

## Features

### Total interest

NEW CAR			
CONTRIBUTION	>40%	>30% – 40%	>20% – 30%
VARIABLE INTEREST RATE	4.00% (PRIME )	4.50% (PRIME + 0.50%)	4.95% (PRIME +0.95%)
USED CAR			
CONTRIBUTION	>40%	>30%-40%	>25%-30%
VARIABLE INTEREST RATE	5.10% (PRIME+1.10%)	5.60% (PRIME + 1.60%)	6.50% (PRIME + 2.50%)

In the case of eco vehicle falling within the following categories:

- Hybrid vehicle
- Fuel flexible vehicle-FFV/dual propulsion vehicle
- Electric vehicle
- Vehicle emitting =<90g CO<sub>2</sub>/km)

You are awarded a €100 bonus credited to your credit card account.

### Loan Amount

- Up to €50,000
- New Cars maximum loan amount: 80% of the car's invoice value
- Used Cars maximum loan amount: 75% of the car's invoice value

### Loan Term

- Up to 7 years for new cars
- Up to 4 years for used cars
- Maximum car age upon repayment: 8 years

### Beneficiaries

- Individuals who are permanently resident and working in Cyprus
- Adults older than 18 years upon the loan disbursement and younger than 70 years upon the loan repayment

### Collateral

- Pledge of the financed car
- Personal guarantees
- Assignment of the insurance contract of the financed car. Ethniki Insurance undertakes to insure your car at very low cost, through fast and easy procedures
- No personal guarantee required if term life insurance with minimum coverage against permanent total disability and death is assigned in favor of the Bank

### Disbursement

- One-off

### Repayment

- Equal monthly amortization instalments; the first instalment shall be due a month after the loan disbursement

**Early Repayment**

- Early or partial repayment is allowed at any time, at no additional charges.