

**LENDING RATES AND CHARGES FOR INDIVIDUALS IN EURO**

Last Update: 25/02/2021

**BASE RATES AS OF 25/02/2021:**

		Total Interest
Bank Base Rate (BBR)	Euribor 3M + 4,00%	4,000%
Housing Loan Base Rate (HLBR)	Euribor 3M + 2,00%	2,000%
Consumer Loan Base Rate (CLBR)	Euribor 3M + 4,50%	4,500%
	Adjust. Euribor 3M	0,000%

**A. HOUSING LOANS WITH MORTGAGE ON A PROPERTY**

PRODUCT	CONTRIBUTION	INTEREST TYPE	BASE RATE	MARGIN	TOTAL INTEREST
Alpha Residence	≥ 50%	Floating	Housing Loan Base Rate (HLBR)	-0,15%	1,85%
	≥ 30% και < 50%			-0,05%	1,95%
	< 30% και < 25%			0,00%	2,00%

**REPRESENTATIVE EXAMPLES**

Amount of grant (€)	Duration of grant (Years)	Frequency/ number of installments	Contribution	Installment Amount (€)	Total payable amount (€)	Base rate	Margin	Total Interest	A.P.R as at 08/04/2019	FEES: Other charges included in the APR and total payable amount:		Other expected charges for the borrower NOT included in the APR:
										1.722	All costs of arrangement and documentation fees and stamp duty expenses for the financing documents. Expenses for conducting an appraisal of the immovable property and a mortgage registration fee (1%) paid to the Land Registry.	
100.000	40	480 monthly installments	≥ 50%	294,64	141.426,78	Housing Loan Base Rate (HLBR)	-0,15%	1,85%	1,96%	1.722	All costs of arrangement and documentation fees and stamp duty expenses for the financing documents. Expenses for conducting an appraisal of the immovable property and a mortgage registration fee (1%) paid to the Land Registry.	For the granting of the loan it is obligatory for the borrower to provide life insurance and fire/ earthquake insurance for the mortgaged property, which will be assigned in favour of the Bank and the cost of which cannot be estimated in advance, and it is therefore not included in the APR.
			≥ 30% και < 50%	299,81	143.906,52		-0,05%	1,95%	2,06%			
			< 30% και < 25%	302,41	145.155,28		0,00%	2,00%	2,11%			

**Warnings:**

- 1) Terms and conditions apply.
- 2) There are charges for early loan repayment.
- 3) If you fail to pay your installments on a regular basis, you run the risk of losing your home.

**B. CONSUMER LOANS**
**B.1. ALPHA CAR LOAN**

PURPOSE	CONTRIBUTION	INTEREST TYPE	BASE RATE	MARGIN <sup>1</sup>	TOTAL INTEREST
Purchase of New Car	≥ 50%	Floating	Euribor 3M	3,50%	3,50%
	≥ 30% και < 50%		Euribor 3M	3,80%	3,80%
	< 20% και < 30%		CLBR	-0,50%	4,00%
Purchase of Used Car	≥ 40%	Floating	CLBR	0,40%	4,90%

1. A discount of 0.20% is also offered on the interest rate margin if you purchase a new eco-friendly car

**REPRESENTATIVE EXAMPLES**

Amount of grant (€)	Duration of grant (Years)	Frequency/ number of installments	Contribution	Installment Amount (€)	Total payable amount (€)	Base rate	Margin	Total Interest	A.P.R as at 08/04/2019	FEES: Other charges included in the APR and total payable amount:		Other expected charges for the borrower NOT included in the APR:
										100,35	All costs of arrangement and documentation fees and stamp duty expenses for the financing documents.	
<b>1. Purchase of New Car</b>												
10.000	7	84 monthly installments	≥ 50%	134,30	11.281,20	Floating - Euribor 3M	3,50%	3,50%	3,84%	100,35	All costs of arrangement and documentation fees and stamp duty expenses for the financing documents.	The granting of the loan is subject to the assignment of a comprehensive car insurance policy for the financed car. The cost of the insurance premiums cannot be estimated in advance, and it is therefore not included in the APR
			≥ 30% και < 50%	135,64	11.393,76		3,80%	3,80%	4,14%			
			< 20% και < 30%	136,55	11.470,20		Floating - CLBR	-0,50%	4,00%			
<b>2. Purchase of Used Car</b>												
10.000	5	60 monthly installments	≥ 40%	188,05	11.283,00	Floating - CLBR	0,40%	4,90%	5,39%	100,35	All costs of arrangement and documentation fees and stamp duty expenses for the financing documents.	For the granting of the loan the Bank at its sole discretion, may request for the borrower to provide life insurance which will be assigned in favour of the Bank.

