

**UAB CROWDPEAR**  
**RATES APPLICABLE TO THE USERS OF THE CROWDFUNDING PLATFORM**  
**“CROWDPEAR“ (FROM 2024-11-01)**

Service type	Service	Fee
<b>General services</b>	Registration on the platform and creation of an account	Free
	Account administration	Free
	Services provided by a payment service partner	Free
<b>Services to the Investors</b>	Creation of the opportunity to finance the project	Free
	Conclusion of the loan agreement	Free
<b>Services to the Borrowers</b>	Assessment of the submitted application ( <i>one-time</i> )	Free
	Operator fee ( <i>one-time</i> )	3-6% of the amount financed during the Project (determined individually) <sup>1</sup> , but at least 750 EUR.
	Agreement cancellation fee ( <i>one-time</i> ) <sup>2</sup>	1% of the remaining loan amount
	Early repay fee	1% of the repayable loan amount
	Fee for Project placement on the Platform <sup>3</sup>	500 EUR applies to Projects with stages; 800 EUR applies to Projects without stages (not included in operator fee)
	Placement of a new Project stage on the Platform	A fee of EUR 100 is applied only to Projects with stages.
	Administrative fee <sup>4</sup> for the missed monetary obligation under the loan agreement	50-500 EUR  A fee of EUR 50 is applied in case of delay in interest payment up to 7 days (inclusive), and a fee of EUR 200 is applied in case of delay in interest payment up to 14 days (inclusive),

		<p>over 14 days - a fee of EUR 500.</p> <p>In case of delay in repaying the loan, a fee of EUR 200 is applied for up to 14 days (inclusive), over 14 days - a fee of EUR 500.</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	150 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 <sup>5</sup>	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.
	Claim transfer fee (Secondary market)	2% of the transaction amount
	Compensatory interest in case of loan default	15% 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.
	Administrative fee for reserved funds <sup>6</sup>	10% of 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. <sup>7</sup>	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 750 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 The fee is payable by the Borrower if the reserved funds are used for any interest to cover any scheduled payment.
- 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 15% per annum plus the weighted interest).