ALPHA BANK

CATALOGUE OF LENDING RATES AND CHARGES FOR INDIVIDUALS IN EURO

Last Update:12/10/2026

Base Rates valid since: 25/08/2026	Base Rate	Total Interest
Bank Base Rate (BBR)	Euribor 3M + 4,00%	**6,524%**
Housing Loan Base Rate (HLBR)	Euribor 3M + 2,00%	**4,524%**
Consumer Loan Base Rate (CLBR)	Euribor 3M + 4,50%	**7,024%**
Euribor 3M as at 25/08/2026		***2,524%***

A. HOUSING LOANS WITH MORTGAGE ON A PROPERTY

A1. ALPHA RESIDENCE

Purpose	Contribution	Interest Type	Base Rate	Margin	Total Interest
Purchase, construction, rennovation, completion, of property (primary or holiday residence), purchase of land for construction purposes.	≥ 50%	Fluctuating	**Housing Loan Base Rate (HLBR)**	-0,15%	4,374%
	≥ 30% και < 50%			-0,05%	4,474%
	≥ 20% και < 30%			0,05%	4,574%

REPRESENTATIVE EXAMPLES

Product	Loan Amount (€)	Loan Duration (Years)	Frequency/Number of installments	Contribution	Base Rate	Margin	Total Interest	Installment Amount (€)	Total Payable Amount (€)	A.P.R as at 24/08/2026	FEES (€) : Other charges included in the APR and total payable amount:		Other expected charges for the borrower NOT included in the APR:
Alpha Residence	100.000	40	480 monthly installments	≥ 50%	**Fluctuating, Housing Loan Base Rate (HLBR)**	-0,15%	4,374%	438,98	212.165,87	4,53%	1.456,35	Initial bank and property valuation fees (where applicable) 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%		-0,05%	4,474%	445,24	215.173,16	4,63%			
				≥ 20% και < 30%		0,05%	4,574%	451,55	218.198,06	4,73%			

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) If you fail to pay your installments on a regular basis, you run the risk of losing your home.
Note: There are alternative options for pricing with fixed or variable interest rate. For more information you may contact any of the Alpha Bank branches

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Euribor 3M as at 25/08/2026		***2,524%***

B. CONSUMER LOANS

B.1. ALPHA CAR LOAN

B.1.1. ALPHA CAR LOAN WITH FLUCTUATING RATE

				New Electric Car		New eco-friendly Car		New Car	
Purpose	**Contribution**	**Interest Type**	**Base Rate**	**Margin**	**Total Interest**	**Margin**	**Total Interest**	**Margin**	**Total Interest**
Purchase of New Car	≥ 50%	Fluctuating	**Consumer Loan Base Rate (CLBR)**	-1,30%	5,724%	-1,20%	5,824%	-1,00%	6,024%
	≥ 30% και < 50%			-1,00%	6,024%	-0,90%	6,124%	-0,70%	6,324%
	≥ 20% και < 30%			-0,80%	6,224%	-0,70%	6,324%	-0,50%	6,524%
	≥ 10% και < 20%			-0,30%	6,724%	-0,20%	6,824%	0,00%	7,024%
Purchase of Used Car	≥ 40%			Not applicable		Not applicable		0,40%	7,424%
	≥ 20% και < 40%							1,40%	8,424%

REPRESENTATIVE EXAMPLES

Product Alpha Car Loan	Loan Amount (€)	Loan Duration (Years)	Frequency/Number of installments	Contribution	Base Rate	Margin	Total Interest	Installment Amount (€)	Total Payable Amount (€)	A.P.R as at 24/08/2026	FEES (€) : Other charges included in the APR and total payable amount:		Other expected charges for the borrower NOT included in the APR:
New Electric Car	10.000	7	84 monthly installments	≥ 50%	**Fluctuating, Consumer Loan Base Rate (CLBR)**	-1,30%	5,724%	144,44	12.233,17	6,13%	100,00	Initial bank fees (where applicable)	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 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.
				≥ 30% και < 50%		-1,00%	6,024%	145,84	12.350,64	6,44%			
				≥ 20% και < 30%		-0,80%	6,224%	146,78	12.429,25	6,65%			
				≥ 10% και < 20%		-0,30%	6,724%	149,13	12.626,83	7,17%			
New Car		7	84 monthly installments	≥ 50%		-1,00%	6,024%	145,84	12.350,64	6,44%			
				≥ 30% και < 50%		-0,70%	6,324%	147,25	12.468,65	6,75%			
				≥ 20% και < 30%		-0,50%	6,524%	148,19	12.547,62	6,96%			
				≥ 10% και < 20%		0,00%	7,024%	150,55	12.746,09	7,48%			
Used Car		5	60 monthly installments	≥ 40%		0,40%	7,424%	199,48	12.068,83	8,01%			
				≥ 20% και < 40%		1,40%	8,424%	204,10	12.346,06	9,06%			

