Press Release

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“Always in your favor”: A mortgage loan with a fixed instalment for life, for young people up to 35

With a Euribor 3M + 0.50% floating rate, up to 90% financing and no application fees

At a time when access to housing is one of the greatest challenges, Alpha Bank is actively supporting young people wishing to buy their own home. “Always in your favor” is a new mortgage loan for young people aged up to 35, with a monthly repayment instalment that remains the same for the entire term of the loan, regardless of how interest rates may vary. Offered at a floating rate based on the Euribor 3M + 0.50% and financing up to 90% of the property’s value, with loan amounts ranging from Euro 5,000 to Euro 500,000 and no application fees, the new loan addresses what young people themselves describe as the biggest barrier to buying their first home: the uncertainty about what they will be paying tomorrow.

The “Always in your favor” loan combines a floating interest rate with a fixed monthly repayment instalment. When the Euribor rate rises, the monthly instalment remains the same and the term of the loan is adjusted, extending up to a maximum of 8 years. Conversely, when the Euribor rate drops, the instalment amount remains the same and the loan is repaid earlier. In this way, anyone deciding to take the next big step towards buying a home knows from day one exactly how much they will be paying each month and, when interest rates drop, they gain time on their repayment schedule.

Why a fixed instalment?

The product was designed based on what young people themselves are asking for. According to Alpha Bank’s study on housing affordability in Greece, 54% of the respondents considered buying a home to be out of their reach, and over half of them said that they spend more than 30% of their income on housing.

When asked what type of mortgage loan they would choose, a fixed instalment amount for the entire term of the loan was the most popular answer. Thus, “Always in your favor” was designed specifically to meet this need for security and trust.

The redefined “together” begins with the first home

A mortgage loan is a long-term journey. On this journey, Alpha Bank stands by its customers, putting the redefined “together” into practice, from the very first step right through to the final repayment instalment. The instalment amount remains the same, no matter how much the market changes.

“We asked young people what is holding them back from buying their first home. The answer was ‘uncertainty’. The first home, just like the life of those within it, will change many times. The repayment instalment will remain the same–from day one right through to the very last day. This is what the redefined “together” looks like in practice: turning a dream into the decision to start making that dream come true,” said **Panagiotis Georgiopoulos, Chief Retail Strategies Officer at Alpha Bank**.

Interested people can submit a form expressing their interest at alpha.gr, in which case an advisor of the Bank will then contact them to provide further details and assist them with the loan application, or they can visit any Alpha Bank Branch.