Financing products interest rates table

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Financing products

interest rates table

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
ANX241EN.7/10-06-2024	10-06-2024
ANX241EN.8/10-07-2024	10-07-2024
ANX241EN.9/24-07-2024	24-07-2024
ANX241EN.10/14-11-2024	14-11-2024
ANX241EN.11/22-10-2025	22-10-2025
ANX241EN.12/24-11-2025	24-11-2025

General remarks

- The present interest rate policy is subject to periodic review.
- The interest rate of fixed terms loans is calculated as the sum of the Base Rate and a margin, (spread), which varies depending on the type of the loan and the specific approval terms. The financing contractual documents analyze explicitly the interest rate calculation and application.
- 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 said charge is calculated from the 1st day of arrears and is accrued every calendar semester.
- Further information and characteristics are available in the Banking General Terms and Conditions and in any special terms and pre-contractual information on the respective product.

1. Credit cards

- Interest rates are annually increased by the levy of Law 128/1975 (0,60%).
- Interest calculation on purchases starts from the day they are charged until the day they are repaid, based on a 365 day-year 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 365 day-year and the interest rate of withdrawals.

	OPTIMA Credit MasterCard	Interest rate
1.1	Purchases Rate %	15,00%
1.2	Withdrawals Rate %	17,00%

	OPTIMA Business Credit MasterCard	Interest rate
1.1	Purchases Rate %	15,00%
1.2	Withdrawals Rate %	17,00%

2. Housing loans

- The Base Rate of floating rate for housing loans is the three-month Euribor (Euribor 3m): The Euribor interest rate index and its prices are time to time displayed on the website www.euribor-ebf.eu, on the website www.bankofgreece.gr Economic Juncture Bulletin, while it is daily published in the 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 real estate (Loan-to-Value, “LTV”), as estimated by the Bank).
- Housing Loans’ Interest rates are annually increased by the levy of law 128/1975 (0,12%).
- The housing loans’ interest is monthly calculated on the basis of a 365-day year.

	Purpose of financing	Type of interest rate	Interest rate
2.1	House Purchase/Construction/Repair / Construction Completion	Floating	Euribor 3m plus margin 2,00%-3,00%
2.2	House Purchase/Construction/Repair / Construction Completion	Fixed	5 years: 3.50%-4.00% 10 years: 3.90%-4.40% 15 years: 4.30%-4.80% 20 years: 4.30%-4.80% 25 years: 4.40%-4.90% 30 years: 4.40%-4.90%

3. Business loans

- The base interest rate (Euribor or/TERM SOFR) for financing Small, Medium, and Large Enterprises, its periodicity and the margin are subject to the agreement between the Bank and the borrower.
- 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 and on the Economic Juncture Bulletin, while it is daily published in the electronic and written press.
- In case of U.S. dollars (USD) financing, the reference rate is TERM SOFR, subject to agreement. The said rate is managed and published by CME Group (Chicago Mercantile Exchange) on the website: https://www.cmegroup.com/market-data/cme-group-benchmarkadministration/term-sofr.html
- Euribor / TERM SOFR minimum rates are set to zero [0%].
- Interest rates are annually increased by the levy of law 128/1975 (0,60%).
- The interest of business financing is calculated on a 360-day year basis.
- The interest is monthly/quarterly/semi-annually (based on the agreement with the Borrower).
- **Financing in foreign currency:** It entails the risk of each financing total costs and due amount modification, depending on the change of the currency of the financing or the interest rate. Prior to the signing of the financing agreement, the Bank shall provide relevant information regarding the rights and obligations arising from this agreement and in particular the possible risks deriving in case of increase of the currency versus Euro, in regard to the valuation in Euro of the capital, the installment payment and the repayment of the financing.

3a. Small business loans

	Purpose of financing	Type of interest rate	Interest rate
3a.1	Working capital, commercial real estate, equipment, construction, etc.	Floating	Euribor or TERM SOFR + margin (based on agreement)

3b. Medium and large business loans

	Purpose of financing	Type of interest rate	Interest rate
3b.1	Working capital, commercial real estate, equipment, construction, etc.	Floating	Euribor or TERM SOFR + margin (based on agreement)
3b.2	Medium-term financing 3 to 5 years [ind. equipment purchase]	Floating	Euribor or TERM SOFR + margin (based on agreement)
3b.3	Long-term financing over 5 years [ind. Real Estate purchase]	Floating	Euribor or TERM SOFR + margin (based on agreement)