



## Fee Schedule LEND

### Borrower Fees

|                                                                                                                                                               |                                                                                            |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|
| Account opening and management                                                                                                                                | CHF 0                                                                                      |
| Credit assessment                                                                                                                                             | CHF 0                                                                                      |
| One-time on loan amount <ul style="list-style-type: none"><li>- annual per contract term, depending on rating</li><li>- directly deducted on payout</li></ul> | Personal loan 0.7 - 1.5% p.a.<br>Business loan 0.9 - 1.5% p.a.<br>Mortgage 1.0 - 1.5% p.a. |
| Reminder fees                                                                                                                                                 | Personal loan CHF 30<br>Business loan CHF 50                                               |
| Payment reminder by post                                                                                                                                      | CHF 50                                                                                     |
| Debt collection request ("Betreibungsbegehren")                                                                                                               | CHF 100                                                                                    |
| Early repayment<br>(non KKG loans)                                                                                                                            | 2% of outstanding amount, min.<br>CHF 500                                                  |
| Additional expense compensation<br>(incl. debt enforcement)                                                                                                   | CHF 150 / h                                                                                |

### Investor Fees

|                                 |                                                |
|---------------------------------|------------------------------------------------|
| Account opening and management  | CHF 0                                          |
| Identification                  | CHF 0 online with IdNow<br>CHF 1 bank transfer |
| Compensation LEND               | 1% p.a. of investment amount                   |
| Additional expense compensation | CHF 150 / h                                    |

Zürich, 27.02.2024