



## Press Release

### Alpha Bank offers mortgage loans for young people up to 40 years old with the most favorable terms in the market

*The new Alpha First Home mortgage loan for young people offers the option of a low fixed interest rate of 2.50% for the first 3 years, as well as coverage of up to 90% of the commercial value of the property and zero loan application fees*

Alpha Bank, recognizing the increased challenges that young people, as well as young couples, are faced with in today's housing market, helps them buy their first home and create the world they want to live in.

The new *Alpha First Home* mortgage loan for young people up to 40 years old is offered with particularly favorable terms, as for the first 3 years of the loan the option of a low fixed interest rate of 2.50% is offered, while no loan application fees are charged.

The *Alpha First Home* loan addresses an expanded perimeter of beneficiaries, covering up to 90% of the commercial value of the property, regardless of energy class and age. Moreover, it offers borrowers the choice between fixed or floating interest rate for the entire duration of the loan.

More specifically, the terms of financing and the advantages of the Alpha Bank's new mortgage loan for purchasing a property as a first home, are as follows:

- **Loan duration from 5 to 35 years**, with the option of a **grace period up to 2 years** at the start of the loan
- **Loan amount up to Euro 300,000**
- **Financing up to 90% of the commercial value of the property**, with no additional conditions
- Option to choose between **fixed or variable interest rate** for the entire duration of the loan
- **Preferential fixed interest rate of 2.50%** for the first 3 years (plus levy under Law 128/75), if the borrowers so choose, and **competitive variable interest rate** for the remaining years
- **No loan application fees** charged.

Interested parties may apply for the *Alpha First Home* mortgage loan for young people until **December 31, 2024**.

### Preferentially-priced consumer loan for all new mortgage loan Customers

Moreover, Alpha Bank also facilitates Customers of the *Alpha First Home* loan for young people, as well as other Customers who will take out a mortgage loan with the Bank, by providing them **with the opportunity to cover personal needs related to the purchase of their home**, such as notarial and legal expenses, **through the *Alpha Metron Ariston* consumer loan, which offers preferential pricing and a fixed interest rate for the entire duration of the loan.**

In particular, the following are offered:

- Loan duration: from 6 to 96 months
- **Loan amount up to Euro 30,000**
- **Preferential fixed interest rate of 9.90%** (plus levy under 128/75) **for all, lower than the rate provided for under the Bank's current Price List** (up to 14%)
- **No loan application fees** charged.



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Alpha Bank thus demonstrates in practice that it meets modern-day social needs and stands by young people, enabling them to open a new chapter in their lives by buying or building their first home.

More information about the *Alpha First Home* mortgage loan for young people and the *Alpha Metron Ariston* consumer loan, is available [here](#).