

Overview of fees

Borrowers

Fee type	Charge																
Account opening and management	Free of charge																
Credit evaluation	Free of charge																
Service fee personal loans	Depending on the repayment term*: min. CHF 100.- <table border="1"> <thead> <tr> <th>Duration (months)</th> <th>12</th> <th>24</th> <th>36</th> <th>48</th> <th>60</th> <th>72</th> <th>84</th> </tr> </thead> <tbody> <tr> <td>Service fee (in % of loan amount)</td> <td>0.95 to 1.19</td> <td>1.68 to 2.12</td> <td>2.26 to 2.90</td> <td>2.75 to 3.6</td> <td>3.30 to 4.25</td> <td>4.20 to 4.95</td> <td>4.95 to 5.50</td> </tr> </tbody> </table> *After consultation with the borrower, the service fee may vary in individual cases from the listed fee table.	Duration (months)	12	24	36	48	60	72	84	Service fee (in % of loan amount)	0.95 to 1.19	1.68 to 2.12	2.26 to 2.90	2.75 to 3.6	3.30 to 4.25	4.20 to 4.95	4.95 to 5.50
Duration (months)	12	24	36	48	60	72	84										
Service fee (in % of loan amount)	0.95 to 1.19	1.68 to 2.12	2.26 to 2.90	2.75 to 3.6	3.30 to 4.25	4.20 to 4.95	4.95 to 5.50										
Service fee business loans	Depending on the repayment term: 2% - 3% of the loan amount or it depends on the complexity of the financing transactions, min. CHF 500.-																
Service fee short term loans	1% of the loan amount or it depends on the complexity of the financing transactions, min. CHF 500.-																
Early repayment charge (in case of loans not subject to the KKG)	Generally 2% of the outstanding amount																
Administrative fee in case of early repayment - creation of letter of early loan termination / final invoice	Administrative fee up to CHF 150.-																
Reminder fee instalment and personal loans	Payment reminder: free of charge 1. reminder: CHF 50.- 2. reminder: CHF 100.-																
Reminder fee short term loans	Payment reminder: free of charge 1. reminder: CHF 150.- 2. reminder: CHF 300.-																
Fee, if the borrower rejects the loan after the loan has been fully funded	CHF 300.-																
Default interest	Interest rate of the loan, min. 5%																
Expense allowance collection CreditGate24	From CHF 100.- per hour																
Expense allowance collection external	External collection fee (incl. debt collection fees, etc.)																
Compensation for additional expenses	From CHF 100.- per hour																

Investors

Fee type	Charge
Account opening and management	Free of charge
Investment in CP	Free of charge
Service fee instalment loans	1% for business and 1.25% for personal of each repayment amount
Service fee short term business loans	0.25% of each repayment amount
Rejections of direct debit amount	CHF 20.-
Postal charges of cash deposit at the counter	According to costs of third parties (min. CHF 5.-)