

**GENERAL INFORMATION ON MORTGAGE LOANS IN EURO AS A FOREIGN  
CURRENCY,  
with the option of conversion to CHF/GBP/USD**

**A. CREDITOR**

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**B. MORTGAGE LOAN**

**1. FINANCING PURPOSES**

The Bank's mortgage loans in Euro as a foreign currency, with the option of conversion to CHF/GBP/ USD as an alternative currency, are addressed to customers who reside in a Eurozone country, including Greece, or in one of the following countries: Switzerland, the United Kingdom, or the United States, whose passport has been issued in one of the aforementioned countries and who receive income in CHF / GBP / USD.

These loans are granted for properties located in Greece aiming to cover the following needs of the above private individuals / natural persons:

- Purchase of a residence
- Construction / Completion / Repair of residence
- Purchase of a buildable / developable plot for the construction of a residence
- Purchase of a Residence ready or under construction / Construction / Completion of a residence
- Repayment of a mortgage loan from another bank in Greece

**2. BANK SECURITY**

The securities required by the Bank, for granting a " Mortgage Loan in Euro as a Foreign Currency with the possibility of conversion to CHF/GBP/USD", are as follows:

- Registration of a first class Mortgage prenotation on a property in Greece or/and
- Deposit pledge (applicable only for floating interest rate products)

**3. INTEREST RATE TYPES**

Contractual Interest Rate

"Contractual Interest Rate" means the annual interest rate agreed between the Bank and the Credit beneficiary, in the signed contractual documents, for the calculation of the credit interest. The Contractual Interest Rate is floating and is equal to the one-month Euribor (1M), which is the interest rate basis, plus a fixed spread, plus the levy of Law 128/75.

**Floating Interest Rate:** In any case where a floating interest rate is selected, it shall be equal to the one-month Euribor (1M), which constitutes the base interest rate, plus a fixed spread, plus the levy pursuant to Law 128/75.

“Euribor 1M” means the European interbank offered rate 360-day EURIBOR of a monthly duration, as this is announced by the European Money Markets Institute (EMMI) at 11:00 Central European Time (CET), two working days prior to the calculation of the amount of each installment, rounded to the nearest hundredth, which is available online through the official website [www.emmi-benchmarks.eu/euribor-org/euribor-rates.html](http://www.emmi-benchmarks.eu/euribor-org/euribor-rates.html).

**Spread:** The spread is the rate by which the one-month Euribor rate index increases and which is shaped following the assessment of the loan application by the Bank pursuant to its applicable credit policy, considering factors, such as the transactional behavior, the security provided, the amount and duration of the loan. In case of security by cash pledge, the spread shall be based on the security type and the performance thereof.

**Fixed Interest Rate:** The interest rate shall remain fixed either for the entire duration of the loan, with a maximum duration of up to 30 years, or for a specific initial period (3/5/10/15/20/25/30 years), after which the interest rate shall become floating, with the option for the maximum total loan duration to extend up to 35 years. Interest rates are subject to the levy pursuant to Law 128/75.

The fixed interest rate is determined following the evaluation of the loan application by the Bank in accordance with its applicable credit policy, taking into account factors such as the customer’s transactional behavior, the security provided, and the amount and duration of the loan.

In case a fixed interest rate has been selected for an initial period, upon the expiry of such period the interest rate shall become floating and shall consist of the monthly interbank Euribor rate, plus a spread, plus the levy pursuant to Law 128/75. For the determination of the spread, which shall remain fixed for the entire remaining duration of the loan, the criteria referred to in the definition of ‘Interest Rate Margin (spread)’ shall be taken into account.

Since the loan is subject to a floating interest rate, the amount of the installment may vary, depending on the fluctuation of the lending rate.

In case of non-insurance for the risks of LIFE/Total Permanent Disability, there may be a surcharge on the abovementioned spread.

**Levy of Law 128/75:** The levy of Law 128/75, which increases the interest rate, amounts today to 0.12% for loans for residences.

**Default Interest Rate:** In case of non-timely payment of any amount due under the credit, the overdue amount shall bear a default interest, calculated on the basis of the applicable contractual interest rate of the credit, increased today by 2.5 percentage points (2.5%).

In case of conversion of the credit from euro to CHF/GBP/USD, an addendum shall be signed in order to change the interest rate, the way of repayment, etc.

#### **4. LOAN CURRENCY**

The Bank offers mortgage loans in euro as a foreign currency with the option of conversion to CHF/GBP/USD as an alternative currency, subject to certain conditions.

