

## Features

### Total Interest

	MORTGAGE
INTEREST	5,95% Prime+ 1,95%
TERM	10 χρόνια
MAX AMOUNT	€80.000

### Loan Amount

- Up to €80.000

### Loan term

- Up to 10 years

### Beneficiaries

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

### Collateral

- Personal Guarantee
- 1<sup>st</sup> Mortgage in favor of the bank for the loan amount
- For amounts >€30,000 assignment of term life insurance with minimum coverage against permanent total disability and death. Ethniki insurance offers low premiums through fast and easy procedures.

### 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.