



### Example for the Special Offer on Housing Loan including APR\*

Apartment Price	USD 250,000
Down Payment	USD 62,500
Loan Amount	USD 187,500
Loan Period	30 years
Interest Rate	6.8%
Monthly Payment	USD 1,235
Typical APR* <i>(Typical APR excluding life insurance fees)</i>	7.489%
Mortgage up to	USD 234,375
Registration fees <i>(3% of the plot value)</i>	USD 7,500
Refund from the Registration fees	USD 7,500

\* APR describes the annual percentage rate applied on the loan which includes, other than the monthly payments, all mandatory fees that clients must pay such as the file fees, stamp fees, life insurance fees, and cost of the mortgage and release mortgage fees.

\* APR calculation excludes the fire insurance fees, the late payment fees and the early settlement fees.

**N.B.:**

- In order to benefit from the full 100% of the registration fees, the loan must be for a period of minimum 25 years and the financing must be equal to 75% of plot value and apartment price below USD 250,000
- For apartment price above USD 250,000 the refund on the registration fees will be up to 50% of these fees according to the banks conditions