



BORROWER

Contract fee (% of loan amount)	3.0% (min. 0,00 EUR)
Guarantee fund ZENFUND (% of loan amount)	0.9% (min. 5,00 EUR)
Portal commission in interest	35% (included in the borrower's interest rate)
Loan management fee (% of loan amount)	0-0,3% (max. 12,00 EUR) monthly
Contract early repayment fee	up to 1% of the outstanding loan balance
Principal repayment holiday agreement	15,00 EUR
Change of a payment date	10,00 EUR
Withdrawal from the virtual account	0,90 EUR

OVERDUE CHARGES

Overdue payment reminder for terminated contract	up to 50,00 EUR
Overdue payment reminder for a valid contract	up to 5,00 EUR
Portal commission in default interest	35% of default interest received from a borrower
Conclusion of an out-of-court settlement	1% of the loan balance, min 20,00 EUR

INVESTOR

Opening a user account	free of charge
Account management fee	free of charge
Deposit to the virtual account	free of charge
Withdrawal from the virtual account	0,90 EUR
Opening account for a legal entity	free of charge