

## Representative Example

- ✓ Full property price: €300,000
- ✓ Contribution: €30,000 (10% of full property value)
- ✓ Loan amount: €270,000 (90% of full property value)



Representative example consists of a typical Home Loan of €270,000 to be fully repaid over a 35-year period having a fixed interest rate of 1.75% p.a. for the first 36 months and a variable interest rate of 2.85% for the remaining 384 months.

The Home Loan facility will be repayable in 36 monthly instalments of €860.16 and 384 monthly instalments €1,004.17 with a total repayable amount of €416,566.26 (over the full duration of the loan should no extra payment/s be made) and such amount would include both capital and interest.

A €100 loan closure fee will be charged upon loan closure and a refund of €350 on notarial fees will be given on contract date. The Annual Percentage Rate of Charge (APRC) applicable for this representative example is 2.68%.

Additional third-party fees have not been taken into consideration in the calculations of the APRC and such Home Loan Facility is to be secured by:

- 1<sup>st</sup> general hypothec,
- 1<sup>st</sup> special hypothec and 1<sup>st</sup> special privilege over the property being purchased,
- Life assurance covering the loan facility over the full term,
- Building's insurance covering the property replacement value.

The Home Loan Facility is subject to the bank's lending criteria and terms and conditions apply.