**Loan granting in a foreign currency**, means the credit expressed in a currency different:

- a) from the currency in which the customer mainly receives their income or maintains their assets from which the loan will be repaid or
- b) from the currency of the member state of the customer's residence

**Alternative currency** is a) the currency in which the customer mainly receives their income or maintains their assets from which the credit will be repaid, as these data arise from the latest assessment of their creditworthiness, before the conclusion of the credit agreement, or/and

b) the currency of the member state in which the customer either resided at the time of conclusion of the credit agreement or resides at the time of activation of the respective contractual term.

In loan grantings in a foreign currency, the value of the credit in the alternative currency of the borrower, e.g. swiss franc (CHF) may change.

For example, if the value of the alternative currency of the borrower, e.g. swiss franc (CHF) decreases by 20% in relation to euro (€), the value of the total amount of the credit shall increase accordingly.

#### **Conversion conditions:**

If the total amount due and the amount of the installments due in the alternative currency of the borrower, e.g. swiss franc (CHF) shows a change, shows a change of 10% and 20% or more compared to what it would have been if the euro/alternative currency exchange rate, e.g. swiss franc (CHF), applied at the time of signing the agreement, the consumer will receive in writing or in another durable medium a notice and information on their right to one-off convert the currency of the credit to their alternative currency following the submission of a relevant written application of theirs. In case of conversion of the currency of the credit, the exchange rate applicable at the time of conversion will be considered, in which the Bank buys foreign currency in the alternative currency, e.g. swiss franc (CHF) against Euro, as this is announced in the Daily Foreign Currency & Banknotes Pricing Bulletin of the Bank, which is shaped based on the exchange rates of the interbank exchange rate market.

#### **5. REPAYMENT - LOAN INTEREST CHARGE**

The loan is repaid by monthly amortization installments in euros, which shall be paid one month after the first disbursement of the credit. The customer must keep two accounts for the loan servicing, one in euros and one in their alternative currency.

The loan installments are repaid from the customer account in euros. In case the available balance of the account in euros is not sufficient for the full repayment of the loan installment due, as well as of any insurance premiums, the remaining account will be debited from the customer's account in the alternative currency, with an equivalent value as their debt in euros, and their account in euros will be credited for the repayment of the above. The conversion of the amount is made based on the exchange rate in which the Bank buys the foreign currency against Euro, as this is announced in the Daily Foreign Currency & Banknotes Pricing Bulletin of the Bank on the day of the real payment of the installment.

Every installment is paid on the same date of each calendar month and its amount is calculated based on the applicable interest rate and the number of installments. The interest is calculated based on a 365-day calendar year.

The number of installments shall be subject to the duration of the loan selected by the customer. The amount that the borrower must pay in their alternative currency, e.g. swiss franc (CHF), for each monthly installment, may change. For example, if the value of their alternative currency decreases by 20% compared to euro, they shall pay an extra corresponding amount in their alternative currency every month.

In case of gradual disbursements, the credit beneficiary shall pay an installment calculated based on the applicable unpaid balance of the disbursed amount of the credit.

### **6. LOAN INSURANCES**

The insurance of the property, which is provided as a collateral, is obligatory. The insurance against the risks of Death & Total Permanent Disability due to Accident or Illness (TPD) is optional and may be provided under the condition that the respective application of the borrower is accepted.

In case of non-insurance against the risks of death/Total Permanent Disability due to Accident or Illness (TPD), there may be a surcharge on the spread of the credit.

In case of inclusion of the Credit beneficiary in a group insurance contract concluded by the Bank with insurance companies of its choice, the following insurance premiums shall be applicable: Earthquake / Fire Insurance with a cost of 2.10€ per year/1,000€ of insured principal, calculated on the reconstruction value of the property under prenotation.

Life Insurance with a cost of 3.309€ per year/1,000€ of insured principal and Insurance against Total Permanent Disability due to Accident or Illness (TPD) with a cost of 1.06€ per year/1,000€ of insured principal, plus any legal deductions.

The insurance premiums are withheld every month together with the installment of the loan.

The valuation of the property is carried out by an engineer collaborating with the Bank and the respective cost burdens the borrower.

As regards the insurance of the property that is provided as a collateral, the borrower retains the right to present an insurance contract from an insurance company of their choice, member

of the Hellenic Association of Insurance Companies, provided that this meets the coverages required by the Bank and the insurable value, being responsible, in such a case, to concede their claim over the insurance indemnity to the Bank, appointing the latter as the beneficiary of the insurance indemnity. In case of non-timely renewal of the insurance contract or cessation of payment of the premiums for any reason whatsoever, the obligor is included in a group insurance contract of the Bank, in which borrowers of the same category are insured.