**B.2. ALPHA PERSONAL LOAN**

SECURITY	INTEREST TYPE	BASE RATE	MARGIN	TOTAL INTEREST
With mortgage	Floating	CLBR	0,70%	5,20%
Without mortgage	Floating	CLBR	1,70%	6,20%

**REPRESENTATIVE EXAMPLES**

Security	Amount of grant (€)	Duration of grant (Years)	Frequency/ number of installments	Installment Amount (€)	Total payable amount (€)	Base rate	Margin	Total Interest	A.P.R as at 08/04/2019	FEES: Other charges included in the APR and total payable amount:		Other expected charges for the borrower NOT included in the APR:
With mortgage	10.000	8	96 monthly installments	127,31	12.221,64	Floating - CLBR	0,70%	5,20%	6,29%	354,85	All costs of arrangement and documentation fees and stamp duty expenses for the financing documents. Expenses for conducting an appraisal of the immovable property and a mortgage registration fee (1%) paid to the Land Registry.	For the granting of the loan it is obligatory for the borrower to provide life insurance and fire/ earthquake insurance for the mortgaged property, which will be assigned in favour of the Bank and the cost of which cannot be estimated in advance, and it is therefore not included in the APR.
Without mortgage	10.000	8	96 monthly installments	132,02	12.673,92	Floating - CLBR	1,70%	6,20%	6,57%	98,35	All costs of arrangement and documentation fees and stamp duty expenses for the financing documents.	For the granting of the loan it is obligatory for the borrower to provide life insurance, which will be assigned in favour of the Bank and the cost of which cannot be estimated in advance, and it is therefore not included in the APR.

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		Total Interest
Bank Base Rate (BBR)	Euribor 3M + 4.00%	4.000%
Housing Loan Base Rate (HLBR)	Euribor 3M + 2.00%	2.000%
Consumer Loan Base Rate (CLBR)	Euribor 3M + 4.50%	4.500%
	Adjust. Euribor 3M	0.000%

**B.3. ALPHA STUDENT LOAN**

SECURITY	INTEREST TYPE	BASE RATE	MARGIN	TOTAL INTEREST
With mortgage	Floating	Euribor 3M	3.50%	3.50%
Without mortgage	Floating	Euribor 3M	4.50%	4.50%

**REPRESENTATIVE EXAMPLES**

Security	Amount of grant (€)	Duration of grant (Years)	Frequency/ number of installments	Installment Amount (€)	Total payable amount (€)	Base rate	Margin	Total Interest	A.P.R as at 08/04/2019	FEES: Other charges included in the APR and total payable amount:	Other expected charges for the borrower NOT included in the APR:	
With mortgage	10.000	10	120 monthly installments	98,78	11.853,34	Floating - Euribor 3M	3.50%	3.50%	4,33%	354,85	All costs of arrangement and documentation fees and stamp duty expenses for the financing documents. Expenses for conducting an appraisal of the immovable property and a mortgage registration fee (1%) paid to the Land Registry.	For the granting of the loan it is obligatory for the borrower to provide life insurance and fire/ earthquake insurance for the mortgaged property, which will be assigned in favour of the Bank and the cost of which cannot be estimated in advance, and it is therefore not included in the APR.
Without mortgage	10.000	10	120 monthly installments	103,45	12.414,00	Floating - Euribor 3M	4.50%	4.50%	4,77%	98,35	All costs of arrangement and documentation fees and stamp duty expenses for the financing documents.	For the granting of the loan it is obligatory for the borrower to provide life insurance, which will be assigned in favour of the Bank and the cost of which cannot be estimated in advance, and it is therefore not included in the APR.

