

# Interest Rate Chart

Valid from: November 11, 2018



Deposits			Loans		
<b>DEBETCARDS</b>			<b>OVERDRAFT</b>		
Checking Account - Individuals .....	0,10%	- 1,25%	Checking Account - Individuals .....	12,10%	- 12,20%
Checking Account - Companies .....	0,10%	- 1,30%	Checking Account - Companies .....	12,10%	- 12,20%
<b>NON INDEXED ACCOUNTS</b>			<b>BONDS</b>		
Sparnaður	Monthly	Annually	<b>Non Indexed:</b>		
- Deposit 0 - 2,9 Million ISK .....	0,10%	0,10%	No premium .....	8,55%	K5 - 2,50% Premium .....
- Deposit 3,0 - 9,9 Million ISK .....	2,13%	2,15%	K1 - 0,50% Premium .....	9,05%	K6 - 3,00% Premium .....
- Deposit 10 - 24,9 Million ISK .....	2,62%	2,65%	K2 - 1,00% Premium .....	9,55%	K7 - 3,70% Premium .....
- Deposit 25,0 - 49,9 Million ISK .....	3,01%	3,05%	K3 - 1,50% Premium .....	10,05%	K8 - 4,10% Premium .....
- Deposit 50 Million ISK and Higher .....	3,20%	3,25%	K4 - 2,00% Premium .....	10,55%	
1 month (Fixed for 1 month) .....		2,50%	<b>Indexed - Variable Interest Rate:</b>		
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%	<b>Mortgages</b>		
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%
<b>INDEXED ACCOUNTS</b>			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%	<b>CREDITCARDS</b>		
60+ - Fixed for 36 months .....		1,65%	VISA Silver .....		12,20%
60+ - Fixed for 36 months - Monthly Interest .....		1,63%	VISA Gold Icelandair .....		12,20%
Framtíð - Fixed until 18 years old .....		1,90%	VISA Platinum .....		12,20%
Orlof .....		1,05%	<b>OTHER INTERESTS</b>		
<i>Special Indexation Within Month per Year .....</i>		6,83%	Penalty Rates, Decided by Central Bank of Iceland .....		12,00%
<b>CURRENCY ACCOUNTS</b>					
	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**  
 Announcement no. 11/2018