



REPRESENTATIVE EXAMPLES FOR THE PRICING OF LOANS GRANTED IN EURO

16/02/2024

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The interest rate of the loan is determined based on criteria applied by the Bank in accordance with its credit policy as applicable from time to time. For your loan's interest rate, the Bank takes into account factors such as, customers' creditworthiness (based on assessment), the loan amount, as well as the applicant's contribution. Criteria relating to the property to be financed and the security/ collateral provided also apply. Through this document, you can find out about the range (maximum, minimum) of the offered interest rates per product. For more information contact any of the Bank's branches.

A. HOUSING LOANS

- For Home Loan, Hellenic Bank's Main Base Rate is currently set to **1.96%**. The margin is currently and indicatively from **3,15%** to **4,50%** and the total interest rate is currently and indicatively from **5.11%** to **6.46%**.
- For "Green" Home Loan, Hellenic Bank's Main Base Rate is currently set to **1.96%**. The margin is currently and indicatively from **3,05%** to **4,40%** and the total interest rate is currently and indicatively from **5.01%** to **6.36%**.

FINANCING PURPOSE	TYPE OF INTEREST RATE	CONTRIBUTION	BASE RATE	MARGIN	TOTAL INTEREST RATE
PURCHASE/ CONSTRUCTION/ RENOVATION OF MAIN RESIDENCE	VARIABLE	≥ 35%	Hellenic Bank Main Base Rate (HBMBR)	3.15%	5.11%
		< 35%		4.10%	6.06%
				3.20%	5.16%
		≥ 35%		4.50%	6.46%
3.05%				5.01%	
PURCHASE/ CONSTRUCTION/ RENOVATION OF "GREEN" MAIN RESIDENCE		≥ 35%		4.00%	5.96%
		< 35%		3.10%	5.06%
				4.40%	6.36%

There is an option for pricing with a fixed interest rate. Contact a Relationship Officer at our Branches to find out more on these options.

REPRESENTATIVE EXAMPLES

Financing Purpose	Loan amount	Loan duration and number of instalments (Months)	Fees ¹	Contribution	Base Rate	Margin	A.P.R. ²	Total amount payable	Monthly instalment amount
PURCHASE/ CONSTRUCTION/ RENOVATION OF MAIN RESIDENCE	€100.000	360	€1.807	≥ 35%	HBMBR = 1.96%	3.15%	5.34%	€ 196,351	€ 540
				< 35%		4.10%	6.33%	€ 217,339	€ 599
						3.20%	5.40%	€ 197,431	€ 543
				≥ 35%		4.50%	6.75%	€ 226,447	€ 624
3.05%						5.24%	€ 194,191	€ 534	
PURCHASE/ CONSTRUCTION/ RENOVATION OF "GREEN" MAIN RESIDENCE				≥ 35%		4.00%	€ 215,107	€ 593	
				< 35%		3.10%	€ 195,271	€ 537	
						4.40%	€ 224,179	€ 618	

¹ For what is included in fees, see point 6, under "Legal Notes" section.

² Annual Percentage Rate

REPRESENTATIVE EXAMPLES FOR THE PRICING OF LOANS GRANTED IN EURO

B. REAL ESTATE LOAN

For Real Estate Loan, Hellenic Bank's Main Base Rate is currently set to **1.96%**. The margin is currently and indicatively from **3.25%** to **4.60%** and the total interest rate is currently and indicatively from **5.21%** to **6.56%**. For more information contact any of the Bank's branches.

FINANCING PURPOSE	TYPE OF INTEREST RATE	CONTRIBUTION	BASE RATE	MARGIN	TOTAL INTEREST RATE
PURCHASE/ CONSTRUCTION/ RENOVATION OF HOLIDAY HOME	VARIABLE	≥ 50%	Hellenic Bank Main Base Rate (HBMBR)	3.25%	5.21%
		< 50%		4.20%	6.16%
				3.30%	5.26%
		4.60%		6.56%	
PURCHASE OF PLOT/ LAND		≥ 50%		3.25%	5.21%
		< 50%		4.20%	6.16%
				3.30%	5.26%
		4.60%		6.56%	

REPRESENTATIVE EXAMPLES

Financing Purpose	Loan amount	Loan duration and number of instalments (Months)	Fees ¹	Contribution	Base Rate	Margin	A.P.R. ²	Total amount payable	Monthly instalment amount
PURCHASE/ CONSTRUCTION/ RENOVATION OF HOLIDAY HOME	€100.000	240	€2.457	≥ 50%	HBMBR = 1.96%	3.25%	5.59%	€ 162,923	€ 669
				< 50%		4.20%	6.58%	€ 175,574	€ 721
						3.30%	5.64%	€ 163,579	€ 671
				4.60%		7.00%	€ 181,034	€ 744	
PURCHASE OF PLOT/ LAND	€50.000	180	€1.382	≥ 50%		3.25%	5.73%	€ 73,290	€ 399
				< 50%		4.20%	6.72%	€ 77,743	€ 424
						3.30%	5.78%	€ 73,521	€ 401
				4.60%		7.14%	€ 79,659	€ 435	

¹ For what is included in fees, see point 6, under "Legal Notes" section.