**B.4. Alpha All in 1**

SECURITY	INTEREST TYPE	BASE RATE	MARGIN	TOTAL INTEREST
With mortgage	Floating	CLBR	0,75%	5,25%
Without mortgage	Floating	CLBR	1,75%	6,25%

**REPRESENTATIVE EXAMPLES**

Security	Amount of grant (€)	Duration of grant (Years)	Frequency/ number of installments	Installment Amount (€)	Total payable amount (€)	Base rate	Margin	Total Interest	A.P.R as at 08/04/2019	FEES: Other charges included in the APR and total payable amount:	Other expected charges for the borrower NOT included in the APR:	
With mortgage	10.000	10	120 monthly installments	107,03	12.843,73	Floating - CLBR	0,75%	5,25%	6,16%	354,85	All costs of arrangement and documentation fees and stamp duty expenses for the financing documents. Expenses for conducting an appraisal of the immovable property and a mortgage registration fee (1%) paid to the Land Registry.	For the granting of the loan it is obligatory for the borrower to provide life insurance and fire/ earthquake insurance for the mortgaged property, which will be assigned in favour of the Bank and the cost of which cannot be estimated in advance, and it is therefore not included in the APR.
Without mortgage	10.000	10	120 monthly installments	111,89	13.426,80	Floating - CLBR	1,75%	6,25%	6,58%	98,35	All costs of arrangement and documentation fees and stamp duty expenses for the financing documents.	For the granting of the loan it is obligatory for the borrower to provide life insurance, which will be assigned in favour of the Bank and the cost of which cannot be estimated in advance, and it is therefore not included in the APR.

**Warnings:**

- 1) Terms and conditions apply
- 2) There are charges for early loan repayment.
- 3) The granting of the loan is subject to the provision of adequate guarantees in favour of Alpha Bank Cyprus Ltd.
- 4) You run the risk of losing your real estate assets if you fail to keep up mortgage installments or installments on any other loan secured by a mortgage on your property (where applicable).

**LENDING RATES AND CHARGES FOR INDIVIDUALS IN EURO**

Last Update: 25/02/2021

**BASE RATES AS OF 25/02/2021:**

		Total Interest
Bank Base Rate (BBR)	Euribor 3M + 4,00%	4,000%
Housing Loan Base Rate (HLBR)	Euribor 3M + 2,00%	2,000%
Consumer Loan Base Rate (CLBR)	Euribor 3M + 4,50%	4,500%
	Adjust. Euribor 3M	0,000%

**C. OTHER LOANS FOR INDIVIDUALS**
**C.1. Alpha 100 (Overdraft Limit)**

SECURITY	INTEREST TYPE	BASE RATE	MARGIN	TOTAL INTEREST
With mortgage	Floating	CLBR	1,00%	5,50%
Without mortgage	Floating	CLBR	2,00%	6,50%

**REPRESENTATIVE EXAMPLES**

Security	Overdraft Limit (€)	Base rate	Margin	Total Interest	A.P.R as at 12/04/2019	FEES: Other charges included in the APR and total payable amount:	Other expected charges for the borrower NOT included in the APR:
With mortgage	5.000	Floating - CLBR	1,00%	5,50%	11,84%	275,5 All costs of arrangement and documentation fees and stamp duty expenses for the financing documents. Expenses for conducting an appraisal of the immovable property and a mortgage registration fee (1%) paid to the Land Registry.	For the granting of the loan it is obligatory for the borrower to provide life insurance and fire/ earthquake insurance for the mortgaged property, which will be assigned in favour of the Bank and the cost of which cannot be estimated in advance, and it is therefore not included in the APR.
Without mortgage	5.000	Floating - CLBR	2,00%	6,50%	8,44%	80 All costs of arrangement and documentation fees and stamp duty expenses for the financing documents.	For the granting of the loan the Bank at its sole discretion, may request for the borrower to provide life insurance which will be assigned in favour of the Bank and the cost of which cannot be estimated in advance, and it is therefore not included in the APR.