B.1.2 ALPHA CAR LOAN WITH FIXED RATE

				Total Rate		
Purpose	**Contribution**	**Interest Type**	**Base Rate**	**New Electric Car**	**New Eco-friendly Car**	**New Car**
Purchase of New Car	≥ 50%	Fixed	Not applicable	6,00%	6,50%	6,75%
	≥ 30% και < 50%			6,25%	6,75%	7,00%
	≥ 20% και < 30%			6,50%	7,00%	7,25%
	≥ 10% και < 20%			6,75%	7,25%	7,50%
Purchase of Used Car	≥ 40%			Not applicable	Not applicable	7,70%
	≥ 20% και < 40%					8,00%

REPRESENTATIVE EXAMPLES

Product Alpha Car Loan	Loan Amount (€)	Loan Duration (Years)	Frequency/Number of installments	Contribution	Interest Type	Margin	Total Interest	Installment Amount (€)	Total Payable Amount (€)	A.P.R as at 08/10/2026	FEES (€) : Other charges included in the APR and total payable amount:		Other expected charges for the borrower NOT included in the APR:
New Electric Car	10.000	7	84 monthly installments	≥ 50%	**Fixed rate**	Not applicable	6,00%	145,74	12.342,16	6,41%	100,00	Initial bank fees (where applicable)	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 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.
				≥ 30% και < 50%			6,25%	146,91	12.440,44	6,67%			
				≥ 20% και < 30%			6,50%	148,09	12.539,56	6,93%			
				≥ 10% και < 20%			6,75%	149,26	12.637,84	7,19%			
New Car		7	84 monthly installments	≥ 50%			6,75%	149,26	12.637,84	7,19%			
				≥ 30% και < 50%			7,00%	150,45	12.737,80	7,45%			
				≥ 20% και < 30%			7,25%	151,64	12.837,76	7,71%			
				≥ 10% και < 20%			7,50%	152,83	12.937,72	7,97%			
Used Car		5	60 monthly installments	≥ 40%			7,70%	200,77	12.146,20	8,30%			
				≥ 20% και < 40%			8,00%	202,16	12.229,60	8,62%			

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.

ALPHA BANK

CATALOGUE OF LENDING RATES AND CHARGES FOR INDIVIDUALS IN EURO

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Base Rates valid since: 25/08/2026	Base Rate	Total Interest
Bank Base Rate (BBR)	Euribor 3M + 4,00%	**6,524%**
Housing Loan Base Rate (HLBR)	Euribor 3M + 2,00%	**4,524%**
Consumer Loan Base Rate (CLBR)	Euribor 3M + 4,50%	**7,024%**
Euribor 3M as at 25/08/2026		***2,524%***

B.2. ALPHA PERSONAL LOAN

Collateral	Interest Type	Base Rate	Margin	Total Interest
With mortgage	Fluctuating	**Consumer Loan Base Rate (CLBR)**	0,70%	7,724%
Without mortgage			1,70%	8,724%

REPRESENTATIVE EXAMPLES

Product Alpha Personal Loan	Loan Amount (€)	Loan Duration (Years)	Frequency/Number of installments	Base Rate	Margin	Total Interest	Installment Amount (€)	Total Payable Amount (€)	A.P.R as at 24/08/2026	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	**Fluctuating, Consumer Loan Base Rate (CLBR)**	0,70%	7,724%	139,35	13.794,09	9,15%	416,35	Initial bank and property valuation fees (where applicable) 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					1,70%	8,724%	144,28	13.950,43	9,22%	100,00	Initial bank fees (where applicable)	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.3. ALPHA STUDENT LOAN

Collateral	Interest Type	Base Rate	Margin	Total Interest
With mortgage	Fluctuating	**Consumer Loan Base Rate (CLBR)**	-1,00%	6,024%
Without mortgage			0,00%	7,024%

REPRESENTATIVE EXAMPLES

Product Alpha Student Loan	Loan Amount (€)	Loan Duration (Years)	Frequency/Number of installments	Base Rate	Margin	Total Interest	Installment Amount (€)	Total Payable Amount (€)	A.P.R as at 24/08/2026	FEES (€) : Other charges included in the APR and total payable amount:		Other expected charges for the borrower NOT included in the APR:
With mortgage	30.000	15	180 monthly installments	**Fluctuating, Consumer Loan Base Rate (CLBR)**	-1,00%	6,024%	252,34	46.056,83	6,47%	636,35	Initial bank and property valuation fees (where applicable) 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	120 monthly installments		0,00%	7,024%	347,13	41.755,88	7,23%	100,00	Initial bank fees (where applicable)	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) If you fail to pay your installments on a regular basis, you run the risk of losing your home.

