

LENDING PRODUCTS INTEREST RATES TABLE



November 14th, 2023

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Versions

Version	Effective date
ANX241EN.1/30-12-2020	30-12-2020
ANX241EN.2/03-03-2022	03-03-2022
ANX241EN.3/27-06-2022	27-06-2022
ANX241EN.4/11-10-2022	11-10-2022
ANX241EN.5/15-03-2023	15-03-2023
ANX241EN.6/14-11-2023	14-11-2023

General Remarks

- The present document is subject to periodic review.
- The interest rate of fixed terms loans is calculated as the sum of the Base Rate and a margin, which varies depending on the type of the loan and the specific approval terms. The contractual documents analyze explicitly the way the interest rate is calculated and applied.
- In case of arrears, a charge of 2.50% over the contractual interest rate is applied on the overdue debt (capital, interest and expenses). The charge is calculated from the 1st day of delay and is accrued every calendar semester.
- Further information and characteristics are available in the Banking Terms and Conditions and in any special terms and pre-contractual information on the respective product.

1. Credit Cards

- Interest rates are augmented by the levy specified in Law 128/1975 (0,60% per annum)
- Interest calculation on purchases starts from the day they are charged until the day they are repaid, based on a year of 365 days and the purchase interest rate
- Interest calculation on withdrawals starts from the date of transaction until the day they will be repaid, based on a year of 365 days and the interest rate of withdrawals

	OPTIMA Credit MasterCard	Επιτόκιο
1.1	Purchase Rate %	15,00%
1.2	Withdrawals Rate %	17,00%

2. Mortgage Loans

- The Base Rate of floating rate mortgage loans is the three-month Euribor (Euribor 3m): The Euribor interest rate index and its prices are displayed over time on the website www.euribor-ebf.eu, on the website www.bankofgreece.gr Economic Situation Bulletin, while it is published daily in the daily electronic and written press
- 3m Euribor minimum rate is set to zero [0.00%]
- The floating interest rate margin and the fixed interest rate for housing loans are adjusted within the stated range based on the loan amount and the financing percentage (loan amount / commercial value of the property (LTV), as estimated by the Bank)
- Interest rates are augmented by the levy specified in Law 128/1975 (0,12% per annum)
- The interest for housing loans is calculated monthly with the compound method taking into account the current interest rate of the loan, on the basis of a 365-day year

	Purpose of financing	Type of Interest Rate	Interest Rate
2.1	House Purchase/Construction/Repair	Floating	Euribor 3m plus margin 2,75%-3,75%
2.2	House Purchase/Construction/Repair	Fixed	5 years: 3.70%-4.20% 10 years: 4.10%-4.60% 15 years: 4.30%-4.80% 20 years: 4.60%-5.10% 25 years: 4.60%-5.10% 30 years: 4.80%-5.30%

3. Business Loans

- The Base Interest rate (Euribor/Libor) and the margin of business loans are subject to agreement between the Bank and the client, who have to consent on the final rate
- Euribor / Libor minimum rates are set to zero [0.00%]
- Interest rates are augmented by the levy specified in Law 128/1975 (0,60% per annum)
- The interest for business loans is calculated monthly/quarterly/semi-annually (subject to agreement) taking into account the current interest rate of the loan, on the basis of a 360-day year
- Loans in **Foreign Currency** are offered at the LIBOR rate (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. Prior to the signing of the loan agreement, the Bank shall provide relevant information regarding the rights and obligations arising from this agreement and in particular the risks mentioned above.

3a. Small Business Loans

	Purpose of financing	Type of Interest Rate	Interest Rate
3a.1	Working Capital, Commercial Mortgage, Equipment, Construction, etc	Floating	Euribor or Libor + margin (subject to agreement)

3b. Medium and Large Business Loans

	Purpose of financing	Type of Interest Rate	Interest Rate
3b.1	Working Capital, Commercial Mortgage, Equipment, Construction, etc	Floating	Euribor or Libor + margin (subject to agreement)
3b.2	Medium-term financing from three to 5 years [ind. purchase of equipment]	Floating	Euribor or Libor + margin (subject to agreement)
3b.3	Long-term financing over 5 years [ind. commercial mortgage]	Floating	Euribor or Libor + margin (subject to agreement)