

Housing loan

Typical example of total cost of housing loan

For example, by taking a housing loan in the sum of 30 000 euros, with unfixed loan interest 3.0% a year, loan period with monthly repayment is 360 months and agreement fee 300 euros, the preliminary credit rate of return is 3.12% a year, total cost of credit is 15 833.24 euros and the total sum of payments to repay credit and total cost of credit is 45 833.24 euros. The loan collateral must be insured for the duration of the loan period, but the amount of insurance costs depends on the insurance provider and insurance terms and conditions the loan recipient chooses and is therefore not known to the loan provider. The loan recipient will pay the state fee and notary's fee to post the collateral, which are not known to the loan provider. The loan recipient will pay the collateral valuation fee, the amount of which depends on the real estate appraiser and is therefore not known to the loan provider.

Typical example of total cost of housing loan with Kredex surety

For example, by taking a housing loan with KredEx surety in the sum of 30 000 euros, with unfixed loan interest 3.0% a year, loan period with monthly repayment is 360 months, agreement fee 300 euros and Kredex fee 100 euros, the preliminary credit rate of return is 3.15% a year, the total cost of credit is 15 933.24 euros and the total sum of payments to repay credit and total cost of credit is 45 933.24 euros. The loan collateral must be insured for the duration of the loan period, but the amount of insurance costs depends on the insurance provider and insurance terms and conditions the loan recipient chooses and is therefore not known to the loan provider. The loan recipient will pay the state fee and notary's fee to post the collateral, which are not known to the loan provider. The loan recipient will pay the collateral valuation fee, the amount of which depends on the real estate appraiser and is therefore not known to the loan provider.

Typical example of the total cost of idea loan

For example, by taking an idea loan in the sum of 10 000 euros, with unfixed loan interest 7.35% a year, loan period with monthly repayment is 240 months and agreement fee 150 euros, the preliminary credit rate of return is 7.82% a year, total cost of credit is 9 264.71 euros and the total sum of payments to repay credit and total cost of credit is 19 264.71 euros. The loan collateral must be insured for the duration of the loan period, but the amount of insurance costs depends on the insurance provider and insurance terms and conditions the loan recipient chooses and is therefore not known to the loan provider. The loan recipient will pay the state fee and notary's fee to post the collateral, which are not known to the loan provider. The loan recipient will pay the collateral valuation fee, the amount of which depends on the real estate appraiser and is therefore not known to the loan provider.

Typical example of renovation loan total cost

For example, by taking a renovation loan in the sum of 5 000 euros, with unfixed loan interest 6.35% a year, loan period with monthly repayment is 240 months and agreement fee 100 euros, the preliminary credit rate of return is 6.81% a year, total cost of credit is 8 941.22 euros and the total sum of payments to repay credit and total cost of credit is 13 941.22 euros.

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Typical example of the total cost of consumer loan

For example, by taking a consumer loan in the sum of 5000 euros without real estate collateral, unfixed loan interest rate of 16.4% a year, loan period of 60 months and agreement fee 75 euros, the preliminary credit rate of return is 18.50%, the total cost of credit is 2434.33 euros and the total sum of payments to repay credit and total cost of credit is 7434.33 euros.

The credit rate of return of overdraft

For example, by taking an overdraft in the sum of 639.12 euros, with fixed loan interest 23% a year, agreement fee 19.17 euros, limit fee 1% of limit a year, the preliminary credit rate of return is 30.71% and the total sum of payments to repay credit and total cost of credit is 750.37 euros.

The credit rate of return of a study loan

For example, by taking a study loan in the sum of 1920 euros, fixed loan interest 5% a year, loan period 120 months and agreement fee 0 euros, the preliminary credit rate of return is 5.11 % and the total sum of payments to repay credit and total cost of credit is 2443.75 euros.