๑氏 HELLENIC BANK

# REPRESENTATIVE EXAMPLES <br> FOR THE PRICING OF LOANS GRANTED IN EURO 

16/02/2024

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/ | VARIABLE | $\geq 35 \%$ | Hellenic Bank Main Base Rate (HBMBR) | 3.15\% | 5.11\% |
| CONSTRUCTION/ |  | 2 $35 \%$ |  | 4.10\% | 6.06\% |
| RENOVATION OF MAIN |  |  |  | 3.20\% | 5.16\% |
| RESIDENCE |  | <35\% |  | 4.50\% | 6.46\% |
| PURCHASE/ |  | $\geq 35 \%$ |  | 3.05\% | 5.01\% |
| CONSTRUCTION/ |  | 又 35\% |  | 4.00\% | 5.96\% |
| RENOVATION OF "GREEN" |  | < 35\% |  | 3.10\% | 5.06\% |
| MAIN RESIDENCE |  | <35\% |  | 4.40\% | 6.36\% |

There is an option for pricing with a fixed interest rate starting from 3.80\%. 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/ | €100.000 | 360 | €1.807 | $\geq 35 \%$ | HBMBR $=1.96 \%$ | 3.15\% | 5.34\% | € 196,351 | € 540 |
| CONSTRUCTION/ |  |  |  | $\geq 35 \%$ |  | 4.10\% | 6.33\% | € 217,339 | € 599 |
| RENOVATION OF MAIN |  |  |  | < 35\% |  | 3.20\% | 5.40\% | € 197,431 | € 543 |
| RESIDENCE |  |  |  |  |  | 4.50\% | 6.75\% | € 226,447 | € 624 |
| PURCHASE/ |  |  |  | $\geq 35 \%$ |  | 3.05\% | 5.24\% | € 194,191 | € 534 |
| CONSTRUCTION/ |  |  |  |  |  | 4.00\% | 6.23\% | € 215,107 | € 593 |
| RENOVATION OF "GREEN" |  |  |  | < $35 \%$ |  | 3.10\% | 5.29\% | € 195,271 | € 537 |
| MAIN RESIDENCE |  |  |  | < $35 \%$ |  | 4.40\% | 6.64\% | € 224,179 | € 618 |

${ }^{1}$ For what is included in fees, see point 6, under "Legal Notes" section.
${ }^{2}$ Annual Percentage Rate

## 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/ | VARIABLE | $\geq 50 \%$ | Hellenic Bank Main Base Rate (HBMBR) | 3.25\% | 5.21\% |
| CONSTRUCTION/ |  | 又 $50 \%$ |  | 4.20\% | 6.16\% |
| RENOVATION OF |  | 50\% |  | 3.30\% | 5.26\% |
| HOLIDAY HOME |  | 50\% |  | 4.60\% | 6.56\% |
| PURCHASE OF PLOT/ LAND |  | $\geq 50 \%$ |  | 3.25\% | 5.21\% |
|  |  |  |  | 4.20\% | 6.16\% |
|  |  | < 50\% |  | 3.30\% | 5.26\% |
|  |  |  |  | 4.60\% | 6.56\% |

There is an option for pricing with a fixed interest rate starting from 4.00\%. 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 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | €100.000 | 240 | $€ 2.457$ | $\geq 50 \%$ | HBMBR $=1.96 \%$ | 3.25\% | 5.59\% | € 162,923 | € 669 |
| CONSTRUCTION/ |  |  |  |  |  | 4.20\% | 6.58\% | € 175,574 | € 721 |
| RENOVATION OF |  |  |  | < 50\% |  | 3.30\% | 5.64\% | € 163,579 | € 671 |
|  |  |  |  |  |  | 4.60\% | 7.00\% | € 181,034 | € 744 |
| PURCHASE OF PLOT/ LAND | $€ 50.000$ | 180 | €1.382 | $\geq 50 \%$ |  | 3.25\% | 5.73\% | € 73,290 | € 399 |
|  |  |  |  |  |  | 4.20\% | 6.72\% | € 77,743 | € 424 |
|  |  |  |  | < 50\% |  | 3.30\% | 5.78\% | € 73,521 | € 401 |
|  |  |  |  |  |  | 4.60\% | 7.14\% | € 79,659 | € 435 |

[^0]
## 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 |  |  |
| UNSECURED |  | (HBMBR) | $3.40 \%-5.80 \%$ | $5.36 \%-7.76 \%$ |

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) |  | 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

## 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 |  |  |
| UNSECURED |  | (HBMBR) | $3.30 \%-5.70 \%$ | $5.26 \%-7.66 \%$ |

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]
## 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 |
|  | $\geq 35 \%$ |  | 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 |
|  | $\geq 35 \%$ |  | 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 |
|  | $\geq 35 \%$ |  | 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 |
|  | $\geq 35 \%$ |  | 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 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 |
|  | $\geq 35 \%$ |  |  | 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 |
|  | $\geq 35 \%$ |  |  | 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 |
|  | $\geq 35 \%$ |  |  | 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 |
|  | $\geq 35 \%$ |  |  | 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

## 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

## 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.


[^0]:    ${ }^{1}$ For what is included in fees, see point 6, under "Legal Notes" section.
    ${ }^{2}$ Annual Percentage Rate

[^1]:    ${ }^{1}$ For what is included in fees, see point 6, under "Legal Notes" section.
    ${ }^{2}$ Annual Percentage Rate

