

## ECOLOGIC HOME

Variable 3-Month Euribor (zero floor) as at 29/3/2024 **3.91%**

PURPOSE	CUSTOMER CONTRIBUTION	INTEREST RATE TYPE	INTEREST RATE BASE	INTEREST RATE MARGIN	TOTAL INDICATIVE INTEREST RATE
Renovation for Energy Upgrade of Primary or Holiday Residence	50% or more	Variable	3-month Euribor (zero floor)	1.55%	5.46%
	From 40% and up to 50%	Variable	3-month Euribor (zero floor)	1.70%	5.61%
	From 30% and up to 40%	Variable	3-month Euribor (zero floor)	1.85%	5.76%

### Representative examples

Facility Amount	Customer Contribution	Duration	Number of Instalments	Interest Rate Base: 3-month Euribor (zero floor) <sup>1</sup>	Interest Rate Margin	Total Variable Interest Rate	Indicative Monthly Instalment <sup>2</sup>	APR <sup>3</sup>	Total Payable Amount <sup>2,3</sup>
€ 80,000	50%	15 έτη	180	3.91%	1.55%	5.46%	€ 650	5.80%	€ 118,326
€ 80,000	40%	15 έτη	180	3.91%	1.70%	5.61%	€ 656	5.96%	€ 119,406
€ 80,000	30%	15 έτη	180	3.91%	1.85%	5.76%	€ 662	6.11%	€ 120,486

<sup>1</sup>As at 29/3/2024

<sup>2</sup>The monthly instalment and the Total Payable Amount may be amended depending on the facility amount and the repayment period.

<sup>3</sup>The Annual Percentage Rates (APRs) and the Total Payable Amount have been calculated based on the assumed facility amount and the repayment period that are shown in the table and include the stamp duty for the documentation, the valuation fees and the mortgage registration fee (1%) which is payable to the Land Registry. Life and fire & earthquake insurance premiums as well as other fees/charges that are listed in the Bank's tariff guide, which is available at all Bank branches and on the Bank's official website, have not been included in the calculations of the of the APR and the Total Payable Amount.