

# BOV ECO

## PERSONAL LOAN

### Think green and save on your energy bills

Through the BOV ECO Personal Loan you can benefit from very advantageous terms to help you finance environment-friendly products and services.

With a BOV ECO Personal Loan, we can help you realise your environment-friendly acquisitions.

Here is an overview of the main features:

Loan Amount	A minimum loan amount of €500 applies. The maximum loan amount that can be borrowed can go up to €70,000 depending on the level of income and provided that loan repayments are feasible.
Term	Up to 15 years, depending on the loan amount and loan purpose. For loan amounts less than €10,000 the maximum loan term cannot exceed 10 years.
Interest Rate	A low variable Interest rate of 3.25%, APRC of 3.35% per annum
Free Life Cover	Provided for Loan balances up to €25,000
Processing Fees	Nil
Early Repayment fees	Nil
Up-front contribution	Not required
Security	Not required

#### Representative Example No. 1

A representative example of a BOV ECO Personal Loan based on a loan amount of €10,000 being made available by BOV at a variable interest rate of 3.25% p.a. over a term of 10 years.

The variable interest rate of 3.25% is made up of an interest margin of 0.8% plus a variable Consumer Lending Bank Base Rate (CLBBR) of 2.45%.

The Consumer Lending Bank Base Rate, (CLBBR) is the basis, established by the bank from time to time, on which the rate of interest payable generally on all bank consumer lending is determined.

APRC will be 3.35% p.a.

The loan will be repayable in 120 equal monthly instalments of €97.93, each inclusive of interest, over a period of ten years.

The total sum payable throughout the term of the loan will be €11,751.60 consisting of €10,000 capital and of €1,751.60 interest, assuming the variable interest rate remains unchanged. No processing fees apply.

### The BOV ECO Personal Loan may be availed to finance the purchase of:

- Hybrid cars
- Electric Vehicles (EVs)
- Plug-in Hybrid Electric Vehicles (PHEVs)
- New motor vehicles which have a CO2 emission level below 100g/km
- New motor vehicles which have a CO2 emission level below 130g/km, provided that customer is concurrently scrapping another motor vehicle under the current Government Car Scrappage scheme
- Motorcycles (all types, including electric)
- Electric mopeds
- Converting a motor vehicle to run on auto-gas
- Environment-friendly equipment such as solar water heaters, heat pumps, solar lamps, solar collectors and photovoltaic systems (including batteries used for storage of electricity generated from photovoltaic systems)
- Environment-friendly investments such as; roof gardens, green walls and external shading.
- Products or systems or services which save on electricity consumption including Class 'A' white goods, double glazing, energy audits, residential energy management systems, roof insulation, thermal insulation products and equipment to remove dampness
- Financing ECO-related grants pending their receipt from Government institutions

#### Representative Example No. 2

A representative example of a BOV ECO Personal Loan based on a loan amount of €20,000 being made available by BOV at a variable interest rate of 3.25% p.a. over a term of 15 years.

The variable interest rate of 3.25% is made up of an interest margin of 0.8% plus a variable Consumer Lending Bank Base Rate (CLBBR) of 2.45%.

The Consumer Lending Bank Base Rate, (CLBBR) is the basis, established by the bank from time to time, on which the rate of interest payable generally on all bank consumer lending is determined.

APRC will be 3.35% p.a.

The loan will be repayable in 180 equal monthly instalments of €140.97, each inclusive of interest over a period of fifteen years.

The total sum payable throughout the term of the loan will be €25,374.60 consisting of €20,000 capital and of €5,374.60 interest, assuming the variable interest rate remains unchanged. No processing fees apply.

All loans are subject to normal bank lending criteria and final approval from the Bank. The term of the loan must not go beyond retirement age. Bank of Valletta p.l.c. is a public limited company regulated by the MFSA and is licensed to carry out the business of banking in terms of the Banking Act (Cap. 371 of the Laws of Malta).

Issued by Bank of Valletta p.l.c., 58, Triq San Żakkarija, Il-Belt Valletta VLT 1130