**C.2. Alpha Payroll (Overdraft Limit)**

SECURITY	INTEREST TYPE	BASE RATE	MARGIN	TOTAL INTEREST
With mortgage	Floating	CLBR	0,50%	5,00%
Without mortgage	Floating	CLBR	1,50%	6,00%

**REPRESENTATIVE EXAMPLES**

Security	Overdraft Limit (€)	Base rate	Margin	Total Interest	A.P.R as at 12/04/2019	FEES: Other charges included in the APR and total payable amount:	Other expected charges for the borrower NOT included in the APR:
With mortgage	5.000	Floating - CLBR	0,50%	5,00%	10,13%	225,5 All costs of arrangement <sup>1</sup> and documentation fees and stamp duty expenses for the financing documents. Expenses for conducting an appraisal of the immovable property and a mortgage registration fee (1%) paid to the Land Registry.	For the granting of the loan it is obligatory for the borrower to provide life insurance and fire/ earthquake insurance for the mortgaged property, which will be assigned in favour of the Bank and the cost of which cannot be estimated in advance, and it is therefore not included in the APR.
Without mortgage	5.000	Floating - CLBR	1,50%	6,00%	6,83%	30 All costs of arrangement <sup>1</sup> and documentation fees and stamp duty expenses for the financing documents.	For the granting of the loan the Bank at its sole discretion, may request for the borrower to provide life insurance which will be assigned in favour of the Bank and the cost of which cannot be estimated in advance, and it is therefore not included in the APR.

1. The Alpha Payroll Scheme offers free of charge arrangement fees for the granting an overdraft facility to the account and therefore the specific cost is not included in the APR calculation.

**C.3. Alpha Start Up (Overdraft Limit)**

SECURITY	INTEREST TYPE	BASE RATE	MARGIN	TOTAL INTEREST
With mortgage	Floating	CLBR	0,75%	5,25%
Without mortgage	Floating	CLBR	1,75%	6,25%

**REPRESENTATIVE EXAMPLES**

Security	Overdraft Limit (€)	Base rate	Margin	Total Interest	A.P.R as at 12/04/2019	FEES: Other charges included in the APR and total payable amount:	Other expected charges for the borrower NOT included in the APR:
With mortgage	5.000	Floating - CLBR	0,75%	5,25%	11,56%	275,5 All costs of arrangement and documentation fees and stamp duty expenses for the financing documents. Expenses for conducting an appraisal of the immovable property and a mortgage registration fee (1%) paid to the Land Registry.	For the granting of the loan it is obligatory for the borrower to provide life insurance and fire/ earthquake insurance for the mortgaged property, which will be assigned in favour of the Bank and the cost of which cannot be estimated in advance, and it is therefore not included in the APR.
Without mortgage	5.000	Floating - CLBR	1,75%	6,25%	8,18%	80 All costs of arrangement and documentation fees and stamp duty expenses for the financing documents.	For the granting of the loan the Bank at its sole discretion, may request for the borrower to provide life insurance which will be assigned in favour of the Bank and the cost of which cannot be estimated in advance, and it is therefore not included in the APR.

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		Total Interest
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Housing Loan Base Rate (HLBR)	Euribor 3M + 2,00%	2,000%
Consumer Loan Base Rate (CLBR)	Euribor 3M + 4,50%	4,500%
	Adjust. Euribor 3M	0,000%

**C.4. Alpha Pension (Overdraft Limit)**

SECURITY	INTEREST TYPE	BASE RATE	MARGIN	TOTAL INTEREST
With mortgage	Floating	CLBR	0,75%	5,25%
Without mortgage	Floating	CLBR	1,75%	6,25%

