

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: 0.6% - 0.8% p.a., max. 3% of the loan amount, min. CHF 100.-
Service fee business loans	Depending on the repayment term: 0.6% - 2% p.a., max. 3% of the loan amount or it depends on the complexity of the financing transactions, min. CHF 100.-
Service fee short term loans	1% 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% 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%
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
Rejections of direct debit amount	CHF 20.-
Charges of cash deposit at the counter	According to costs of third parties (min. CHF 5.-)

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% related to all the buyer amounts including interest payments, installments and selling price
Service fee short term loans	0.25% on the one-time repayment amount (Loan amount plus interest)
Rejections of direct debit amount	CHF 20.-
Postal charges of cash deposit at the counter	According to costs of third parties (min. CHF 5.-)