12/11/2026 14:02:13

https://ubb.bg/en/individual-clients/credits/ipotechen-kredit-s-fiksirana-lihva

Mortgage loan with a fixed interest rate

Representative examples

Mortgage loan for purchase

APR 3. 09% on a loan with a 3.02% fixed interest rate for the first 3 years and a variable interest rate of 2.80% (RIR* + 2.11% fixed surcharge) for the remaining term of the loan, payment of 36 monthly repayment installments, each of EUR 338.15 for the fixed interest rate period, and 324 monthly repayment installments, each of EUR 329.51 for the remaining term of the loan. Total due fixed premium for the term of the loan EUR 1767.31 (indicative amount). Total amount due EUR 121 881.76.

GPR 3. 15% on a loan with a 3.09% fixed interest rate for the first 5 years and a variable interest rate of 2.80% (RIR* + 2.11% fixed surcharge) for the remaining term of the loan, payment of 60 monthly repayment installments, each of EUR 341.18 for the fixed interest rate period, and 300 monthly repayment installments, each of EUR 330.47 during the remaining term of the loan. Total due fixed premium for the term of the loan EUR 1,771.43 (indicative amount). Total amount due EUR 122,564.32.

APR 3. 27% for a loan with a 3.16% fixed interest rate for the first 10 years and a variable interest rate of 2.80% (RIR* + 2.11% fixed surcharge) for the remaining term of the loan, payment of 120 monthly repayment installments, each of EUR 344.23 for the fixed interest rate period, and 240 monthly repayment installments, each of EUR 333.21 for the remaining term of the loan. Total due fixed premium for the term of the loan EUR 1,780.50 (indicative amount). Total amount due EUR 124,239.50.

The examples above are calculated for a loan of 80,000 euros for 360 months, with the following fees included: for documentary analysis of the collateral EUR 127.82, for opening a current account EUR 2.55, for real estate valuation EUR 192 (for an apartment), for mortgage cancellation EUR 30.68, for servicing a current account EUR 2.30 per month and an annual real estate premium, calculated as a % of the fixed amount, equal to the outstanding principal on the loan.

APR 2. 62% for a loan with a 3. 02% fixed interest rate for the first 3 years and a variable interest rate of 2.25% (RIR* + 1.56% fixed surcharge) for the remaining term of the loan, payment of 36 monthly repayment installments, each of EUR 528.35 for the fixed interest rate period, and 324 monthly repayment installments, each of EUR 481.99 for the remaining term of the loan. Total due fixed

premium for the term of the loan EUR 2 713.70 (indicative amount). Total amount due EUR 179 077.46.

APR 2. 74% on a loan with a 3. 09% fixed interest rate for the first 5 years and a variable interest rate of 2.25% (RIR* + 1. 56% fixed surcharge) for the remaining term of the loan, payment of 60 monthly repayment installments, each of EUR 533.09 for the fixed interest rate period, and 300 monthly repayment installments, each of EUR 485.48 for the remaining term of the loan. Total due fixed premium for the term of the loan EUR 2 728.75 (indicative amount). Total amount due EUR 181 538.43.

APR 3. 01% on a loan with a 3. 16% fixed interest rate for the first 10 years and a variable interest rate of 2. 25% (RIR* + 1. 56% fixed surcharge) for the remaining term of the loan, payment of 120 monthly repayment installments, each of EUR 537.85 for the fixed interest rate period, and 240 monthly repayment installments, each of EUR 495.00 for the remaining term of the loan. Total due fixed premium for the term of the loan EUR 2,760.43 (indicative amount). Total amount due EUR 187,282.57.

The examples above are calculated for a loan of 125,000 euros, for 360 months, with the following fees included: fee for documentary analysis of the collateral - EUR 127.82; fee for opening a current account EUR 2.55; for valuation of real estate / for an apartment EUR 192, for cancellation of a mortgage EUR 30.68; for servicing a current account EUR 2.30 per month, with an annual insurance premium for real estate under Property Insurance, calculated as a % of the loan amount, equal to the outstanding principal on the loan.

