

# Interest Rates for Loans

## Clarifications:

- The product interest rates are base rates which can increase or decrease in special circumstances. For that reason, you are advised to consult the relevant Bank Officers before entering into any transaction.
- This Price List may be revised from time to time.
- **Valid date from: 11.10.2022.**

## TABLE OF CONTENTS

PAGE

<b>I. Loans</b>	<b>3</b>
1. Consumer Loans	4
1.1. Amortized Loans	4
1.2. Open Line	4
1.3. Overdraft	4
1.4. Car, Motorcycle, Boat and Consumer Durables Loans	5
2. Mortgage Loans	5
2.1. Floating Rate Mortgage Loans	5
2.2. Fixed Rate Mortgage Loans	6
2.3. Green Housing	6
3. Consumer Loans with Collateral	6
3.1. Base Rates	6
3.2. Home Equity	6
4. Credit Cards	7
4.1. VISA	7
4.2. MASTERCARD	7
5. Business Loans	7
5.1. Base Rates	7
5.2. Working Capital	8
5.3. Overdraft	8
5.4. Professional Equipment	8
5.5. Business Premises	8
6. Medium & Large Corporates Loans & Specialized Lending	8
6.1. Base Rates	8
6.2. Working Capital (Other Short-Term or / and Medium-Term Loans)	9
6.3. PPE	9
6.4. Other Short-Term, Medium-Term & Long-Term Loans	9

**I.**
**Loans**
**IMPORTANT NOTES**

- **Law 128/75 levy:** (a) **Consumer loans / Credit cards / Business Loans / Medium & Large Corporates Loans & Specialized Lending:** Interest rates are augmented by the levy specified in Law 128/1975 (**0,60%** per annum). (b) **Mortgage loans:** Interest rates are augmented by the levy specified in Law 128/1975 (**0,12%** per annum). Exception: Post Credit cards to which the Law 128/75 levy is not applied.
- **Floating rates for fixed term loans:** Interest rates are calculated as the sum of the Base Rate and a fixed spread depending on the type of loan. The base rate is adjusted every month to reflect the change in the Euribor 3m rate. Specific information about the interest period and how interest is calculated is included in the loan agreement in each case.
- **Euribor 3M rate:** The Euribor benchmark rate and historical values can be found on the website [www.euribor-ebf.eu](http://www.euribor-ebf.eu). In addition, information is also available from the Bank of Greece (Bulletin of Conjunctural Indicators) on the website [www.bankofgreece.gr](http://www.bankofgreece.gr). The current Euribor 3m rate is also published in the daily financial press.
- **Special Loan Rates** (interest rate discounts): If appropriate and if the customer meets specific criteria, we offer special interest rate discounts. Several of these can be applied at the same time to the loan's interest rate.
- **Validity of Special Rates:** If one of the criteria used to give an interest rate discount ceases to apply, only the discount associated with that criterion will cease to apply. Failure to consistently keep up monthly loan repayments will entail the total special rate being lost.
- **Interest Computation Basis:** (a) Consumer Loans: Days of the year: 365 / Days of the month: 30/31, (b) Mortgage Loans: Days of the year: 365 / Days of the month: 12 equals of 30,41666 days, (c) Business Loans: Days of the year: 365 / Days of the month: 30/31, (d) Medium & Large Corporates Loans & Specialized Lending: Days of the year: 360 / Days of the month: 30/31.
- **Default:** Overdue debts (principal, interest, expenses) are liable to an extra 2,50% on top of the contractual interest rate. Calculated from the 1st day of arrears on the amount of debt overdue, and compounded every calendar half year.
- **Compounding period start date:** (a) **Consumer loans:** Monthly compounding, on the 1st or 15th day or at the end of each month or at a date corresponding to the disbursement of the loan. (b) **Overdraft / Open Line:** Monthly compounding, can be chosen by customer when submitting the application for financing. (c) **Mortgage loans:** Monthly compounding, 1st working day of each month (d) **SBB:** Monthly / Quarterly / Semiannual compounding, 1st working day of each month (e) **Corporate:** Monthly / Quarterly / Semiannual compounding, can be chosen by customer before the beginning of the new interest period.
- **Early repayment of all or part of the loan:** Loans can be repaid early in whole or in part without the cost of floating rates loans, but the fixed rates loans can be repaid with a penalty, depending on the terms of the loan agreement.
- **Commission – charges:** If applicable, fees for examining loan applications are charged as well as loan management fees and other fees (such as Due Diligence - Technical Inspection Lump Sum Charges of mortgage etc. ) (See the Bank's main price list).
- **FX LOANS:** These loans are charged depending on the currency with interest rate LIBOR / SARON / TONA / SONIA / SOFR / STR (plus an agreed spread) and entail a risk of change in the total cost of the loan and amount owed depending on the change in the value of the currency the loan or interest rate are expressed in. In all events the customer can contact the relevant department to learn about available risk mitigation techniques for FX loans and the cost of using them. Other charges, as appropriate.
- **Loan life insurance:** Mortgage loans and loans taken out to meet personal needs secured with collateral can be accompanied by life insurance optionally, excluding some cases which is mandatory.
- For Mortgage Loans and Consumer Loans with collateral, you can receive the "General Information on Mortgages / Consumer Credit Insurance Coverage" which are available at all branches of the Bank.
- If you are interested in a particular loan, you will get personalized and more accurate information through the European Standardized Information Sheet.
- The exact pricing of your loan will be communicated to you with the binding offer you will receive from the Bank, upon the final approval of your loan and prior to the conclusion of the contract.

