

28.11.2025



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 lánsamningur, 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
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%
1.1.2015			6,70%	12,20%			5,20%
21.10.2014			7,20%	12,70%			5,20%
1.6.2013			7,35%	12,90%			5,20%
1.12.2012			7,35%	12,60%			5,20%
1.7.2012			7,10%	12,30%			5,20%
11.6.2012			7,10%	11,60%			5,30%
1.6.2012			7,10%	11,70%			5,30%
1.3.2012			7,10%	11,60%			5,30%
1.2.2012			7,40%	11,60%			5,30%
21.1.2012			7,90%	11,60%			5,60%
11.11.2011			8,60%	11,65%			5,95%
21.8.2011			8,40%	11,45%			5,70%
21.4.2011			8,20%	11,25%			5,50%
1.4.2011			8,20%	11,40%			5,50%
11.1.2011			8,20%	11,45%			5,50%
1.12.2010			8,40%	12,45%			5,50%
11.11.2010			8,60%	12,95%			5,50%
11.10.2010			8,70%	13,20%			5,50%
1.10.2010			8,80%	13,25%			5,50%
21.8.2010			9,20%	13,85%			5,60%
1.8.2010			9,50%	14,20%			5,70%
1.7.2010			9,70%	14,40%			5,80%
1.6.2010			10,00%	14,70%			6,00%
11.5.2010			10,20%	14,80%			6,30%
21.3.2010			10,70%	15,20%			6,50%
1.2.2010			11,15%	15,70%			6,60%
11.12.2009			11,65%	16,20%			6,70%
11.11.2009			12,45%	17,20%			6,70%
21.9.2009			13,65%	18,20%			6,90%
1.9.2009			15,45%	18,20%			6,90%
21.8.2009			15,65%	18,30%			6,90%
11.6.2009			15,80%	18,45%			6,90%
1.6.2009			16,50%	18,95%			7,50%
21.5.2009			16,50%	19,55%			7,50%
11.5.2009			17,00%	21,00%			7,50%
11.4.2009			19,00%	23,00%			8,50%
21.3.2009			20,15%	24,10%			9,50%
21.2.2009			21,15%	25,10%			9,50%
10.2.2009			21,15%	28,95%			9,60%
10.1.2009			21,15%	29,15%			9,85%
1.1.2009			21,15%	29,15%			9,85%