

Þróun breytilegra útlánsvaxta Smára sparisjóðs (áður Sparisjóðs Höfðhverfinga)

Samkvæmt 25. gr. laga nr. 33/2013, um neytendalán, og 14. gr. laga nr. 118/2016, um fasteignalán til neytenda, ber lánveitanda m.a. að upplýsa neytanda um sögulega þróun breytilegra vaxta á neytendalánum og fasteignalánum lánveitanda áður en lánssamningur, sem kallar á greiðslumat og er með breytilegum vöxtum, er undirritaður af neytanda.

Taflan hér að neðan sýnir þróun helstu breytilegra vaxta Smára sparisjóðs (áður Sparisjóðs Höfðhverfinga).

Taflan er birt með fyrirvara um innsláttarvillur.

Gildistaka	Óverðtryggð lán, breytilegir vextir				Verðtryggð lán, breytilegir vextir		
	Íbúðarlán		Skuldabréfalán	Yfirdráttarlán	Íbúðarlán		Skuldabréfalán
	Grunnlán	Viðbótarlán	Kjörvextir	einstaklinga	Grunnlán	Viðbótarlán	Kjörvextir
25.6.2026	9,45%	10,45%	10,65%	15,50%	4,80%	5,80%	6,45%
9.4.2026	9,20%	10,20%	10,40%	15,25%	4,80%	5,80%	6,45%
28.11.2025	8,95%	9,95%	10,15%	15,00%	4,80%	5,80%	6,45%
6.6.2025	9,25%	10,25%	10,55%	15,25%	5,00%	6,00%	6,70%
28.3.2025	9,50%	10,50%	10,80%	15,50%	5,00%	6,00%	6,70%
24.2.2025	9,75%	10,75%	11,05%	15,75%	5,00%	6,00%	6,70%
5.12.2024	10,25%	11,25%	11,55%	16,25%	5,00%	6,00%	6,70%
22.10.2024	10,75%	11,75%	12,05%	16,75%	4,70%	5,70%	6,40%
25.9.2024	11,00%	12,00%	12,30%	17,00%	4,70%	5,70%	6,40%
1.6.2024	11,00%	12,00%	12,30%	17,00%	4,20%	5,20%	5,80%
1.4.2024	11,00%	12,00%	12,30%	17,00%	3,90%	4,90%	5,50%
1.12.2023	11,00%	12,00%	12,30%	17,00%	3,40%	4,40%	5,00%
6.9.2023	11,00%	12,00%	12,30%	17,00%	2,90%	3,90%	4,50%
14.6.2023	10,50%	11,50%	11,80%	16,50%	2,60%	3,60%	4,20%
5.4.2023	9,30%	10,30%	10,55%	15,25%	2,60%	3,60%	4,20%
23.2.2023	8,30%	9,30%	9,55%	14,25%	2,60%	3,60%	4,20%
13.1.2023	7,90%	8,90%	9,05%	13,75%	2,60%	3,60%	4,20%
25.10.2022	7,70%	8,70%	8,80%	13,50%	2,35%	3,35%	3,95%
8.9.2022	7,50%	8,50%	8,55%	13,25%	2,35%	3,35%	3,95%
6.7.2022	6,75%	7,75%	7,80%	12,50%	2,35%	3,35%	3,95%
24.5.2022	5,85%	6,85%	6,90%	11,50%	2,35%	3,35%	3,95%
1.3.2022	5,15%	6,15%	6,20%	10,50%	2,65%	3,65%	3,95%
1.12.2021	4,65%	5,65%	5,70%	9,75%	2,95%	3,95%	4,25%
1.11.2021	4,35%	5,35%	5,35%	9,25%	3,05%	4,05%	4,35%
11.9.2021	4,15%	5,15%	5,15%	9,00%	3,05%	4,05%	4,35%
11.6.2021	3,95%	4,95%	4,95%	8,75%	3,05%	4,05%	4,35%
11.12.2020	3,80%	4,80%	4,80%	8,50%	3,05%	4,05%	4,35%
11.6.2020	3,95%	4,95%	4,95%	8,75%	3,15%	4,15%	4,45%
1.4.2020	4,40%	5,40%	5,35%	9,50%	3,40%	4,40%	4,70%
21.3.2020	4,70%	5,70%	5,65%	10,00%	3,50%	4,50%	4,80%
21.2.2020	5,05%	6,05%	5,85%	10,50%	3,60%	4,60%	4,90%
1.12.2019	5,15%	6,15%	5,95%	10,75%	3,60%	4,60%	4,90%
21.10.2019	5,25%	6,25%	6,05%	11,00%	3,60%	4,60%	4,90%
21.9.2019	5,30%	6,30%	6,10%	11,25%	3,60%	4,60%	4,90%
11.7.2019	5,40%	6,40%	6,20%	11,50%	3,60%	4,60%	4,90%
11.6.2019	5,65%	6,65%	6,35%	11,75%	3,60%	4,60%	4,90%
1.12.2018	6,15%	7,15%	6,70%	12,25%	3,95%	4,95%	5,20%
21.10.2017	5,90%	6,90%	6,45%	12,00%	3,95%	4,95%	5,20%
1.7.2017	6,15%	7,15%	6,70%	12,25%	3,95%	4,95%	5,20%
1.6.2017	6,40%	7,40%	6,95%	12,50%	3,95%	4,95%	5,20%
1.1.2017	6,65%	7,65%	7,20%	12,75%	3,95%	4,95%	5,20%
21.9.2016	6,90%	7,90%	7,45%	13,00%	3,95%	4,95%	5,20%
21.11.2015	7,40%	8,40%	7,95%	13,45%	3,95%	4,95%	5,20%
11.9.2015	7,15%	8,15%	7,70%	13,20%	3,95%	4,95%	5,20%
21.6.2015	6,65%	7,65%	7,20%	12,70%	3,95%	4,95%	5,20%
1.5.2015	6,15%	7,15%	6,70%	12,20%	3,95%	4,95%	5,20%
1.2.2015	6,30%	7,30%	6,70%	12,20%	4,20%	5,20%	5,20%