

## SERVICE RATES FOR USERS OF CROWDFUNDING PLATFORM HEAVYFINANCE.EU

Type of service	Service	Rate
<b>General services</b>	Registration on the platform and creation of account	0 EUR
	Account administration	0 EUR
	Services provided by Paysera	According to individual rates of Paysera
<b>Services for investors</b>	Access to financing of projects	0 EUR
	Conclusion of loan agreement	0 EUR
	Administration of overdue payments by the borrower under the loan agreement <sup>1</sup>	0,1% from the overdue amount per day (when the borrower pays interest to the investors due to such delay)
	Fee to Operator for the transfer of the right of claim in secondary market ( <i>one-time fee per transfer of the right of claim</i> ). The seller of the right of claim shall pay this fee to the operator.	1% from the nominal value of transferred right of claim <sup>2</sup>
<b>Services for borrowers</b>	Evaluation of submitted application ( <i>one-time</i> )	0 EUR
	Operator's fee ( <i>one-time</i> )	1-8 % of the amount financed during the project (determined individually) <sup>3</sup>
	Agreement termination fee ( <i>one-time</i> ) <sup>4</sup>	5 % of the remaining loan amount to be paid
	Administrative fee for not meeting payment obligations under the loan agreement <sup>5</sup>	35 EUR
	Pledge registration and administration ( <i>for one document</i> )	450 EUR
	Modification or adjustment of the pledge agreement ( <i>for one document</i> )	400 EUR
	Consent to unregister all or part of the pledge ( <i>for one document</i> )	150 EUR

<sup>1</sup> The fee is paid by the investor (lender) to the platform operator if the borrower defaults on its financial obligations under the loan agreement and as a result the borrower pays the default interest provided for in the loan agreement to the investors (lenders). If the borrower is late in paying the instalments according to the payment schedule, the platform operator incurs additional administrative costs.

<sup>2</sup> From the amount that the Borrower will have to pay to its new holder under this right of claim, i.e., this fee is calculated from not from the price of the sale of the right of claim in secondary market, but from the nominal value of the right of claim.

<sup>3</sup> The fee is determined by a separate agreement between the Operator and the borrower. The size of the fee depends on the credit rating of the borrower, value of the pledged assets, the competitive environment, the size and term of the loan as well as the attractiveness of the project.

<sup>4</sup> The fee is paid by the borrower to the platform operator if the loan agreement is terminated due to the default of the borrower (or the persons securing the obligation). In this case, the platform operator incurs additional administrative costs.

<sup>5</sup> A fee paid by the borrower to the Operator each time that the borrower is late to perform (does not perform or performs incorrectly) their payment obligations under the loan contract.

	Pledge deregistration ( <i>for one document</i> )	According to separate notary's fees
	Pledge deregistration actions for the borrower (going to a notary)	300 EUR
	Consent to sale and (or) re-pledge of property ( <i>for one document</i> )	150 EUR
	Notary's services	According to separate notary's fees
	Bailiff's services	According to separate bailiff's fees

**BORROWER'S PAYMENTS TO INVESTORS (LENDERS) UNDER THE LOAN AGREEMENT<sup>6</sup>**

Type of payments	Amount and periodicity of payments
<b>Loan repayment to investors</b>	According to the terms of the project and the payment schedules of the concluded loan agreement.
<b>Payment of interest to investors</b>	According to the terms of the project and the payment schedules of the concluded loan agreement.
<b>Interest (if the borrower misses the deadlines provided in the payment schedule)</b>	The borrower pays 0,2 % of overdue amount to the investors for each calendar day of default.
<b>Payments of interest in cases of early repayment of the loan amount</b>	<p>If the borrower decides to exercise the right to repay the loan amount (or part thereof) earlier than the term specified in the loan agreement, the borrower pays full interest for the minimum loan period specified in the special terms of the loan agreement (if the loan amount is repaid before this minimum loan period for which no interest was paid).</p> <p><i>For example, if the minimum loan period is 6 months and the borrower wants to repay the full amount of the loan in advance after 2 months (for which interest has already been paid according to the payment schedule), the borrower must immediately repay interest for the remaining 4 months together with the loan amount. Thus, when repaying the loan amount in advance, interest will have to be paid to the investors in all cases for at least the minimum loan term.</i></p>

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<sup>6</sup> The exact terms and amounts of payments are specified in the concluded loan agreement and its payment schedule.