**REPRESENTATIVE EXAMPLES**

Security	Overdraft Limit (€)	Base rate	Margin	Total Interest	A.P.R as at 12/04/2019	FEES: Other charges included in the APR and total payable amount:	Other expected charges for the borrower NOT included in the APR:	
With mortgage	5.000	Floating - CLBR	0,75%	5,25%	11,56%	275,5	All costs of arrangement and documentation fees and stamp duty expenses for the financing documents. Expenses for conducting an appraisal of the immovable property and a mortgage registration fee (1%) paid to the Land Registry.o	For the granting of the loan it is obligatory for the borrower to provide life insurance and fire/ earthquake insurance for the mortgaged property, which will be assigned in favour of the Bank and the cost of which cannot be estimated in advance, and it is therefore not included in the APR.
Without mortgage	5.000	Floating - CLBR	1,75%	6,25%	8,18%	80	All costs of arrangement and documentation fees and stamp duty expenses for the financing documents.	For the granting of the loan the Bank at its sole discretion, may request for the borrower to provide life insurance which will be assigned in favour of the Bank and the cost of which cannot be estimated in advance, and it is therefore not included in the APR.

**C.5. Alpha Smart Management (Overdraft Limit)**

SECURITY	INTEREST TYPE	BASE RATE	MARGIN	TOTAL INTEREST
With mortgage	Floating	BBR	0,50%	4,50%
Without mortgage	Floating	BBR	2,00%	6,00%

**REPRESENTATIVE EXAMPLES**

Security	Overdraft Limit (€)	Base rate	Margin	Total Interest	A.P.R as at 12/04/2019	FEES: Other charges included in the APR and total payable amount:	Other expected charges for the borrower NOT included in the APR:	
With mortgage	5.000	Floating - BBR	0,50%	4,50%	9,67%	229	All costs of arrangement <sup>1</sup> and documentation <sup>2</sup> fees and stamp duty expenses for the financing documents. Expenses for conducting an appraisal of the immovable property and a mortgage registration fee (1%) paid to the Land Registry.	For the granting of the loan it is obligatory for the borrower to provide life insurance and fire/ earthquake insurance for the mortgaged property, which will be assigned in favour of the Bank and the cost of which cannot be estimated in advance, and it is therefore not included in the APR..
Without mortgage	5.000	Floating - BBR	2,00%	6,00%	6,94%	35	All costs of arrangement <sup>1</sup> and documentation <sup>2</sup> fees and stamp duty expenses for the financing documents.	For the granting of the loan the Bank at its sole discretion, may request for the borrower to provide life insurance which will be assigned in favour of the Bank and the cost of which cannot be estimated in advance, and it is therefore not included in the APR.

1. The product offers 30% discount on arrangement fees for the granting an overdraft facility to the account and therefore the specific cost is not included in the APR calculation.

2. The product offers free of charge documentation fees for the granting an overdraft facility to the account and therefore the specific cost is not included in the APR calculation.

**Warnings:**

- 1) Terms and conditions apply.
- 2) The granting of the loan is subject to the provision of adequate guarantees in favour of Alpha Bank Cyprus Ltd.
- 3) You run the risk of losing your real estate assets if you fail to keep up mortgage installments or installments on any other loan secured by a mortgage on your property (where applicable).

**D. CREDIT CARDS**

PRODUCT	INTEREST TYPE	SALES INTEREST RATE	CASH ADVANCE INTEREST RATE	ANNUAL SUBSCRIPTION (€)
Gold Alpha Bank Visa	Fixed	13,50%	15,00%	40
Aegean Visa	Fixed	13,50%	15,00%	50
Silver Alpha Bank Visa	Fixed	13,50%	15,00%	15
Alpha Bank MasterCard (Cashback)	Fixed	13,50%	15,00%	15

**REPRESENTATIVE EXAMPLES**

Product	Credit Card Limit (€)	Interest Type	Sales Interest Rate	A.P.R as at 13/04/2021	Total payable amount (€)	FEES: Other charges included in the APR and total payable amount:	Other expected charges for the borrower NOT included in the APR:
Gold Alpha Bank Visa	1.000	Fixed	13,50%	18,70%	1.179,56	40	Includes the annual credit card subscription fee For the granting of the credit card limit the Bank at its sole discretion, may request for the borrower to provide life insurance which will be assigned in favour of the Bank and the cost of which cannot be estimated in advance, and it is therefore not included in the APR.
Aegean Visa	1.000	Fixed	13,50%	19,95%	1.189,56	50	
Silver Alpha Bank Visa	1.000	Fixed	13,50%	15,69%	1.154,56	15	
Alpha Bank MasterCard (Cashback)	1.000	Fixed	13,50%	16,28%	1.159,56	20	

**Warnings:**

- 1) Terms and conditions apply.
- 2) The granting of the credit card limit is subject to approval by Alpha Bank Cyprus Ltd.

