

## FEES APPLICABLE TO USERS OF THE OPERATOR'S PLATFORM

Type of Service	Service	Fee
General Services	Registration on the platform and account creation	0 EUR
	User account administration	0 EUR
	Services provided by the payment service provider	0 EUR
Services for Funders (Lenders)	Financing of projects published on the platform	0 EUR
	Conclusion of the loan agreement with the borrower (project owner)	0 EUR
Services for Project Owners (Borrowers)	Loan application evaluation fee (one-time) <sup>1</sup>	According to the agreement between the Operator and the project owner
	Operator's fee for successful project funding (one-time)	1–5% of the amount funded during the project <sup>2</sup>
	Loan administration fee <sup>3</sup>	According to the agreement between the Operator and the project owner
	Fee for waiver of part of the loan amount (one-time) <sup>4</sup>	According to the agreement between the Operator and the project owner
	Loan agreement termination fee (one-time) <sup>5</sup>	According to the agreement between the Operator and the project owner
	Administration fee for missed monetary obligations under the loan agreement	According to the agreement between the Operator and the project owner
	Registration and administration of collateral (mortgage) transaction (per document)	According to actual expenses
	Modification or adjustment of collateral (mortgage) transaction (per document)	According to actual expenses

<sup>1</sup> The loan application evaluation fee is paid by the project owner to the operator for the assessment of the project owner and the submitted project application. In the event of successful project funding, this fee is included in the operator's fee.

<sup>2</sup> The operator's fee is determined individually by a separate agreement between the project owner and the operator.

<sup>3</sup> This fee is paid by the project owner to the operator for the administration of the loan agreement carried out by the operator.

<sup>4</sup> The fee is paid by the project owner (borrower) to the platform operator if, after the project is published on the platform and a certain portion (stage) of the loan amount has been funded, the project owner decides not to proceed with further project funding (e.g., the project owner initially planned to raise EUR 2 million via crowdfunding but, after raising EUR 1 million, requests to suspend further funding of the project).

<sup>5</sup> The fee is paid by the project owner (borrower) to the platform operator if the loan agreement is terminated due to the borrower's (or the obligations-guaranteeing parties') failure to fulfill their obligations. The fee is intended to cover the additional administrative costs incurred by the platform operator.

	Consent for full or partial deregistration of collateral (mortgage) ( <i>per document</i> )	According to actual expenses
	Deregistration of collateral (mortgage) ( <i>per document</i> )	According to separate notary fees
	Execution of collateral (mortgage) deregistration actions on behalf of the borrower (visit to notary)	According to the agreement between the Operator and the project owner
	Consent for asset sale and/or re-collateralization (mortgage) ( <i>per document</i> )	According to actual expenses
	Services provided by a notary	According to separate notary fees
	Services provided by a bailiff	According to separate bailiff fees
	Early repayment of the loan or part thereof	According to the agreement between the Operator and the project owner
	Project posting and advertising fee	According to the agreement between the Operator and the project owner