

## Fee Overview - Investment Solution\*

### Investors

Fee type	Charge																				
Account opening and management	Free of charge																				
Legally valid identification (per natural person)	Online identification free of charge  Alternatively: At our office free of charge																				
Service fee	A service fee is charged on interest payments, typically amounting to 1.3% p.a. of the average outstanding investment amount. The applicable fee rate is specified in the investor agreement. Depending on the portfolio value, a discount on the service fee is granted (see table below).																				
Discount on Service Fee	<table> <tr> <th>Portfolio Value*</th><th>Discount on Service Fee</th></tr> <tr> <td>CHF 0 - CHF 12'500</td><td>-</td></tr> <tr> <td>CHF 12'501 - CHF 25'000</td><td>5%</td></tr> <tr> <td>CHF 25'001 - CHF 50'000</td><td>10%</td></tr> <tr> <td>CHF 50'001 - CHF 100'000</td><td>15%</td></tr> <tr> <td>CHF 100'001 - CHF 200'000</td><td>20%</td></tr> <tr> <td>CHF 200'001 - CHF 400'000</td><td>25%</td></tr> <tr> <td>CHF 400'001 - CHF 800'000</td><td>30%</td></tr> <tr> <td>CHF 800'001 - CHF 1'600'000</td><td>35%</td></tr> <tr> <td>From CHF 1'600'001</td><td>40%</td></tr> </table> <p>*The portfolio value is calculated daily and displayed in the investor dashboard.</p>	Portfolio Value*	Discount on Service Fee	CHF 0 - CHF 12'500	-	CHF 12'501 - CHF 25'000	5%	CHF 25'001 - CHF 50'000	10%	CHF 50'001 - CHF 100'000	15%	CHF 100'001 - CHF 200'000	20%	CHF 200'001 - CHF 400'000	25%	CHF 400'001 - CHF 800'000	30%	CHF 800'001 - CHF 1'600'000	35%	From CHF 1'600'001	40%
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From CHF 1'600'001	40%																				
Secondary Market Sales	When selling an investment on the secondary market, an additional fee of 0.5% of the outstanding investment amount will be charged, in addition to the fee mentioned above.																				
Postal fees for cash payment at counter	According to costs of third party (mind. CHF 5)																				
Rejection of LSV-Charges	CHF 20																				
Other compensation charges	CHF 100 per hour																				

\*Note: The current fee regulation applies to the interest-based fee model, i.e., for new investments made from the introduction in November 2024 onwards. Investments paid out before this date are subject to the cashflow fee regulation (without any discount on the service fees). This applies to both maturing investments and investments acquired on the secondary market, where the loan payout date is prior to November 2024. The fees for cashflow-based investments are available in the respective investor agreement and in the information displayed in the dashboard.

## Fee Overview - Private Credit

### Borrowers

Fee type	Charge
Account opening and management	Free of charge
Legally valid identification (per natural person)	At our partner banks' offices, free of charge.  Alternatively: At our office free of charge, or identification at post office counters or SBB counters, depending on their fee structure.
Personal credit costs	The effective interest rate includes interest and service fees and can vary between 4.9 % and 11.95 % depending on the risk model.
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

## Fee Overview - Business Credit

### Borrowers

Fee type	Charge
Account opening and management	Free of charge
Legally valid identification (per natural person)	Online identification: CHF 20  Alternatively: At our office free of charge, or identification via certified ID copy at post office counters or SBB counters, depending on their fee structure.
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

## Fee Overview- Real Estate

### Borrowers

Fee type	Charge
Account opening and management	Free of charge
Legally valid identification (per natural person)	Online identification: CHF 20  Alternatively: At our office free of charge, or identification via certified ID copy at post office counters or SBB counters, depending on their fee structure.
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