² Annual Percentage Rate

REPRESENTATIVE EXAMPLES FOR THE PRICING OF LOANS GRANTED IN EURO

C. CONSUMER AND OVERDRAFT

For a consumer loan and overdraft limit, Hellenic Bank's Main Base Rate is currently set to 1.96%. The margin is currently and indicatively from 3.40% to 12.71% and the total interest rate is currently and indicatively from 5.36% to 14.67%. For more information contact any of the Bank's branches.

SECURITY	TYPE OF INTEREST RATE	BASE RATE	MARGIN	TOTAL INTEREST RATE
MORTGAGE	VARIABLE	Hellenic Bank Main Base Rate (HBMBR)	3.40% - 5.80%	5.36% - 7.76%
UNSECURED			5.31% - 12.71%	7.27% - 14.67%

For an unsecured loan, there is an option for pricing a fixed interest rate. For more information you can contact a Relationship Officer in our Branch network.

REPRESENTATIVE EXAMPLES

Security	Type of interest rate	Base Rate	Margin	Total interest rate	Fees ¹	Loan amount	A.P.R. ²	Loan duration and number of instalments (Months)	Total amount payable	Monthly instalment amount
MORTGAGE	VARIABLE	HBMBR = 1.96%	3.40%	5.36%	€2.457	€100.000	6.01%	120	€ 131,529	€ 1,076
			5.80%	7.76%			8.52%		€ 145,792	€ 1,194
UNSECURED			5.31%	7.27%	€170	€10.000	8.18%	60	€ 12,099	€ 199
			12.71%	14.67%			16.11%		€ 14,212	€ 234

¹ For what is included in fees, see point 6, under "Legal Notes" section.

² Annual Percentage Rate

REPRESENTATIVE EXAMPLES FOR THE PRICING OF LOANS GRANTED IN EURO

D. GREEN LOAN

For a Green Loan, Hellenic Bank's Main Base Rate is currently set to 1.96%. The margin is currently and indicatively from 3.30% to 11.71% and the total interest rate is currently and indicatively from 5.26% to 14.57%. For more information contact any of the Bank's branches.

SECURITY	TYPE OF INTEREST RATE	BASE RATE	MARGIN	TOTAL INTEREST RATE
MORTGAGE	VARIABLE	Hellenic Bank Main Base Rate (HBMBR)	3.30% - 5.70%	5.26% - 7.66%
UNSECURED			4.31% - 11.71%	6.27% - 13.67%

REPRESENTATIVE EXAMPLES

Security	Type of interest rate	Base Rate	Margin	Total interest rate	Fees ¹	Loan amount	A.P.R. ²	Loan duration and number of instalments (Months)	Total amount payable	Monthly instalment amount
MORTGAGE	VARIABLE	HBMBR = 1.90%	3.30%	5.26%	€2.457	€100.000	5.90%	120	€ 130,951	€ 1,071
			5.70%	7.66%			8.42%		€ 145,184	€ 1,189
UNSECURED			4.31%	6.27%	€170	€10.000	7.14%	60	€ 11,825	€ 194
			11.71%	13.67%			15.02%		€ 13,918	€ 229

¹ For what is included in fees, see point 6, under "Legal Notes" section.

² Annual Percentage Rate

REPRESENTATIVE EXAMPLES FOR THE PRICING OF LOANS GRANTED IN EURO

E. HIRE PURCHASE

REPRESENTATIVE EXAMPLES WITH FIXED INTEREST RATE

FINANCING PURPOSE	CONTRIBUTION	TYPE OF INTEREST RATE	TOTAL INTEREST RATE	Loan amount	Loan duration and number of instalments (Months)	Fees ¹	A.P.R. ²	Total amount payable	Monthly instalment amount
NEW CAR	0 – 14%	FIXED	6.15%	€18,000	60	€52.00	6.37%	€20,972	€349
	15 – 34%		6.00%				6.21%	€20,898	€347
	≥ 35%		5.35%				5.54%	€20,581	€342
NEW "GREEN" CAR	0 – 14%		5.95%				6.16%	€20,874	€347
	15 – 34%		5.80%				6.01%	€20,870	€346
	≥ 35%		5.15%				5.34%	€20,483	€341
USED CAR	0 – 14%		7.25%				7.50%	€21,515	€358
	15 – 34%		7.00%				7.25%	€21,391	€356
	≥ 35%		6.25%				6.47%	€21,021	€349
USED "GREEN" CAR	0 – 14%		7.05%				7.30%	€21,416	€356
	15 – 34%		6.80%				7.04%	€21,292	€354
	≥ 35%		6.05%				6.26%	€20,923	€348

There are Hire Purchase options for the purchase of a new motorcycle, machinery and equipment. Contact a Relationship Officer at our Branches to find out more on these options.

¹ For what is included in fees, see point 6, under "Legal Notes" section.

