

PRICING

Promoters

Opening an account at GoParity is free, as well as the process of analysing the financial operation. GoParity charges a processing fee on the funding amount and a periodical fee for the management of funds until their maturity.

- Opening an account: Free
- Analysis of the loan: Free
- Transfer of funds (wallet top-ups): Free
- Processing of the loan: Equal to or less than 4,5% of the financed capital, with a minimum limit of 450€, according to the table below. This fee is charged when the funds are released

Financed Capital (intervals)	Fee
< 15 000€	4,50%
15 000€ - 75 000€	4,00%
75 000€ - 200 000€	3,50%
200 000€ - 500 000€	3,00%
>500 000€	2,50%

- Management of the loan: Equal to 1% of the value of the outstanding capital (annual rate equivalent). This fee is charged along with the periodic instalment and is levied on the outstanding capital for the respective period
- Services associated with the management of direct debit rejected due to lack of funds: 20€
- Processing of loan restructuring: Equal to 0,5% of the value of the outstanding capital, with a minimum limit of 100€
- Processing of late payments: 20€
- Judicial and extrajudicial reorganisation of a loan in default: Full credit for the reorganisation costs

- Early amortization of the loan: Free

Investors

Opening an account at GoParity is free, as well as topping up a wallet and performing and acquiring a loan (investing). GoParity charges a fee for the cession of a loan.

- Opening an account: Free
- Top up a wallet with funds: Free
- Performing a loan (investment): Free
- Withdrawal of funds from the wallet in the SEPA area after carrying out a loan: Free
- Withdrawal of funds from the wallet outside the SEPA area after carrying out a loan: 2,5€
- Withdrawal of funds from wallet after a top-up without carrying out a loan: 1%
- Cession of an ongoing loan: 1% of the outstanding capital
- Acquiring an ongoing loan: Free
- Processing direct debits lower than 40€ on the GoParity Savings plan: 0,5€

Note: VAT at the legal rate is added to the foreseen fees

Last updated: 15th of July 2021