



Fee Schedule LEND

Borrower Fees

Account opening and management	CHF 0
Credit assessment	CHF 0
One-time fee on loan payout <ul style="list-style-type: none">- annual, depending on credit score- directly deducted	Personal loan 0.2 - 1.0% p.a. Business loan 0.7 - 1.25% p.a. <i>e.g. CHF 20'000, 3y term, score A+</i> <i>20'000*0.2%*3= CHF 120</i>
Reminder fees	Personal loan CHF 30 Business loan CHF 50
Payment reminder by post	CHF 50
Debt collection request ("Betreibungsbegehren")	CHF 100
Early repayment (non KKG loans)	2% of outstanding amount, min. CHF 500
Additional expense compensation (incl. debt enforcement)	CHF 150 / h

Investor Fees

Account opening and management	CHF 0
Identification	CHF 0 online with IdNow CHF 5 bank transfer
Compensation LEND	1% p.a. of investment amount (of which 70% for origination und 30% for servicing)
Additional expense compensation	CHF 150 / h