

Interest Rate Chart

Valid from: November 1, 2018



Deposits			Loans		
DEBETCARDS			OVERDRAFT		
Checking Account - Individuals	0,10%	- 1,25%	Checking Account - Individuals	11,85%	- 11,95%
Checking Account - Companies	0,10%	- 1,30%	Checking Account - Companies	11,85%	- 11,95%
NON INDEXED ACCOUNTS			BONDS		
Sparnaður	Monthly	Annually	Non Indexed:		
- Deposit 0 - 2,9 Million ISK	0,10%	0,10%	No premium	8,30%	K5 - 2,50% Premium
- Deposit 3,0 - 9,9 Million ISK	2,13%	2,15%	K1 - 0,50% Premium	8,80%	K6 - 3,00% Premium
- Deposit 10 - 24,9 Million ISK	2,62%	2,65%	K2 - 1,00% Premium	9,30%	K7 - 3,70% Premium
- Deposit 25,0 - 49,9 Million ISK	3,01%	3,05%	K3 - 1,50% Premium	9,80%	K8 - 4,10% Premium
- Deposit 50 Million ISK and Higher	3,20%	3,25%	K4 - 2,00% Premium	10,30%	
1 month (Fixed for 1 month)		2,50%	Indexed - Variable Interest Rate:		
3 month (Fixed for 3 months)		3,65%	No premium	4,80%	K5 - 2,50% Premium
6 month (Fixed for 6 months)		3,75%	K1 - 0,50% Premium	5,30%	K6 - 3,00% Premium
12 month (Fixed for 12 months)		3,80%	K2 - 1,00% Premium	5,80%	K7 - 3,50% Premium
31D (withdrawals with 31 days notice)			K3 - 1,50% Premium	6,30%	K8 - 4,00% Premium
- Deposit a minimum of 10 million ISK		4,15%	K4 - 2,00% Premium	6,80%	
- Deposit a minimum of 50 million ISK		4,60%	Mortgages		
60+ - Only for 60 years or older		3,05%	Mortgage Indexed with Variable Interest Rate		4,10%
60+ (Montly Interest) - Only for 60 years or older		2,87%	Mortgage Indexed with Variable Interest Rate - Addition		5,10%
INDEXED ACCOUNTS			Mortgage with Variable Interest Rate		6,25%
36 month - Fixed for 36 months		1,65%	Mortgage with Variable Interest Rate - Addition		7,85%
36 month- Fixed for 36 months - Montly Interest		1,64%	<i>Special Indexation Within Month per Year</i>		6,83%
60 month- Fixed for 60 months		1,70%	CREDITCARDS		
60+ - Fixed for 36 months		1,65%	VISA Silver		11,95%
60+ - Fixed for 36 months - Monthly Interest		1,63%	VISA Gold Icelandair		11,95%
Framtíð - Fixed until 18 years old		1,90%	VISA Platinum		11,95%
Orlof		1,05%	OTHER INTERESTS		
<i>Special Indexation Within Month per Year</i>		6,83%	Penalty Rates, Decided by Central Bank of Iceland		12,00%
CURRENCY ACCOUNTS					
	Available	31D notice	Fixed 3m		
USD US Dollar	1,90%	2,45%	2,45%		
GBP Sterling Pound	0,50%	0,80%	0,90%		
CAD Canadian Dollar	1,65%	1,75%	1,90%		
DKK Danish Krona	0,05%	0,45%	0,55%		
NOK Norwegian Krona	0,81%	1,10%	1,17%		
SEK Swedish Krona	0,10%	0,45%	0,55%		
CHF Swiss Frank	0,05%	0,45%	0,55%		
JPY Japanese Yen	0,10%	0,40%	0,55%		
EUR Euro	0,05%	0,70%	0,80%		

Interest rates above are valid from the date of the chart and can be changed without notice according to decision of the bank
Please note that the chart might contain typographical errors
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