

# Personal Banking Interest Rates for Deposit and Loan Products

## 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 25.05.2026.**

<b>Table of Contents</b>	<b>Page.</b>
<b>I. Deposit &amp; Loan Products</b>	<b>3</b>
1. Euro-denominated Deposits	4
1.1. Personal Banking Account (Statement) (compounded monthly)	4
1.2. Personal Banking Account for the "Panta Neoi" payroll scheme (Statement) (compounded monthly)	4
2. Consumer Loans	4
2.1. Overdraft	4
2.2. Personal Amortising Loan	4
3. Mortgage Loans with Fixed Interest Rate	4
4. Insurance Products	4
5. Credit Cards	5
5.1. VISA - only available through Eurobank Network	5

**I.**
**Deposit & Loan Products**
**GENERAL INFORMATION**
**Deposit Products**

- **Interest Calculation Start Date:**
  - (a) Savings/Current Accounts: Same day
  - (b) Sight Accounts: next working day for cash deposits or same day for incoming credit transfers (remittances)
- **Interest Calculation End Date:** The day before cash withdrawal.
- **Debit Rate:** 10,6% (including the Law 128/1975 levy)
- **Interest Computation Basis:**
  - (a) No. of days in a year: 365,
  - (b) No. of days in a month: 30/31
- **Interest Payment Date:**
  - (a) 12 interest periods per year: 1st working day of next month,
  - (b) 2 interest periods per year: 1/1 and 1/7 each year
- **Tiered split balance:** An interest rate that differs in each tier meaning that a different rate applies to the deposited amount in each tier.
- **Tiered whole balance:** An interest rate which differs depending on the overall size of the deposit and applies to the whole amount.
- **Annual Actual Total Return (AATR):** calculated on the assumption that for 1 year the amount deposited and the interest rate remain unchanged and compound interest for the 6-month period (or one month in the cases of monthly compounding) is not withdrawn. As a result, the Annual Actual Total Return is calculated after taxing interest at a rate of 15% and applying 6-month compound interest (or monthly compound interest if the product is compounded monthly).
- Interest earned is subject to tax at a rate of 15%.

**Loan Products**

- **Law 128/75 levy: Consumer loans / Credit cards:** Interest rates are augmented by the levy specified in Law 128/1975 (0,60 % per annum).
- **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.
- **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) Days in year: 360 (b) Days in month: 30.
- **Default:** Overdue debts (principal, interest, expenses) are liable to an extra 2.5% on top of the agreed 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
  - (b) **Overdraft:** Monthly compounding, can be chosen by customer when submitting the application for financing.
- **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.
- **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.

1. Euro-denominated Deposits					
1.1	<b>Personal Banking Account (Statement) (compounded monthly)</b>			<b>Nominal Interest Rate (%)</b>	<b>Annual Actual Total Return (%)</b>
1.1.1	Personal Banking Account – Available to Personal Banking clients (tiered split balance)	from € 0,01 to € 10.000,00	0,4000%	0,3405%	
		from € 10.000,01 to € 20.000,00	0,3000%	0,2553%	
		over € 20.000,01	0,1000%	0,0850%	
1.1.2	Personal Banking Account – Available to non-Personal Banking clients (No pension credit – tiered whole balance)		0,0000%	0,0000%	
1.1.3	Personal Banking Account – Available to non-Personal Banking clients (With pension credit – tiered split balance)	from € 0,01 to € 5.000,00	0,0500%	0,0425%	
		over € 5.000,01	0,0100%	0,0085%	
1.2	<b>Personal Banking Account for the "Panta Neoi" payroll scheme (Statement) (compounded monthly)</b>			<b>Weighted Interest Rate (%)</b>	
1.2.1	Personal Banking Account with Pension Credit (tiered whole balance)	from € 0,01 to € 5.000,00	0,05%		
		over € 5.000,01	0,01%		
<i>The interest rates are applicable to accounts receiving pension credits. In the absence of such credits, the interest rates applicable to Personal Banking Accounts without pension credit shall apply.</i>					
2. Consumer Loans					
2.1	<b>Overdraft</b>			<b>Interest Rate Type</b>	<b>Interest range</b>
2.1.1	Overdraft Classic (amount due)	up to € 3.000,00	Floating Tiered	12,80%	
		from € 3.000,01 to € 6.000,00	Floating Tiered	11,80%	
		from € 6.000,01 to € 9.000,00	Floating Tiered	11,30%	
		from € 9.000,01 to € 12.000,00	Floating Tiered	10,80%	
		over € 12.000,01	Floating Tiered	10,30%	
2.2	<b>Personal Amortising Loan</b>			<b>Interest Rate Type</b>	<b>Interest range</b>
2.2.1	Personal Banking Personal Loan			Floating	6,90 %
3. Mortgage Loans with Fixed Interest Rate					
0.30% DISCOUNT on the fixed mortgage interest rate, subject to the provision of life insurance and property insurance for the financed asset through the EKKINISI STEGI programme.					
4. Insurance Products					
Special privileges / discounts are available to Personal Banking clients on the fees/charges depending on the case.					

5. Credit Cards			
5.1	VISA - only available through Eurobank Network	Interest rate on purchases	Interest rate on withdrawals
5.1.1	Personal Banking Visa	14,90%	15,40%
<i>To the interest rates for Purchases , Withdrawals &amp; Balance Transfer is additionally added the contribution 0,60% (L. 128/75). Interest rate on balance transfer is 6,90%.</i>			