



PRICELIST (valid as of 09.12.2024)

BORROWER

Contract fee (% of loan amount)	4,0% (min 0,00 EUR)
Guarantee fund ZENFUND (% of loan amount)	0,9% (min 5,00 EUR) (will be added to the contract fee)
Portal commission in interest	35% (included in the borrower's interest rate)
Loan management fee (% of loan amount)	up to 0,3% monthly
Contract early repayment fee	up to 1% of the outstanding loan balance
Principal repayment holiday agreement	25,00 EUR
Change of a payment date	25,00 EUR
Withdrawal from the virtual account	0,99 EUR
Issuing a new payment schedule (more than twice a year)	20,00 EUR
Issuing a certificate or response to an inquiry regarding a single data subject	15,00 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 30,00 EUR

INVESTOR

Opening a user account	0,00 EUR
Account management fee	0,00 EUR
Account maintenance fee	0,00 EUR
Inactive account maintenance fee*	10,00 EUR per month
Withdrawal from the virtual account	0,99 EUR
Opening account for a legal entity	0,00 EUR

*The inactive account maintenance fee applies only to accounts with no transactions in the past 12 months and the investor has no active investments.