

Digitalisation Co-Financing Loans

Financing with favourable terms for SMEs

Finance the needs of your business in working capital and investments with zero interest rate on 40% of the loan, through the co-financing loans of the Business Growth Portfolio Funds by the Hellenic Development Bank (HDB). What is more, you get an additional 3% interest rate subsidy for 2 years on the remaining 60% of the loan.

➤ **Financing amount**

Up to €1 million for digitalisation

With a €25,000 to €1,000,000 loan for investment purposes, you can invest in digital transformation projects through the Digitalisation Co-Financing Loans programme.

➤ **Subsidised interest rate**

40% interest-free loan

40% of the loan from the Portfolio Fund is interest-free, owing to the interest-free participation of the HDB in the co-financing scheme.

For the remaining 60% balance of the loan, you can choose between floating interest rate (Euribor 3m + spread) and fixed interest rate. The Law 128/75 levy (currently at 0.60%) only applies on the interest-bearing portion of the loan.

Additional 3% interest rate subsidy for 2 years

For the first 2 years of your loan, we offer a 3% interest rate subsidy on the interest-bearing portion of the loan (60%).

The subsidy applies for businesses that are financed for the 1st time by the Hellenic Development Bank.

➤ **Term and repayment**

2-10 years with a grace period option of up to 24 months.

➤ **Flexible repayment schedule**

You can adapt your loan payments according to your business needs and cash flow:

Instalments that pay just capital or interest and capital.

Payment every 1, 3 or 6 months.

Equal or unequal instalments with the option of having the last instalment cover up to 70% of the loan (balloon loan).

➤ **Eligible expenditures**

As an example, you can cover expenses for:

- Digital infrastructure development (e.g. internet, broadband connections, cloud, mobile phone networks, satellite technologies, IoT, etc.).
- Investments in hardware.
- Investments in software and data.
- Digitalisation of services.
- IT services.
- Digital transformation services.
- Development of human resources.
- Development of a strategic monitoring system.

➤ **How to get it**

To get a co-financing loan from the Growth Guarantee Portfolio Fund of the Hellenic Development Bank (HDB), you have to:

1. Be a small-medium sized enterprise (SME) of any legal status (sole proprietorship, general partnership, limited partnership, limited liability company, private company, SA).
2. Fall under the eligible businesses.
3. Meet the Epirus Bank credit rating.

If you meet these conditions, book an appointment at your local branch to apply and submit the required supporting documents.

The programmes will be available until 30.06.2025, unless the available funds are used up before that time.

For more information contact our Network of branches [here](#).

Contact your [Personal Advisor](#) to find out more about the terms and conditions for financing.

Book an appointment [here](#) →

We guide you through every step for the inclusion of your business in the program and for the necessary supporting documents for the evaluation of your application.



ΕΛΛΗΝΙΚΗ ΔΗΜΟΚΡΑΤΙΑ
Υπουργείο Ανάπτυξης
και Επενδύσεων



ΕΛΛΗΝΙΚΗ ΔΗΜΟΚΡΑΤΙΑ
Υπουργείο Οικονομικών



European
Investment Bank

Η υποστηριζόμενη χρηματοδότηση πραγματοποιείται από τα Ταμεία με τις επωνυμίες «Πράσινα Συγχρηματοδοτούμενα Δάνεια», «Δάνεια Ψηφιακής Αναβάθμισης» και «Δάνεια Ρευστότητας Επιχειρήσεων», που διαχειρίζεται η Ελληνική Αναπτυξιακή Τράπεζα με πόρους που χρηματοδοτούνται από το Ελληνικό Δημόσιο μέσω του Προγράμματος Δημοσίων Επενδύσεων και την Ευρωπαϊκή Τράπεζα Επενδύσεων.