

Fee Overview - Private Credit

Borrowers

| Fee type | Charge | | | | | | | | | | | | | | | | |
|--|--|-------------------|--------------|--------------|--------------|--------------|--------------|----|----|-----------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Account opening and management | Free of charge | | | | | | | | | | | | | | | | |
| Legally valid identification (per natural person) | CHF 10 with Swisscom online identification, free of charge at our office | | | | | | | | | | | | | | | | |
| Service fee retail loans | Depending on loan duration* (min. CHF 100): <table border="1" data-bbox="869 589 1476 737"> <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>0.90 to 1.38</td> <td>1.60 to 2.12</td> <td>2.07 to 2.55</td> <td>2.13 to 2.83</td> <td>2.37 to 3.15</td> <td>2.55 to 3.45</td> <td>2.50 to 3.45</td> </tr> </tbody> </table> <small>*Service fee may differ from fee table on individual case by case basis</small> | Duration (months) | 12 | 24 | 36 | 48 | 60 | 72 | 84 | Service fee (in % of loan amount) | 0.90 to 1.38 | 1.60 to 2.12 | 2.07 to 2.55 | 2.13 to 2.83 | 2.37 to 3.15 | 2.55 to 3.45 | 2.50 to 3.45 |
| Duration (months) | 12 | 24 | 36 | 48 | 60 | 72 | 84 | | | | | | | | | | |
| Service fee (in % of loan amount) | 0.90 to 1.38 | 1.60 to 2.12 | 2.07 to 2.55 | 2.13 to 2.83 | 2.37 to 3.15 | 2.55 to 3.45 | 2.50 to 3.45 | | | | | | | | | | |
| Early repayment fee (for loans not subject to 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 | Payment reminder: free of charge 1. Reminder: CHF 50 2. Reminder: CHF 100 | | | | | | | | | | | | | | | | |
| Fee in case of borrower rejection after loan has been fully financed (for KKG loans after expiry of the 14 day waiting period) | CHF 300 | | | | | | | | | | | | | | | | |
| Debt collections compensation | Debt collection on one instalment: - CHF 300 Debt collection on full outstanding loan amount: - CHF 2'000 for initial loan amount smaller than CHF 50'000 - CHF 3'000 for initial loan amount larger than CHF 50'000 Additional third-party costs (e.g. address research, fees from the debt collection office, costs for bankruptcy proceedings) are charged to the borrower. | | | | | | | | | | | | | | | | |
| Compensation for the preparation of an instalment repayment plan | Up to 1% of the outstanding loan amount, min. CHF 50 | | | | | | | | | | | | | | | | |
| Term adjustment | CHF 50 | | | | | | | | | | | | | | | | |
| Other compensation charges | CHF 100 per hour | | | | | | | | | | | | | | | | |

Investors

| Fee type | Charge |
|---|--|
| Account opening and management | Free of charge |
| Investment in CP | Free of charge |
| Service fee for instalment loans (incl. secondary market sales) | 0.5% - 1.25% on each repayment amount |
| Rejection of LSV-Charges | CHF 20 |
| Postal fees for cash payment at counter | According to costs of third party (min. CHF 5) |
| Other compensation charges | CHF 100 per hour |

Fee Overview - Business Credit

Borrowers

| Fee type | Charge |
|--|---|
| Account opening and management | Free of charge |
| Legally valid identification (per natural person) | CHF 10 with Swisscom online identification, free of charge at our office |
| Service fee Business Loan | Depending on the term of the loan: From 3.5% of the loan amount up-front (min. CHF 350) with the option of staggered payments* over the term of the loan for loans of over 12 months. *Additional fee of 0.5% of the loan amount |
| Early repayment fee | 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 for loans with terms up to 12 months | Payment reminder: free of charge 1. Reminder: CHF 150 2. Reminder: CHF 300 |
| Fee in case of borrower rejection after loan has been fully financed | CHF 300 |
| Debt collections compensation | Debt collection on one instalment: - CHF 300 Debt collection on full outstanding loan amount: - CHF 2'000 for initial loan amount smaller than CHF 50'000 - CHF 3'000 for initial loan amount larger than CHF 50'000 Additional third-party costs (e.g. address research, fees from the debt collection office, costs for bankruptcy proceedings) are charged to the borrower. |
| Compensation for the preparation of an instalment repayment plan | Up to 1% of the outstanding loan amount, min. CHF 50 |
| Other compensation charges | CHF 100 per hour |

Investors

| Fee type | Charge |
|---|---|
| Account opening and management | Free of charge |
| Investment in CP | Free of charge |
| Service fee for business loans (incl. secondary market sales) | 0.25% - 1% on each repayment amount |
| Rejection of LSV-Charges | CHF 20 |
| Postal fees for cash payment at counter | According to costs of third party (mind. CHF 5) |
| Other compensation charges | CHF 100 per hour |

Fee Overview- Real Estate

Borrowers

| Fee type | Charge |
|--|---|
| Account opening and management | Free of charge |
| Legally valid identification (per natural person) | CHF 10 with Swisscom online identification, free of charge at our office |
| Service fee real estate financing | 3% of the loan amount up-front (min. CHF 500) and 1% p.a. maintenance fee on the outstanding loan amount |
| Early repayment fee | Up to 2.5% of the outstanding amount |
| Administrative fee in case of early repayment - creation of letter of early loan termination / final invoice | CHF 150 |
| Reminder fee | Payment reminder: free of charge 1. Reminder: CHF 50 2. Reminder: CHF 100 |
| Fee in case of borrower rejection after loan has been fully financed | CHF 300 |
| Debt collections compensation | Debt collection on one instalment: - CHF 300 Debt collection on full outstanding loan amount: - CHF 2'000 for initial loan amount smaller than CHF 50'000 - CHF 3'000 for initial loan amount larger than CHF 50'000 Additional third-party costs (e.g. address research, fees from the debt collection office, costs for bankruptcy proceedings) are charged to the borrower. |
| Compensation for the preparation of an instalment repayment plan | Up to 1% of the outstanding loan amount, min. CHF 50 |
| Other compensation charges | CHF 100 per hour |

Investors

| Fee type | Charge |
|--|--|
| Account opening and management | Free of charge |
| Investment in CP | Free of charge |
| Service fee for real estate financing (incl. secondary market sales) | 0.486% - 2.726% on each repayment amount |
| Rejection of LSV-Charges | CHF 20 |
| Postal fees for cash payment at counter | According to costs of third party (min. CHF 5) |
| Other compensation charges | CHF 100 per hour |