

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" data-bbox="893 635 1492 748"> <thead> <tr> <th>Duration (month)</th> <th>12</th> <th>24</th> <th>36</th> <th>48</th> <th>60</th> </tr> </thead> <tbody> <tr> <td>Service fee (in % of loan amount)</td> <td>0.80</td> <td>1.50</td> <td>2.10</td> <td>2.60</td> <td>3.00</td> </tr> </tbody> </table>	Duration (month)	12	24	36	48	60	Service fee (in % of loan amount)	0.80	1.50	2.10	2.60	3.00
Duration (month)	12	24	36	48	60								
Service fee (in % of loan amount)	0.80	1.50	2.10	2.60	3.00								
Service fee business loans	Depending on the repayment term: 0.60% - 2.00% p.a., max. 3.00% of the loan amount or it depends on the complexity of the financing transactions, min. CHF 100.-												
Service fee short term loans	1.00% of the loan amount or it depends on the complexity of the financing transactions, min. CHF 150.-												
Early repayment charge (in case of loans not subject to the KKG)	Generally 2.00% of the outstanding amount												
Administration fee in case of early repayment (in case of loans not subject to the KKG)	CHF 150.-												
Reminder fee installment 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. 5.00%												
Expense allowance collection CreditGate24	From CHF 100.- per hour												
Expense allowance collection external	External collection fee (incl. debt collection fees, ect.)												
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 installment loans (personal and business)	1.00% of the respective outstanding amount (gross amount)
Service fee short term loans	0.25% of the respective outstanding amount (gross 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.-)