

Features

Total Interest

LOAN PURPOSE	LTV	Interest rate
Transfer of housing loan from other banks	<65%	Variable
		2,20%
		BHBR + 0.15%

* In case you are interested your loan to be priced on the basis of the Euribor rate, the respective applicable total rate is calculated on the basis of the 6M Euribor rate (minimum Euribor 0%)

Loan Amount

from €10.000 up to €500.000

Loan Term

from 5 up to 35 χρόνια

Beneficiaries

- Permanent residents in Cyprus
- Adults older than 20 years upon the loan disbursement and younger than 70 years upon the loan repayment

Collaterals

- First mortgage in favour of the Bank on the financed property for the loan amount
- Personal guarantee of at least one person of sufficient credit standing provided there is no co-debtor

Disbursement

One-off

Early Repayment

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

Property insurance

- Insurance coverage is required to ensure best protection of your financed property against basic risks, such as fire and earthquake, pipe fracture/cracking, burglary etc.
- Ethniki Insurance undertakes to insure your property at very low cost, through fast and easy procedures

Borrower Life insurance

- Assignment of Life insurance policy in favour of the Bank is required.