

## MONETA provides green loans for new and used electric cars, offers 1% lower interest rate

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**MONETA Money Bank is expanding its offer of green loans. It is now offering its customers a special loan for electric cars and hybrids. Clients can get the loan not only for the purchase of new vehicles but also used ones. The loan offers a discounted interest rate, which is 1% lower than the standard one. In addition, the amount of repayments can be adjusted according to personal preferences.**

There is no maximum purchase price of the car for arranging the loan. However, the minimum down payment is 15% of the purchase price of the car. *"In the case of a new car, the client can spread the loan over 96 repayments, the same applies to used cars, but the exception is entrepreneurs, who have a maximum of 84 repayments,"* said Vojtěch Neduchal, Director of MONETA Auto. In the case of used cars, the age of the vehicle at the beginning of the financing may not exceed 36 months from the first registration, while the maximum age of the vehicle at the end of the financing is 8 years.

The loan also offers a discounted interest rate of approximately 1% lower than the standard rate. *"However, several variables enter into the final price, such as the price of the vehicle, the amount of the down payment, the age of the vehicle and the length of the repayment period,"* added Vojtěch Neduchal.

Compared to this year, the bank is seeing more interest in new hybrid vehicles in particular. Last year, the volume of loans for hybrid vehicles was almost 38 million, this year it is more than 30 million in the first eight months. *"We are constantly striving to contribute through our activities to environmental protection and sustainability. That is why we are pleased to support greener transport alternatives and facilitate our clients' transition to a clean and sustainable future,"* confirmed Zuzana Filipová, MONETA Money Bank's Director of Communication and Sustainability.

Assistance in arranging the loan can also be provided by financial consultants, whose list and contacts can be found on the MONETA Auto website: [monetaauto.cz/konzultanti](https://monetaauto.cz/konzultanti).

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MONETA Money Bank, a.s., which is the controlling person of MONETA holding, is a leading independent Czech bank, servicing clients through its nationwide branch network. The bank has been traded on the Prime Market of Prague Stock Exchange since 2016. The bank has focused on retail and SME oriented business model with a strong position in the consumer and agriculture segments. In addition, the bank provides customers with insurance products and investment funds. MONETA serves more than 13% of the Czech population via an omni-channel distribution strategy which includes 153 branches and 563 ATMs, a market-leading digital banking platform, a call center, auto dealers, building society and mortgage bank, brokers and leasing partners.