

ALPHA BANK Housing Schemesⁱ

	Alpha Home	Alpha FlexiHome
Loan Purpose	<ul style="list-style-type: none"> * Building of a house * Purchase of a house or apartment (completed or under construction) 	
Loan Amount Coverage	75% of purchase price (70% for non-residents)	
Duration	<ul style="list-style-type: none"> * Up to 40 years Minimum duration of 15 years for Alpha FlexiHome At loan maturity customer's age must not exceed 70 years 	
Interest Rate ⁱⁱ	<ul style="list-style-type: none"> * Floating Interest Rate Margin: * For Alpha Home: margin 2.75%-3.25% for all currencies * For Alpha Flexi Home: margin 3.50%-4.00% for all currencies 	
Security	<ul style="list-style-type: none"> * Mortgage on the property equal to 110% of the loan amount * Fire and similar risks insurance * Optional Life Insurance 	
Arrangement Fees	1,00% of loan amount	
Repayment	Equal monthly instalments	<ul style="list-style-type: none"> * First 3 years Monthly interest and capital payments. The instalment is calculated as at the end of the loan the outstanding amount was 65% of the capital * Regular instalments for the next 5 years as calculated following a normal repayment schedule * Higher instalment for the remainder of the loan after the first 8 years, in order to cover the outstanding capital for the remaining
Grace Period	Repayment commences 1 month after the completion of the property with a maximum grace period of 2 years since the first granting of a loan amount, whichever occurs first During the grace period interest will be capitalised and will be covered by loan instalments	

ⁱWarning: Your property is at risk if you do not keep up payments on a mortgage or any other loan secured on it

ⁱⁱInterest rates and instalments of housing loans may be adjusted by the lender from time to time