## **CATALOGUE OF INTEREST RATES AND CHARGES FOR INDIVIDUALS**

**AS OF 25/02/2021 (Hereinafter the 'Catalogue')**

The Catalogue displays, using a representative example, the interest rates, expenses, applicable charges and the Annual Percentage Rate of Charge (A.P.R.) in relation to banking products offered by the Retail Banking Sector of Alpha Bank Cyprus Ltd (hereinafter the 'Bank'). In addition, the Bank offers its customers further banking facilities, for which the aforementioned information may differ from client to client and is related, amongst others, with the type of banking facility, the risk assumed by the Bank, the expected volume of transactions with the customer, whether the Bank has been provided with security that it considers adequate or not, as well as the type of each security provided.

The Interest Rates, expenses and applicable charges may be revised from time to time, and in such a case you will be notified accordingly via a revised Catalogue in our website, through the Branch Network, the press, or by any other form of notice.

Alpha Bank Cyprus Ltd makes the maximum possible effort to ensure that the information enclosed in the Catalogue is correct and accurate. It is hereby understood that, in case a credit facility is granted to you, the terms and conditions relating to the provision of that credit facility, which shall include, among others, the interest rates and the mode in which they may be charged and amended from time to time as well as the level, mode of charge and amendment of any commissions or applicable charges, shall be given to you in writing. In the case of credit facilities that fall into the scope of the Consumer Credit Act of 2010 (N.106(I)/2010), as it may be amended from time to time, you will be given in writing all the additional information prescribed by that Law, including the A.P.R. The information enclosed in the Catalogue, is in no way replace any terms and/ or conditions already in place and which pertain to products/ schemes offered by the Bank.

For more information regarding the bank's products, visit any Alpha Bank Cyprus Ltd branch, or our website at: [www.alphabank.com.cy](http://www.alphabank.com.cy), or contact our Customer Service Line on 22888888.

## NOTES:

The **A.P.R.** has been calculated based on the Bank's annual interest rate, the assumed credit amount, the credit period, the fees and other applicable charges mentioned in the above table. It is hereby understood that the A.P.R. and/ or where applicable the amount of the installment and/ or where applicable the aggregate amount that the consumer must pay will be modified in case there is any change in the Bank Base Rate (BBR) or the Consumer Loan Base Rate (CLBR) or the Housing Loan Base Rate (HLBR), accordingly, on the margin, the credit period (where applicable) the repayment period (where applicable), and the timing, level and frequency of installments (where applicable) and any other charges, fees and applicable charges.

For housing loans, the interest rates that are shown in the table of the Catalogue have been calculated using the Housing Loan Base Rate which is set by the Bank as Euribor 3 months plus 2.00%. For consumer loans and other credit facilities for individuals, the interest rates have been calculated using the Bank Base Rate which is set by the Bank as Euribor 3 months plus 4.00% or the Consumer Loan Base Rate which is set by the Bank as Euribor 3 months plus 4.50%. The rates that are shown in the table of the Catalogue have been calculated with reference to the 3 months Euribor (Euribor 3m), with value date 25<sup>th</sup> of February 2021. Indicatively, we specify that the 3 months Euribor (Euribor 3m) at the aforementioned date amounted to -0,540% and the adjusted 3 months Euribor (Euribor 3m) amounted to 0,000%.

