

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 (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
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Service fee (in % of loan amount)	0.80	1.50	2.10	2.60	3.00								
*After consultation with the borrower, the service fee may vary in individual cases from the listed fee table.													
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 installment loans (personal and business)	1% of each repayment amount
Service fee short term 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.-)