

# Interest Rate Chart

Valid from: March 21, 2017



Deposits			Loans		
<b>DEBETCARDS</b>			<b>OVERDRAFT</b>		
Checking Account - Individuals .....			Checking Account - Individuals .....		
0,10%	-	1,85%	12,30%	-	12,70%
Checking Account - Companies .....			Checking Account - Companies .....		
0,10%	-	1,90%	12,30%	-	12,70%
<b>NON INDEXED ACCOUNTS</b>			<b>BONDS</b>		
Sparnaður			<b>Non Indexed:</b>		
- Deposit 0 - 2,9 Million ISK .....			No premium .....	8,65%	K5 - 2,50% Premium .....
0,24%		0,25%	K1 - 0,50% Premium .....	9,15%	K6 - 3,00% Premium .....
- Deposit 3,0 - 9,9 Million ISK .....			K2 - 1,00% Premium .....	9,65%	K7 - 3,70% Premium .....
2,69%		2,75%	K3 - 1,50% Premium .....	10,15%	K8 - 4,10% Premium .....
- Deposit 10 - 24,9 Million ISK .....			K4 - 2,00% Premium .....	10,65%	12,35%
3,30%		3,25%			12,75%
- Deposit 25,0 - 49,9 Million ISK .....					
3,78%		3,65%			
- Deposit 50 Million ISK and Higher .....					
3,88%		3,85%			
1 month (Fixed for 1 month) .....			<b>Indexed - Variable Interest Rate:</b>		
2,90%			No premium .....	4,90%	K5 - 2,50% Premium .....
3 month (Fixed for 3 months) .....			K1 - 0,50% Premium .....	5,40%	K6 - 3,00% Premium .....
4,05%			K2 - 1,00% Premium .....	5,90%	K7 - 3,50% Premium .....
6 month (Fixed for 6 months) .....			K3 - 1,50% Premium .....	6,40%	K8 - 4,00% Premium .....
4,15%			K4 - 2,00% Premium .....	6,90%	8,40%
12 month (Fixed for 12 months) .....					8,90%
4,20%					
31D (withdrawals with 31 days notice)			<b>Mortgages</b>		
- Deposit a minimum of 10 million ISK .....			Mortgage Indexed with Variable Interest Rate .....	4,20%	
4,55%			Mortgage Indexed with Variable Interest Rate - Addition .....	5,20%	
- Deposit a minimum of 50 million ISK .....					
5,00%			Mortgage with Variable Interest Rate .....		
60+ - Only for 60 years or older .....			7,00%		
3,55%			Mortgage with Variable Interest Rate - Addition .....		
60+ (Monthly Interest ) - Only for 60 years or older .....			8,50%		
3,47%					
<b>INDEXED ACCOUNTS</b>			<b>CREDITCARDS</b>		
36 month - Fixed for 36 months .....			VISA Silver .....	12,70%	
1,65%			VISA Gold Icelandair .....	12,70%	
36 month- Fixed for 36 months - Monthly Interest .....			VISA Platinum .....	12,70%	
1,63%					
60 month- Fixed for 60 months .....			<b>OTHER INTERESTS</b>		
1,85%			Penalty Rates, Decided by Central Bank of Iceland .....		
60+ - Fixed for 36 months .....			12,75%		
1,80%					
60+ - Fixed for 36 months - Monthly Interest .....			Interest rates above are valid from the date of the chart and can be		
1,78%			changed without notice according to decision of the bank		
Framtíð - Fixed until 18 years old .....			<b>Please note that the chart might contain typographical errors</b>		
2,05%			Announcement no. 4/2017		
Orlof .....					
1,20%					
Special Indexation Within Month per Year .....					
8,52%					
<b>CURRENCY ACCOUNTS</b>					
Available					
1,00%	1,70%	1,80%			
0,50%	0,80%	0,90%			
0,95%	1,10%	1,30%			
0,05%	0,45%	0,55%			
0,81%	1,10%	1,17%			
0,10%	0,45%	0,55%			
0,05%	0,45%	0,55%			
0,10%	0,40%	0,55%			
0,05%	0,70%	0,80%			