Mortgage loan for refinancing a purchase from other banks

APR 2.88% on a loan with a 3.02% fixed interest rate for the first 3 years and a variable interest rate of 2.70% (RIR* + 2.01% fixed surcharge) for the remaining term of the loan, payment of 36 monthly repayment installments, each of EUR 338.15 for the fixed interest rate period, and 324 monthly repayment installments, each of EUR 325.63 for the remaining term of the loan. Total amount due EUR 118,727.84.

APR 2.95% on a loan with a 3.09% fixed interest rate for the first 5 years and a variable interest rate of 2.70% (RIR* + 2.01% fixed surcharge) for the remaining term of the loan, payment of 60 monthly repayment installments, each of EUR 341.18 for the fixed interest rate period, and 300 monthly repayment installments, each of EUR 326.83 for the remaining term of the loan. Total amount due EUR 119,571.01.

APR 3. 10% on a loan with a 3.16% fixed interest rate for the first 10 years and a variable interest rate of 2.70% (RIR* + 2.01% fixed surcharge) for the remaining term of the loan, payment of 120 monthly repayment installments, each of EUR 344.23 for the fixed interest rate period, and 240 monthly repayment installments, each of EUR 330.19 for the remaining term of the loan. Total amount due

EUR 121,605.98.

The examples above are calculated for a loan of 80,000 euros for 360 months, with the following fees included: for opening a current account EUR 2.55, for real estate valuation EUR 192 (for an apartment), for mortgage cancellation EUR 30.68, for servicing a current account EUR 2.30.

APR 2. 49% on a loan with a 3. 02% fixed interest rate for the first 3 years and a variable interest rate of 2.25% (RIR* + 1.56% fixed surcharge) for the remaining term of the loan, payment of 36 monthly repayment installments, each of EUR 528.35 for the fixed interest rate period, and 324 monthly repayment installments, each of EUR 481.99 for the remaining term of the loan. Total amount due EUR 176,235.94.

APR 2.61% on a loan with a 3.09% fixed interest rate for the first 5 years and a variable interest rate of 2.25% (RIR* + 1.56% fixed surcharge) for the remaining term of the loan, payment of 60 monthly repayment installments, each of EUR 533.09 for the fixed interest rate period, and 300 monthly repayment installments, each of EUR 485.48 for the remaining term of the loan. Total amount due EUR 178,681.86.

APR 2.88% on a loan with a 3.16% fixed interest rate for the first 10 years and a variable interest rate of 2.25% (RIR* + 1.56% fixed surcharge) for the remaining term of the loan, payment of 120 monthly repayment installments, each of EUR 537.85 for the fixed interest rate period, and 240 monthly repayment installments, each of EUR 495.00 for the remaining term of the loan. Total amount due EUR 184,394.32.

The examples above are calculated for a loan of 125,000 euros for 360 months, with the following fees included: fee for opening a current account EUR 2.55; for real estate appraisal (for an apartment) EUR 192, for cancellation of a mortgage EUR 30.68; for servicing a current account EUR 2.30.

Main required documents:

1. Mortgage Loan Application
2. ID document of the loan applicant/co-debtor
3. Statement of Income, as per the Bank's template
4. Documents, certifying the property’s ownership - Title Deed, Purchase-Sale Agreement or such for establishment of a construction right, signed with the State or Municipal Authorities
5. Certificate of encumbrances on the property over a past period of minimum 10 years - issued by the Registry Agency
6. Tax assessment certificate for the property - issued by the Municipality, as per the property’s location
7. Cadastral layout of the property - issued by the local technical office of the Geodesy, Cartography and Cadastre Agency
8. Documents, certifying the land’s ownership or the establishment of the construction right / obtaining a construction permit, approved architectural designs, Surface Calculation Table, Minutes under Art.181, Para.2 of the Spatial Development Act for reached shell-and-core stage-

for the cases in which the provided collateral has not been completed and put into operation
9. Bill of Quantities
10. Certificate of marital status - issued by the municipality’s Civil Registration Office
11. Certificate of tax liabilities under Art.87, para.6 of the Tax Insurance Procedure Code - issued by the NRA