

Þróun breytilegra útlánsvaxta Landsbankans frá 2008 - 2020

- Uppfært dags: 23.3.2020



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

Til að tryggja að neytandi sé upplýstur um þróun breytilegra vaxta viðeigandi neytendalána og fasteignalána er þróun helstu breytilegra vaxta Landsbankans sett fram í töflu hér að neðan. Taflan er birt með fyrirvara um innsláttarvillur og geta ákvæði hennar tekið breytingum án fyrirvara.

Dagsetning gildistöku	Overðtryggt lán, breytilegir vextir					Verðtryggt lán, breytilegir vextir		
	Íbúðalán		Skuldabréfalán	Bílalán	Yfirdráttarlán einstaklinga	Íbúðalán		Skuldabréfalán
	Grunnlán	Viðbótarlán	Kjörvextir	Kjörvextir		Grunnlán	Viðbótarlán	Kjörvextir
23.03.2020	4,10%	5,10%	4,90%	4,90%	9,50%	2,40%	3,40%	3,20%
13.03.2020	4,50%	5,50%	5,20%	5,20%	10,00%	2,80%	3,80%	3,50%
13.02.2020	4,90%	5,90%	5,50%	5,50%	10,50%	3,20%	4,20%	3,80%
15.11.2019	5,05%	6,05%	5,65%	5,65%	10,75%	3,20%	4,20%	3,80%
11.10.2019	5,20%	6,20%	5,75%	5,75%	11,00%	3,25%	4,25%	3,80%
03.09.2019	5,30%	6,30%	5,85%	5,85%	11,25%	3,25%	4,25%	3,80%
01.07.2019	5,40%	6,40%	5,95%	5,95%	11,50%	3,25%	4,25%	3,80%
01.06.2019	5,60%	6,60%	6,15%	6,15%	11,75%	3,25%	4,25%	3,80%
15.11.2018	6,00%	7,00%	6,45%	6,45%	12,25%	3,55%	4,55%	4,20%
11.10.2017	5,75%	6,75%	6,20%	6,20%	12,00%	3,65%	4,65%	4,30%
21.06.2017	6,00%	7,00%	6,45%	6,45%	12,25%	3,65%	4,65%	4,30%
21.05.2017	6,25%	6,00%	6,70%	6,70%	12,50%	3,65%	4,65%	4,30%
21.12.2016	6,50%	7,50%	6,95%	6,95%	12,75%	3,65%	4,65%	4,30%
01.09.2016	6,75%	7,75%	7,20%	7,20%	13,00%	3,65%	4,65%	4,30%
11.11.2015	7,25%	8,25%	7,70%	7,70%	13,45%	3,65%	4,65%	4,30%
01.09.2015	7,00%	8,00%	7,45%	7,45%	13,20%	3,65%	4,65%	4,30%
21.06.2015	6,50%	7,50%	6,95%	6,95%	12,70%	3,65%	4,65%	4,30%
20.05.2015	6,00%	7,00%	6,45%	6,45%	12,20%	3,65%	4,65%	4,30%
21.12.2014	6,00%	7,00%	6,45%	6,45%	12,20%	3,65%	4,65%	4,30%
11.11.2014	6,50%	7,50%	6,95%	6,95%	12,70%	3,65%	4,65%	4,30%
01.10.2014	6,75%	7,75%	7,10%	7,10%	12,80%	3,65%	4,65%	4,30%
11.09.2013	6,75%	7,75%	7,10%	7,10%	12,80%	3,50%	4,50%	4,15%
01.12.2012	6,75%	7,75%	7,10%	7,10%	12,80%	3,75%	4,75%	4,15%
21.06.2012	6,75%	7,75%	7,00%	7,00%	12,45%	3,75%	4,75%	4,15%
21.05.2012	6,50%	7,50%	6,75%	6,75%	12,10%	3,75%	4,75%	4,15%
01.04.2012	6,15%	7,15%	6,40%	6,40%	11,75%	3,75%	4,75%	4,15%
11.02.2012	5,90%	6,90%	6,15%	6,15%	11,50%	3,75%	4,75%	4,15%
11.11.2011	5,90%	6,40%	6,15%	6,15%	11,50%	3,90%	4,90%	4,50%
11.10.2011			6,00%	6,00%	11,30%			4,50%
21.08.2011			6,00%	6,00%	11,30%			4,55%
01.06.2011			5,90%	5,90%	11,20%			4,55%
11.05.2011			5,90%	5,90%	11,20%			4,55%
01.03.2011			5,90%	5,90%	11,20%			4,70%
11.02.2011			5,90%	5,90%	11,45%			4,70%
11.01.2011			6,50%	6,50%	11,45%			4,70%
11.12.2010			6,50%	6,50%	12,00%			4,70%
11.11.2010			6,65%	6,65%	12,50%			4,70%
11.10.2010			7,15%	7,15%	12,50%			4,80%
01.10.2010			7,70%	7,70%	12,80%			4,80%
21.08.2010			8,15%	8,15%	13,15%			4,80%
11.07.2010			8,75%	8,75%	13,75%			4,80%
11.12.2009			9,45%	9,45%	14,00%			4,80%
01.11.2009			10,45%	10,45%	14,50%			5,30%
21.07.2009			10,45%	10,45%	14,50%			5,30%
11.05.2009			12,45%	12,45%	16,50%			6,30%
21.04.2009			15,95%	15,95%	20,00%			6,80%
11.04.2009			17,95%	17,95%	22,00%			6,80%
21.03.2009			19,95%	19,95%	24,00%			7,80%
01.01.2009			20,95%	20,95%	25,00%			8,80%
11.11.2008			20,95%	20,95%	26,50%			8,80%
01.11.2008			20,95%	20,95%	22,65%			8,80%
21.10.2008			14,95%	14,95%	22,65%			8,80%
08.10.2008			18,45%	18,45%	26,15%			8,80%