**The Total Debit Interest Rate of each facility that is shown in the table of the Catalogue consists of the interest rate which corresponds to the specific facility, plus the interest margin for the specific product, and is modified accordingly in case there is a change on one or both of these elements.** In case of current account excesses and/ or loan arrears, the Bank has the right to charge an increased rate. The increased rate varies, depending on the type of account, and is charged on the amount of the excess or arrears respectively.

For the **A.P.R.** calculation regarding housing loan **Alpha Residence**, are included all costs of arrangement and documentation fees and stamp duty expenses for the financing documents. Expenses for conducting an appraisal of the immovable property and a mortgage registration fee (1%) paid to the Land Registry.

For the granting of the housing loan Alpha Residence it is obligatory for the borrower to provide life insurance and fire/ earthquake insurance for the mortgaged property, which will be assigned in favour of the Bank and the cost of which cannot be estimated in advance, and it is therefore not included in the APR calculation.

For the **A.P.R.** calculation regarding **Alpha Car Loan**, are included all costs of arrangement and documentation fees and stamp duty expenses for the financing documents.

The granting of Alpha Car Loan is subject to the assignment of a comprehensive car insurance policy for the financed car. The cost of the insurance premiums cannot be estimated in advance, and it is therefore not included in the APR calculation. Furthermore the Bank at its sole discretion, may request for the borrower to provide life insurance which will be assigned in favour of the Bank.

For the **A.P.R.** calculation regarding **other Consumer Loans**, are included all costs of arrangement and documentation fees and stamp duty expenses for the financing documents.

For the A.P.R. calculation regarding Consumer Loans secured by a mortgage on an immovable property, further appraisal expenses are included as well as a mortgage registration fee (1%) paid to the Land Registry. For the granting of Consumer Loans secured by a mortgage on an immovable property, it is obligatory for the borrower to provide life insurance and fire/ earthquake insurance for the mortgaged property, which will be assigned in favour of the Bank and the cost of which cannot be estimated in advance, and it is therefore not included in the APR calculation.

## NOTES:

Regarding consumer loans not secured by mortgage on an immovable property, the Bank at its sole discretion, may request for the borrower to provide life insurance which will be assigned in favour of the Bank and the cost of which cannot be estimated in advance, and it is therefore not included in the APR calculation.

For the **A.P.R.** calculation regarding **overdraft limits** and **credit cards**, it has been assumed that the repayment of both capital and interest is made with one installment at the end of the credit facility.

Arrangement fees are defined at 0.1% on the amount borrowed, with a minimum charge of €50 and a maximum of €1.000. Stamp duty has been calculated depending on the amount of the Contract. Contracts that deal with amounts from €1 to €5.000 do not bear any stamping charges, contracts that deal with amounts from €5.001 to €170.000 are stamped with 1.5‰ charges on the amount borrowed and contract amounts exceeding €170.000 are stamped with 2‰ charges on the amount borrowed with a maximum stamping charge of €20.000. Additionally, the stamp duty may vary depending on the type of securities that are provided by the customer to the Bank, in the context of the loan agreement.

### **Warnings:**

1. Terms and conditions apply.
2. You run the risk of losing your real estate assets if you fail to keep up mortgage installments or installments on any other loan secured by a mortgage on your property.
3. There are charges for early loan repayment.
4. The consumer has the right to withdraw from the loan agreement within 5 working days from the signing thereof, provided no amount under the agreement has been disbursed.
5. The consumer has the right to withdraw from the loan agreement within 14 days from the signing thereof or from the date of receiving the terms of the loan agreement, in case such date is subsequent to the date of signing of the agreement.
6. The granting of the loan is subject to the provision of adequate guarantees in favour of Alpha Bank Cyprus Ltd.
7. Requests for credit facilities from the Bank will be subject to evaluation according to the Bank's lending policy.
8. The Bank reserves the right to reject any customer application at its absolute discretion, where the set terms and conditions are not met.
9. The Bank reserves the right to withdraw the products or to modify the minimum criteria/ characteristics of the products at any time.

For more information on the above and for the full terms and conditions of the schemes, please contact any Alpha Bank Cyprus Ltd branch, or call at 22888888, or visit our website: [www.alphabank.com.cy](http://www.alphabank.com.cy).