

**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
Services to the Borrowers	Assessment of the submitted application (<i>one-time</i>)	Free
	Operator fee (<i>one-time</i>)	2-5% from the amount financed during the Project (determined individually) ¹ , but at least 500 EUR.
	Agreement cancellation fee (<i>one-time</i>) ²	1% of the remaining loan amount
	Fee for Project placement on the Platform ³	500 EUR
	Administrative fee ⁴ for the missed monetary obligation under the loan agreement	50-100 EUR A fee of EUR 50 is applied in the event of a delay in fulfilling the monetary obligation of up to 14 days (inclusively). A fee of EUR 100 is applied in the event of a delay in fulfilling the monetary obligation of more than 14 days.
	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

	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.

- 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 500 EUR.
- 2 The Borrower pays a fee to the Platform Operator if the Loan Agreement is terminated due to non-fulfilment 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. After having collected the project funds and signing the Loan Agreement, the amount of the fee is deducted from the Operator fee.
- 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.