1. Consumer Loans					
1.1	Amortized Loans			Interest Rate Type	Interest Rate
The interest rate is floating and the Bank is entitled to decide each month on possible readjustment, based on the 3m Euribor rate..					
1.1.1	Personal Loan			Floating	from 9,50% to 14,90%
<i>The interest rate is adjusted taking into account any discounts to the benefit of the client, depending on the credit risk and the relationship with the Bank.</i>					
1.1.2	Employee / Pensioner Personal Loan			Floating	10,15 %
1.1.3	Payroll / Pension Personal Loan			Floating	11,15 %
1.1.4	Personal Loan – Fast Loan			Floating	14,30%
1.1.5	Personal Loan – Green Fast Loan			Floating	11,90%
1.1.6	Student Loan			Floating	10,15 %
1.2	Open Line			Interest Rate Type	Interest Rate
The interest rate is based on the capital due, is floating and each month, the Bank is entitled to decide each month on possible readjustment, based on the 3m Euribor rate. A 1,00% discount is provided to the Bank's salaried customers.					
1.2.1	Open Line (Amount Due)	up to € 6.000,00	Floating Scalable	12,50%	
		from € 6.000,01 to € 15.000,00	Floating Scalable	12,00%	
		from € 15.000,01 to € 25.000,00	Floating Scalable	11,00%	
		over € 25.000,01	Floating Scalable	8,50%	
1.3	Overdraft			Interest Rate Type	Interest Rate
The interest rate is based on the capital due, is floating and each month, the Bank is entitled to decide each month on possible readjustment, based on the 3m Euribor rate.					
1.3.1	Overdraft Classic (amount due)	up to € 3.000,00	Floating Tiered	15,80%	
		from € 3.000,01 to € 6.000,00	Floating Tiered	14,80%	
		from € 6.000,01 to € 9.000,00	Floating Tiered	14,30%	
		from € 9.000,01 to € 12.000,00	Floating Tiered	13,80%	
		over € 12.000,01	Floating Tiered	13,30%	
1.3.2	Overdraft for salaried Bank customers	up to € 150,00	Floating Tiered	0,00%	
		from € 150,01	Floating Tiered	13,10%	

1.4	Car, Motorcycle, Boat and Consumer Durables Loans	Interest Rate Type	Interest Rate
<p>The minimum price and the type of interest rate are determined by the merchant, based on the cooperation agreement with the Bank and are adapted to the characteristics of the funded item.</p> <p>In the case of floating interest rate, the Bank is entitled to decide each month on possible readjustment, based on the 3m Euribor rate.</p> <p>For more information, the consumer can contact any of the cooperating merchants, from whom can receive full, personalized information through the 'Standardized European Consumer Credit Information', adapted to the features of the purchase to be made.</p>			
1.4.1	New Car Purchase Loan	Fixed / Floating	up to 11,00%
1.4.2	Used Car Purchase Loan	Fixed / Floating	up to 13,50%
1.4.3	New / Used Motorcycle Purchase Loan	Fixed / Floating	up to 13,95%
1.4.4	Consumer Durables Loan	Fixed / Floating	up to 14,40%
1.4.5	New / Used Boat Purchase Loan	Fixed / Floating	up to 13,00%

