

RATES APPLICABLE TO THE USERS OF THE CROWDFUNDING PLATFORM 'CROWDPEAR'

Service type	Service	Fee
General services	Registration on the platform and creation of an account	Free
	Account administration	Free
	Services provided by a payment service partner	Free
Services to the Investors	Creation of the opportunity to finance the project	Free
	Conclusion of the loan agreement	Free
	Claim transfer fee (Secondary market)	2% of the transaction amount
Services to the Borrowers	Assessment of the submitted application (<i>one-time</i>)	Free
	Operator fee (<i>one-time</i>)	3-5% of the amount financed during the Project (determined individually) ¹ , but at least 600 EUR.
	Agreement cancellation fee (<i>one-time</i>) ²	1% of the remaining loan amount
	Early repay fee	1% of the repayable loan amount
	Fee for Project placement on the Platform ³	500 EUR (not included in operator fee)
	Placement of a new Project stage on the Platform	A fee of EUR 100 is applied only if the client himself applies for a new stage. If the published stage has already been approved earlier – no fee is applicable
	Administrative fee ⁴ for the missed monetary obligation under the loan agreement	50-200 EUR A fee of EUR 50 is applied in case of delay in interest payment up to 14

		<p>days (inclusive), over 14 days - a fee of EUR 100.</p> <p>In case of delay in repaying the loan, a fee of EUR 100 is applied from 14 days (inclusive), over 14 days - a fee of EUR 200.</p>
	Mortgage registration and administration (<i>per one document</i>)	Free
	Change or adjustment of the mortgage transaction (<i>per one document</i>)	Free
	Consent for deregistration of all or part of the mortgage (<i>per one document within 5 business days</i>)	Free 50 EUR (if the mortgage deregistration is performed by the responsible employee of the Platform).
	Urgent consent for deregistration of all or part of the mortgage (<i>per one document within 2 business days</i>)	100 EUR
	Deregistration of the mortgage (<i>per one document</i>)	According to the separate rates of the notary
	Execution of mortgage deregistration actions for the borrower (going to the notary)	200 EUR
	Other consents (to sell, re-mortgage, refinance, for decomposing of property, design, change of purpose, etc.) issued within 5 business days	100 EUR
	Other consents (to sell, re-mortgage, refinance, for decomposing of property, design, change of purpose, etc.) issued within 2 business days	300 EUR
	Notary's services	According to the separate rates of the notary
	Bailiff's services	According to the separate rates of the bailiff
	Funding cancellation fee ⁵	Interest for 3 months from the agreed

		amount to be collected
	Late interest	According to the late interest specified in the Loan Agreement and/or its annexes
	Compensatory interest in case of loan default	10% annual interest on weighted interest
	Debt collection fee	5% of the recoverable amount
	Asset realization fee	7% of the sale price of the asset
	Appraisal fee of the mortgaged property, if the client becomes insolvent	50-200 EUR is applied in case the client becomes insolvent and it is necessary to assess the condition of the pledged property. The amount of the fee is determined depending on the location of the asset.
	Administration fee for reserved funds ⁶	10% of the reserved amount
	In case of non-fulfillment of obligations, the Lender (Investor) pays the Operator fee calculated from the Borrower's investment amount not covered by the Loan Agreement, which is allocated to the administration of overdue payments by the Borrower. ⁷	5% annual interest

- 1 The fee is determined by a separate agreement between the Borrower and the Operator. The amount of the fee depends on the credit rating assigned to the borrower, the value of the mortgaged property, the competitive environment, the size of the loan sought, the term and the attractiveness of the project. Minimum Operator fee is 600 EUR.
- 2 The Borrower pays a fee to the Platform Operator if the Loan Agreement is terminated due to non-fulfillment of obligations by the Borrower (or persons guaranteeing the obligation). In such case, the Platform Operator incurs additional administration costs.
- 3 The Borrower pays a fee to the Operator once after signing the terms and conditions of placing the Project on the Platform and financing.
- 4 The Borrower pays a fee to the Operator every time the Borrower delays (fails to fulfil or fails to fulfil properly) its payment in accordance with its monetary obligations under the loan agreement.
- 5 The funding cancellation fee is paid if the Borrower refuses to sign the Loan Agreement when the Loan amount has been granted.
- 6 Administration fee is paid by the Borrower if the reserved funds are used to cover any interest payment according to the payment schedule.

- 7 For the administration of overdue payments by the Project Owner. The fee shall be deducted from compensatory interest payable by the Project Owner (compensatory interest on loan default in the event of default is 10% per annum plus the weighted interest).