

**CrediaBank First Home Mortgage Loan****With a preferential fixed interest rate from 2.15% for the first 2 years**

CrediaBank helps you live in your own home, by offering the **CrediaBank First Home** mortgage loan, featuring a preferential fixed interest rate from **2.15%\*** for the first two years.

If you are planning to buy or build your first home and need financing, the CrediaBank First Home mortgage loan provides funding of up to **90% of the property's value**, with a maximum loan amount of **€350,000** and a repayment term of up to **40 years**, without any application review or loan approval fees. In addition, if you submit your application by **30 June 2026**, you will benefit from **free legal and technical assessment fees**.

The variable interest rate is based on the **3-month Euribor** plus a margin starting from **1.60%\***. Furthermore, if you are a parent of three or more children, or if your home has an **A or B energy efficiency rating** (according to the Energy Performance Certificate), you may receive a variable-rate margin discount of up to **0.25%**.

Mortgage repayments are made through **monthly installments** that automatically cover both principal and interest from your deposit account. You may also be eligible for an **interest-only grace period** and **partial loan disbursements** for up to **24 months** if the property is still under construction.

Visit a CrediaBank branch without an appointment or visit the bank's website to learn more.

*\* Interest rates are subject to the levy imposed under Law 128/75 (currently 0.12%). The offered margin discounts cannot be combined. Terms and Conditions apply.*

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