2.	Mortgage Loans
<p>The Bank applies the current Euribor 3m (the first quarter) initially on the day the loan is disbursed, and then at each interest rate change period, it applies the rate applicable on the last business day of the previous interest rate change.</p> <p>The interest margin and the fixed interest rate, by category of loans, are formulated within the above range based on the client's creditworthiness, relationship with the Bank, the type of loan collateral and the rate of financing on the value of the property as estimated from the bank.</p> <p>The following programs offer additional interest rate rebates in favor of the borrower, depending on the borrower's profile, the deposit / investment relationship with the Bank and the type of collateral. Any discount granted may be waived if the conditions for providing it are not met.</p>	

2.1	Floating Rate Mortgage Loans	Interest Rate Type	Interest Rate
2.1.1	Purchase / Construction Mortgage	Floating	Euribor 3M + spread from 1,35% to 3,10%
2.1.2	Repair Mortgage	with collateral	Euribor 3M + spread from 1,75% to 3,10%
		without collateral	Euribor 3M + spread from 6,30% to 6,90%

2.2	Fixed Rate Mortgage Loans		Interest Rate Type	Interest Rate
The interest rate remains fixed during the loan tenor or for the initial period which is described in the Interest Rate Type and then automatically converts to floating (Euribor 3m plus margin) until the maturity of the loan. Fixed interest rates may differ according to the type of loan security.				
2.2.1	Purchase / Construction / Repair Mortgage	Fixed for 3 years	Fixed	3,10%
		Fixed for 5 years	Fixed	3,60%
		Fixed for 10 years	Fixed	4,00%
		Fixed for 15 years	Fixed	4,20%
		Fixed for 20 years	Fixed	4,40%
		Fixed for 25 years	Fixed	4,50%
		Fixed for 30 years	Fixed	4,70%

2.3	Green Housing		Interest Rate Type	Interest Rate
2.3.1	Green Housing / Energy Saving Loan	with collateral	Floating	Euribor 3M + spread from 3,55% to 4,90%
		without collateral	Floating	Euribor 3M + spread from 6,65% to 7,25%

### 3. Consumer Loans with Collateral

The following offerings in the listed interest rate range include discounts in favor of the borrower, depending on the borrower's profile, the deposit / investment relationship with the Bank and the type of collateral. Any discount granted may be waived if the conditions for providing it are not met.

3.1	Base Rates	Interest Rate Type	Interest Rate
The Base rate for denominated secured consumer loans is floating and the Bank is entitled to decide on the possible updating of the three month Euribor (Euribor 3m).			
3.1.1	Base rate for denominated secured consumer loans	Floating	7,90%

3.2	Home Equity	Interest Rate Type	Interest Rate
Consumer Loans with collateral is granted at a discount of one unit on the Base rate for denominated secured consumer loans for as long as the borrower remains up-to-date. The interest rate is within the above range based on the customer's creditworthiness, the relationship with the Bank and the type of collateral. The Bank is entitled to decide each month whether to adjust it on the basis of the three-month Euribor interest rate fluctuation. For more detailed information about the fluctuation of the floating rate, please refer to the "General Information on Secured Consumer Credit Insurance" available in all branches of the Bank.			
3.2.1	Consumer Loan with collateral – «Home Cash»	Floating with VEKXE	from 5,55% to 7,90%