ALPHA BANK

CATALOGUE OF LENDING RATES AND CHARGES FOR INDIVIDUALS IN EURO

Last Update:12/10/2026

Base Rates valid since: 25/08/2026	Base Rate	Total Interest
Bank Base Rate (BBR)	Euribor 3M + 4,00%	**6,524%**
Housing Loan Base Rate (HLBR)	Euribor 3M + 2,00%	**4,524%**
Consumer Loan Base Rate (CLBR)	Euribor 3M + 4,50%	**7,024%**
Euribor 3M as at 25/08/2026		***2,524%***

C. OTHER LENDING FOR INDIVIDUALS

C.1. ALPHA 100 (OVERDRAFT LIMIT)

Collateral	Interest Type	Base Rate	Margin	Total Interest
With mortgage	Fluctuating	**Consumer Loan Base Rate (CLBR)**	1,00%	8,024%
Without mortgage			2,00%	9,024%

REPRESENTATIVE EXAMPLES

Product Alpha 100	Overdraft Limit (€)	Base rate	Margin	Total Interest	A.P.R as at 24/08/2026	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	**Fluctuating, Consumer Loan Base Rate (CLBR)**	1,00%	8,024%	16,72%	361,35	Initial bank and property valuation fees (where applicable) 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			2,00%	9,024%	11,56%	100,00	Initial bank fees (where applicable)	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, therefore not included in the APR.

C.2. ALPHA PAYROLL (OVERDRAFT LIMIT)

Collateral	Interest Type	Base Rate	Margin	Total Interest
With mortgage	Fluctuating	**Consumer Loan Base Rate (CLBR)**	0,50%	7,524%
Without mortgage			1,50%	8,524%

REPRESENTATIVE EXAMPLES

Product Alpha Payroll	Overdraft Limit (€)	Base rate	Margin	Total Interest	A.P.R as at 24/08/2026	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	**Fluctuating, Consumer Loan Base Rate (CLBR)**	0,50%	7,524%	14,92%	311,35	Initial bank and property valuation fees (where applicable) 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			1,50%	8,524%	9,90%	50,00	Initial bank fees (where applicable)	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, therefore not included in the APR.

Note: The Alpha Payroll Product is offered with zero arrangement fees for 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) 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) If you fail to pay your installments on a regular basis, you run the risk of losing your home.
5) The granting of limit is subject to approval by Alpha Bank Cyprus Ltd.

D. CREDIT CARDS

Product	Interest Type	Sales Interest Rate	Cash Advance Interest Rate	Annual Subscription (€)
Alpha Bank Cashback Mastercard	Fixed	13,50%	15,00%	30
Alpha Bank Platinum Mastercard				70
Alpha Bank World Elite Mastercard		10,50%		180

REPRESENTATIVE EXAMPLES

Product	Credit Card Limit (€)	Interest Type	Sales Interest Rate	A.P.R as at 24/08/2026	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:
Alpha Bank Cashback Mastercard	1.000	Fixed	13,50%	17,48%	1.169,56	30	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.
Alpha Bank Platinum Mastercard	3.000			16,68%	3.488,67	70		
Alpha Bank World Elite Mastercard	10.000		10,50%	12,81%	11.257,56	180		

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

ALPHA BANK

CATALOGUE OF INTEREST RATES AND CHARGES FOR INDIVIDUALS AS OF 25/08/2026 (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 Law of 2010 (N.106(I)/2010) and/the Law Governing Agreements with Consumers relating to Residential Property of 2017 (N. 41(I)/2017), as they may be amended from time to time, you will be given in writing all the additional information prescribed by them, 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, or contact our Customer Service Line on 22888888.

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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 **25th of August 2026**. Indicatively, we specify that the 3 months Euribor (Euribor 3m) at the aforementioned date amounted to **2,524%.**

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 default interest rate. The default interest 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**, the initial bank and property valuation fees (where applicable) are included together with the 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**, the initial bank fees (where applicable) are included.

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.

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For the **A.P.R**. calculation regarding other **Consumer Loans**, the initial bank fees (where applicable) are included.

For the A.P.R. calculation regarding Consumer Loans secured by a mortgaged property, the property valuation fees (where applicable) are included as well as a mortgage registration fee (1%) paid to the Land Registry. For the granting of Consumer Loans secured by a mortgaged 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.

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.

Warnings:

1. Terms and conditions apply.
2. You run the risk of losing your home or other immovable property provided as collateral, if you fail to keep up with your loan repayment schedule.
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.

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