The borrower retains the above right for the insurance against the risks of LIFE & TPD as well.

### **7. LOAN DURATION**

The minimum duration of the loan shall be three (3) years for floating interest rate products, while for fixed-rate products the minimum loan duration is equal to the duration of the fixed-rate period, except for the 3-year and 5-year fixed-rate products, where the minimum duration is set at 7 years, as well as for the 10-year fixed-rate product, where the minimum duration is 15 years. The maximum loan duration, depending on the borrower's income currency and country of residence/citizenship, may reach up to 35 years, provided that the borrower's age at loan maturity does not exceed 75 years.

### **8. LOAN AMOUNT**

The minimum amount of the credit amounts to 20,000€.

### **9. FINANCING RATE**

Depending on the purpose of the loan, the currency of the borrower's income and the country of residence/citizenship, the maximum financing ratio is determined as follows:

#### Purchase of Residence:

Up to 100% of the purchase price (as stated in the contract), with a maximum financing rate up to 80% of the estimated value of the property under prenotation.

#### Purchase of Residence and Repair:

Up to 100% of the purchase price (as stated in the contract), with a maximum total financing rate of 80% of the estimated value of the property under prenotation, including repair costs.

#### Construction / Completion of a Residence:

Up to 100% of the estimated construction cost according to the approved budget of the property under construction or completion, with a maximum total financing rate of 80% of the estimated value of the property under prenotation.

#### Repair of Residential Property with Work Certification:

The maximum total financing rate may reach 80% of the estimated value of the property under prenotation.

In case the loan concerns the repair of a residence, for this amount a works budget from an Engineer of the customer is required.

**10. EARLY REPAYMENT**

The possibility of early full or partial repayment is provided at any time without cost.

**11. COSTS**

The costs concerning mortgage Loans are shown in detail in the Bank's Invoice of Fees in the Customer Information and shall burden the customer.

Loans with a Property Prenotation Security

A. Cost for examining the application:

For every mortgage loan application filed, the customer will be charged the cost of the application examination fee.

B. Costs for Legal & Technical Audit

This concerns the fee of the lawyer and engineer cooperating with the Bank for the execution of first and second legal audit and technical assessment of the property provided as a security of the credit. In cases of partial disbursement, gradual certifications may be required concerning the progress of the works by an engineer cooperating with the Bank (construction, completion, repair).

C. Costs for the Representation by a Lawyer in Court

This concerns the costs for the representation by the lawyer cooperating with the Bank, in the competent court.

D. Costs for the Registration of the Prenotation and issuance of certificates and cadastral excerpts.

These concern the fee for the registration of the mortgage prenotation. This amount does not include costs of application, summary and issuance of certificates as these are determined by the competent Land Registry or Cadastral Office.

E. Costs for the declaration of an encumbrance in the competent Cadastral Office

This concerns the costs for the declaration of an encumbrance per property and auxiliary space (e.g. parking space/storage room) and if the auxiliary space is an autonomous horizontal property.

Loans with a Deposit Pledge Security

F. Cost for examining the application:

For every mortgage loan application filed, the customer will be charged the cost of the application examination fee.

G. Costs of Notice

This concerns the costs of notice (service) of the pledge or receivable concession agreement to the natural or legal persons set by law. The respective cost is indicated on the official invoice of the Bank.

**H. Cost for conversion of credit currency**

For the application of conversion of the currency of the mortgage loan from euro to the alternative currency (CHF/USD/GBP), the customer bears the cost for examining their application.

**12. CONSEQUENCES OF BREACH OF OBLIGATIONS OF THE CREDIT TERMS**

In case of delay of the payment of any amount due, under the credit agreement, the Credit beneficiary shall be charged for the delayed amounts from the day of the delay until repayment, with a default interest, calculated according to the Default Interest Rate defined above. In case an interest rate is established, which exceeds the Default Interest Rate, the ceiling of the default interest rate will be applicable, without the need of a prior nuisance or notice to the Credit beneficiary or payment order.

The Bank also has the right, in case of delay of the payment of any installment, in whole or in part, for a period greater than 90 days from the set payment date, either to seek the collection of the delayed installment with the interest (contractual and default) and costs due, or to terminate the contract, in which case the non-overdue part of the loan becomes overdue and payable, and to seek the collection of the total debt.

