property value of GBP150,000), linked with Libor 6M as at 20/10/17 (0.52), repayment period of 20 years and with initial bank fees (arrangements, documentation and stamps duty), valuation fees of €150 and mortgage registration fees (1%) paid to the Land Registry.
- (14) The APRC has been calculated for a loan of €100.000 (estimated property value of €150,000), linked with Euribor 6M as at 2/10/2017 (0%) repayment period of 20 years and with initial bank fees (arrangements, documentation and stamps duty), valuation fees of €150 and mortgage registration fees (1%) paid to the Land Registry.

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 collateral by the debtor.
- The facility's interest rate and instalment may be amended at any time by the Bank, provided that there is a change of the base interest rate linked with the facility.
- You are at the risk of losing your immovable property, if you do not repay the loan instalments of your mortgaged loan.