<b>4. Credit Cards</b>			
<b>4.1</b>	<b>VISA</b>	<b>Interest rate on purchases</b>	<b>Interest rate on withdrawals</b>
Interest rate on balance transfer is 6,90%.			
4.1.1	Eurobank Visa Classic	18,25%	20,40%
4.1.2	Eurobank Visa Gold	17,65%	18,90%
4.1.3	Eurobank Visa Business	17,80%	20,00%
4.1.4	WWF Eurobank Visa	18,35%	20,40%
4.1.5	Military Club Visa	18,25%	20,40%
4.1.6	Student Eurobank Visa Electron	17,35%	19,85%
4.1.7	YES Visa	18,25%	20,40%
4.1.8	masoutis Visa	18,25%	20,40%
<b>4.2</b>	<b>MASTERCARD</b>	<b>Interest rate on purchases</b>	<b>Interest rate on withdrawals</b>
Interest rate on balance transfer is 6,90%.			
4.2.1	Mastercard	18,15%	20,40%
4.2.2	Gold Eurobank Mastercard	17,65%	18,90%
4.2.3	Platinum Mastercard	15,25%	16,50%
4.2.4	Premium Club Platinum Mastercard	11,50%	13,50%
4.2.5	Reward World Mastercard	18,25%	20,40%
4.2.6	Euroline Style	17,00%	18,75%
4.2.7	COSMOTE World Mastercard	18,25%	20,40%
4.2.8	SAKA Mastercard	18,15%	20,40%
<b>5. Business Loans</b>			
<b>5.1</b>	<b>Base Rates</b>	<b>Interest Rate Type</b>	<b>Interest Rate</b>
Pricing for Business loans (other than subsidised and special programmes) is based on the Euribor 3M rate or the professional working capital loan / professional equipment loan / business premises loan base rates. The final interest rate for the loan is set based on the enterprise's credit rating, the size of the loan requested and the collateral provided.			
5.1.1	Professional working capital loan base rate	Floating	9,40%
5.1.2	Professional equipment loan base rate	Floating	8,15%
5.1.3	Professional equipment leasing base rate	Floating	9,00%
5.1.4	Business premises loan base rate	Floating	6,90%
5.1.5	Basic loan rate	Floating	8,55%

5.2	Working Capital	Interest Rate Type	Interest Rate
5.2.1	Short- and/or Medium-Term Working Capital Loan	Floating	from 3M Euribor + spread 3,00% to BEKKE + spread 2,50%
5.3	Overdraft	Interest Rate Type	Interest Rate
5.3.1	Overdraft	Floating	from 11,00%
5.4	Professional Equipment	Interest Rate Type	Interest Rate
5.4.1	Professional equipment loan	Floating	from 3M Euribor + spread 3,00% to BEEE + spread 1,50%
5.4.2	Professional Equipment Leasing	Floating	Base rate Euribor 3M + margin from 3,00% to 7,00%
5.5	Business Premises	Interest Rate Type	Interest Rate
5.5.1	Business Premises Loan for purchase, construction, renovation / expansion	Floating	from 3M Euribor + spread 3,00% to BEEΣ + spread 1,65%
5.5.2	Business Premises Leasing	Floating	Base rate Euribor 3M + margin from 4,50% to 6,25%
6. Medium & Large Corporates Loans & Specialized Lending			
6.1	Base Rates	Interest Rate Type	Interest Rate
Loan interest rates are offered with a spread negotiated and agreed with the customer.			
6.1.1	Business working capital loyalty base rate (BEX)	Floating	8,55%



6.2	Working Capital (Other Short-Term or / and Medium-Term Loans)	Interest Rate Type	Interest Rate
6.2.1	Short- and/or Medium-Term Working Capital Loan	Floating	BEX or EURIBOR / LIBOR / SARON / TONA / SONIA / SOFR / STR + negotiated spread
6.3	PPE	Interest Rate Type	Interest Rate
6.3.1	Medium - Term Loans or / and Long - Term Loans for PPE	Floating	EURIBOR / LIBOR / SARON / TONA / SONIA / SOFR / STR + negotiated spread
6.4	Other Short-Term, Medium-Term & Long-Term Loans	Interest Rate Type	Interest Rate
6.4.1	Project / Leverage Finance	Floating	EURIBOR / LIBOR / SARON / TONA / SONIA / SOFR / STR + negotiated spread
6.4.2	Hotel Finance	Floating	EURIBOR / LIBOR / SARON / TONA / SONIA / SOFR / STR + negotiated spread
6.4.3	Shipping Finance	Floating	EURIBOR / LIBOR / SARON / TONA / SONIA / SOFR / STR + negotiated spread

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6.4.4	Commercial Real Estate	Floating	EURIBOR / LIBOR / SARON / TONA / SONIA / SOFR / STR + negotiated spread
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