In this case, the provisions on Overall Annual Percentage Rate (OAPR) of Charge cease to apply and the total debt, consisting of principal, interest, interest of interest and costs, shall be subject to interest even after the termination of the contract and the adjudication of the receivable with the above default interest rate. In any case of default, the Bank is also entitled to compound the delayed interest, even after the termination of the contract, as per the minimum periods permitted by law, which will be applicable upon the occurrence of the default, which currently equals to six months.

In case of termination of the contract, the Credit beneficiary shall bear the total extrajudicial or judicial fees that may occur for the collection of the receivable by the Bank.

The Bank has the right to withhold and offset, at any time, at its discretion and will, any claim or counterclaim of yours against the Bank, irrespective of the reason from which it arises and in any currency, current or future, to anybody, with any overdue debt of yours from the loan. For this purpose, the Bank has the right to charge any Deposit Account of yours, with any amount owed by you to the Bank for any reason.

**13. LOAN PROGRAM ANALYSIS**

**13.1 FLOATING INTEREST RATE**

**Mortgage Loan in Euro as a credit in Foreign Currency, linked to Euribor**

A mortgage loan with a floating interest rate linked to the one-month Euribor (1M), plus a spread which remains fixed for the entire duration of the loan, and plus the levy pursuant to Law 128/75. The loan's interest spread is determined following the evaluation of your loan application by the Bank in accordance with its applicable credit policy, taking into account factors such as transactional behavior, the security provided, the loan amount, and the loan duration.

## 13.2 FIXED INTEREST RATE

### **Mortgage Loan in Euros as a Foreign Currency, fixed for 3, 5, 10, 15, 20, 25, or 30 years**

The interest rate of the Fixed-Rate Mortgage Loan is determined following the evaluation of your loan application by the Bank in accordance with its applicable credit policy, taking into account factors such as transactional behavior, the security provided, the loan amount, and the loan duration.

There is an option to select a fixed interest rate either for the entire duration of the loan or for a specific initial period. In the latter case, upon expiry of the fixed-rate period, the interest rate shall become floating, equal to the one-month Euribor plus a spread, which remains fixed for the entire remaining duration of the loan. The loan's interest margin is determined following the evaluation of your loan application by the Bank in accordance with its applicable credit policy, taking into account factors such as transactional behavior, the security provided, the loan amount, and the loan duration.

The minimum loan duration shall equal the duration of the fixed interest rate, except for products with a 3- or 5-year fixed interest rate, where the minimum duration shall be seven (7) years, as well as for 10 year fixed rate product, where the minimum duration is 15 years.

You may proceed with the early repayment of the loan, in whole or in part, without incurring any prepayment charges.

Interest rates are subject to the levy pursuant to Law 128/75.

## **14. ILLUSTRATIVE EXAMPLES OF OVERALL ANNUAL PERCENTAGE RATE OF CHARGE (OAPR)**

### **A) ILLUSTRATIVE EXAMPLE OF OAPR OF A NEW LOAN GRANTING**

1. For a mortgage loan of 100,000€, with a property prenotation security, 35 years repayment duration, that is 420 monthly installments, floating Euribor 1M interest rate (1.99% on 13/02/2026), plus 2.65% spread (plus the levy of Law 128/75, 0.12%), Cost for Examining the Application: 500€, Cost for Legal Audit: 50€, Cost for Technical Audit: 150€, the following applies:

Monthly installment: 489.49€  
Total Credit Amount: 100,000€  
Total Credit Cost: 106,370.20€  
Total Amount to be paid: 206,370.20€  
OAPR: 4.92%

2. For a mortgage loan of 100,000€, with a property prenotation security, 30 years repayment duration, that is 360 monthly installments, fixed 4.80% interest rate for the entire duration of the loan (plus the levy of Law 128/75, 0.12%), Cost for Examining the Application: 500€, Cost for Legal Audit: 50€, Cost for Technical Audit: 150€, the following applies:

Monthly installment: 531.94€  
Total Credit Amount: 100,000€  
Total Credit Cost: 92,262.76€  
Total Amount to be paid: 192,262,76€  
OAPR: 5.10%

