Changing Interest Conditions

For fixed interest rate loans, the nominal interest rate can be adjusted by changing the interest rate.

This results in a new payment plan with a corresponding adjustment of the instalment amounts while retaining the term of the deal:

- When increasing in the interest rate, the instalments increase.
- When decreasing the interest rate, the instalments decrease.

For variable interest rate loans, the interest rate fixing rules can be adjusted by changing the interest conditions. This includes, for example, the reference rate source as well as the term of the deal, a factor on the reference interest rate, and surcharges or reductions on the reference interest rate.