² Annual Percentage Rate

REPRESENTATIVE EXAMPLES FOR THE PRICING OF LOANS GRANTED IN EURO

REPRESENTATIVE EXAMPLES WITH VARIABLE INTEREST RATE

FINANCING PURPOSE	CONTRIBUTION	TYPE OF INTEREST RATE	BASE RATE	MARGIN	TOTAL INTEREST RATE	Loan Amount	Loan duration and number of instalments (Months)	Fees ¹	A.P.R. ²	Total amount payable	Monthly instalment amount
NEW CAR	0 – 14%	VARIABLE	HBMBR = 1.96%	5.24%	7.20%	€18.000	60	€52.00	7.47%	€ 21,490	€ 357
	15 – 34%			5.09%	7.05%				7.31%	€ 21,416	€ 356
	≥ 35%			4.44%	6.40%				6.64%	€ 21,095	€ 351
NEW “GREEN” CAR	0 – 14%			5.04%	7.00%				7.26%	€ 21,391	€ 356
	15 – 34%			4.89%	6.85%				7.10%	€ 21,317	€ 354
	≥ 35%			4.19%	6.15%				6.38%	€ 20,972	€ 349
USED CAR	0 – 14%			6.64%	8.60%				8.93%	€ 22,189	€ 369
	15 – 34%			6.39%	8.35%				8.66%	€ 22,064	€ 367
	≥ 35%			5.64%	7.60%				7.88%	€ 21,689	€ 361
USED “GREEN” CAR	0 – 14%			6.44%	8.40%				8.72%	€ 22,089	€ 367
	15 – 34%			6.19%	8.15%				8.46%	€ 21,963	€ 365
	≥ 35%			5.44%	7.40%				7.67%	€ 21,589	€ 359

There are Hire Purchase options for the purchase of a new motorcycle. Contact a Relationship Officer at our Branches to find out more on these options.

¹ For what is included in fees, see point 6, under “Legal Notes” section.

² Annual Percentage Rate

REPRESENTATIVE EXAMPLES FOR THE PRICING OF LOANS GRANTED IN EURO

F. STUDENT LOAN “MORFOSI”

REPRESENTATIVE EXAMPLES

SECURITY	TYPE OF INTEREST RATE	BASE RATE	MARGIN	TOTAL INTEREST RATE	Fees ¹	Loan amount	A.P.R. ²	Loan duration and number of instalments (Months)	Total amount payable	Monthly instalment amount
MORTGAGE	VARIABLE	HBMBR = 1.96%	3.51%	5.47%	€2.342	€100.000	5.93%	180	€148,569	€812
PERSONAL GUARANTEES			6.51%	8.47%	€375	€30.000	8.97%	120	€44,683	€369

For loans backed with mortgage, there is an option for pricing at a fixed introductory interest rate for the first 3 years of the loan. Contact a Relationship Officer at our Branches to find out more on this option.

¹ For what is included in fees, see point 6, under “Legal Notes” section.

² Annual Percentage Rate

REPRESENTATIVE EXAMPLES FOR THE PRICING OF LOANS GRANTED IN EURO

Legal Notes

1. Approval of the loan is subject to Hellenic Bank receiving satisfactory securities. Hellenic Bank may, at its discretion, reject a loan application according to its lending policy at that time.
2. The interest rates have been calculated according to Hellenic Bank's Main Base Rate, which currently amounts to 1.96% for schemes in EURO.
3. The Total Interest Rate comprises of Hellenic Bank's Main Base Rate and the Interest Margin and is varied accordingly in case either and/or both of these elements is/are varied in accordance with any applicable law. In the event of a change in the Total Interest Rate, the repayment instalments of your loan may change in accordance with the applicable legislation and the terms and conditions of the relevant documents and/or agreements you will sign.
4. The above representative examples show, indicatively and as they are currently in force, the minimum and maximum margin and total interest rate based on the Bank's Main Base Rate.
5. The A.P.R. for the representative examples has been calculated based on the total interest rate, the hypothetical loan amount, the loan duration, the fees and other charges of the loan. The A.P.R. will be altered in case any of the above variables change.
6. Loan fees (as well as total amount payable and A.P.R.) include indicative stamp costs for the documents of the financing, any valuation costs (where applicable) and a mortgage registration fee (1%) paid to the Land Registry (where applicable). Stamp duties may vary depending on the securities obtained and/or the signing/provision of other relevant documents. Loan arrangement fees and legal documentation fees are included, according to the provisions of each loan product from time to time. Lastly, the fees for Hire Purchase include an option fee amounting to €30.50.
7. It is noted that, the cost of life insurance premium for the borrower and fire/ earthquake insurance premium for the mortgaged property, are NOT included in the A.P.R.
8. Hellenic Bank has the right to charge default interest rate, over and above the Total Interest Rate, on any overdue amount.
9. Life insurance for housing loans is mandatory. Fire/earthquake insurance is mandatory for the financed/ mortgaged property. By entering the relevant policies the A.P.R. and Total Amount Payable will increase.

WARNINGS

WARNING: If you do not make regular instalment payments according to your loan repayment schedule, you may lose your house.

WARNING: In case of a fixed interest rate there are charges if you repay your loan earlier.

WARNING: The amount of the instalment and the total cost of the loan may be increased or decreased depending on the variation in the base rate.