## **B) ILLUSTRATIVE EXAMPLES OF OAPR OF A CONVERSION OF THE GRANTING TO THE ALTERNATIVE CURRENCY**

### **B.1 FLOATING INTEREST RATE**

1. For a mortgage loan of 112,800CHF (equal to 100,000€ on 13/02/2026, following the increase of the €/CHF exchange rate by 20%), with a property prenotation security, 30 years repayment duration, that is 360 monthly installments, floating CHF SARON 1M interest rate (-0.21% on 13/02/2026), plus 2.50% spread (plus the levy of Law 128/75, 0.12%), Cost for Examining the Loan Currency Conversion: 150€, the following applies:

Monthly installment: 440.44CHF  
Total Credit Amount: 112,800CHF  
Total Credit Cost: 45,919.21CHF  
Total Amount to be paid: 158,719.21CHF  
OAPR: 2.45%

2. For a mortgage loan of 108,000GBP (equal to 100,000€ on 13/02/2026, following the increase of the €/GBP exchange rate by 20%), with a property prenotation security, 30 years repayment duration, that is 360 monthly installments, floating GBP SONIA 1M interest rate (3.76% on 13/02/2026), plus 2.50% spread (plus the levy of Law 128/75, 0.12%), Cost for Examining the Loan Currency Conversion: 150€, the following applies:

Monthly installment: 674.13GBP  
Total Credit Amount: 108,000GBP  
Total Credit Cost: 134,922.27GBP  
Total Amount to be paid: 242,922.27GBP  
OAPR: 6.58%

3. For a mortgage loan of 146,400USD (equal to 100,000€ on 13/02/2026, following the increase of the €/USD exchange rate by 20%), with a property prenotation security, 30 years repayment duration, that is 360 monthly installments, floating USD SOFR 1M interest rate (3.77% on 13/02/2026), plus 2.50% spread (plus the levy of Law 128/75, 0.12%), Cost for Examining the Loan Currency Conversion: 150€, Cost for Technical Audit: 150€, the following applies:

Monthly installment: 914.78USD  
Total Credit Amount: 146,400USD  
Total Credit Cost: 183,241.26USD  
Total Amount to be paid: 329,641.26USD  
OAPR: 6.60%

#### **B.2 FIXED INTEREST RATE**

1. For a mortgage loan of 112,800 HF (equal to 100,000€ on 13/02/2026, following the increase of the €/CHF exchange rate by 20%), with a property prenotation security, 30 years repayment duration, that is 360 monthly installments, fixed 4.75% interest rate (plus the levy of Law 128/75, 0.12%), Cost for Examining the Loan Currency Conversion: 150€, the following applies:

Monthly installment: 596.60CHF  
Total Credit Amount: 111,600CHF  
Total Credit Cost: 102,184.59CHF  
Total Amount to be paid: 214,984.59CHF  
OAPR: 4.99%

2. For a mortgage loan of 108,000GBP (equal to 100,000€ on 13/02/2026, following the increase of the €/GBP exchange rate by 20%), with a property prenotation security, 30 years repayment duration, that is 360 monthly installments, fixed 4.75% interest rate (plus the levy of Law 128/75, 0.12%), Cost for Examining the Loan Currency Conversion: 150€, the following applies:

Monthly installment: 571.22GBP  
Total Credit Amount: 105,600GBP  
Total Credit Cost: 97,835.92GBP  
Total Amount to be paid: 205,835.92 GBP  
OAPR: 4.99%

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3. For a mortgage loan of 146,400USD (equal to 100,000€ on 13/02/2026, following the increase of the €/USD exchange rate by 20%), with a property prenotation security, 30 years repayment duration, that is 360 monthly installments, fixed 4.75% interest rate (plus the levy of Law 128/75, 0.12%), Cost for Examining the Loan Currency Conversion: 150€, Cost for Technical Audit: 150€, the following applies:

Monthly installment: 774.32USD  
Total Credit Amount: 146,400USD  
Total Credit Cost: 132,623.68USD  
Total Amount to be paid: 279.023,68USD  
OAPR: 4.99%

It shall be clarified that in the above examples OAPR, the monthly installment and the total amount to be paid are mentioned exclusively as an example and result only under the condition that the above data occur. In the above example, the cost for the insurance of the property under prenotation for the risks of Fire/Earthquake and LIFE/Total Permanent Disability of the borrower is not calculated.

The Total Credit Cost of the above example does not include the costs C, D, and E described in paragraph 11 hereof. In case of granting a loan with a cash deposit pledge security on the total cost of the credit, the costs under G described are not included.

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The standard general information mentioned herein are provided under Law 4438/2016, by which the national legislation has been harmonized with Directive 2014/17 EU of the European Parliament and Council of 4 February 2014 on credit agreements for consumers related to residential properties.